

Credit Guarantee Fund Trust for Micro and Small Enterprises

Request for Proposal for Selection of Service Provider for Development, Implementation and Managed Maintenance Service of Guarantee Management System (GMS)

(RfP No.11/CGTMSE/2021-22 dated June 14, 2021)

Response on Pre-Bid Queries Dated 02-July-2021

All the responses given below are referring the Corrigendum and Final RfP published on 22/06/2021.

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
1	89	12.2	The Bidder should have development and support centre in Mumbai, India.	We request you to kindly allow Bidders having office outside Mumbai also. For evaluation purpose, Bidder having experience in delivering similar projects PAN India may be considered.	Refer Corrigendum and Final RfP published on 22/06/2021, Clause 8.2 Stage I – Evaluation of compliance to Eligibility criteria. The Bidder should have development and support centre in India.	Clarified
2	92	12.3	1.5 ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =10 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 = 5 Marks (Subject to maximum score of 20)	We request you to kindly keep the same scoring for CMMI Level 3 & CMMI Level 5 organisation.	Refer Corrigendum and Final RfP published on 22/06/2021, Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations. ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =15 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 = 10 Marks (Subject to maximum score of 20)	Clarified
3	64	9.7	Payment Schedule	Request CGTMSE to consider the below mentioned Payment Terms: 1. Advance: 30% 2. On successful UAT sign off: 30% 3. Go- Live: 30% 4. Warranty Support Duration Completion, Sign-off by both the parties: 10% 5. Application support: Same as RFP 6. Optional Rate Contract period: Same as RFP	Refer Clause 9.6 Payment Terms of Final RfP published on 22/06/2021. No Change.	No Change
4	88	12.2	The Bidder should have a minimum turnover of at least INR 50 Crores or equivalent per annum in at least 2 years out of last 3 financial years as on the date of submission of Bid. (FY 2018-21)	We request the Trust to consider Winjit, since, we have completed multiple projects of similar manner and having worked with organizations like SIDBI, NPCI, etc. We would request the Trust relax this clause to a turnover of INR 30 Crores.	No Change.	No Change
5	89	12.2	The bidder should be having CMMI Level 3 and above as on date of bid submission.	Request CGTMSE to relax this clause.	Refer Clause 8.2 Stage I – Evaluation of compliance to Eligibility criteria of Final RfP published on 22/06/2021. No Change.	No Change
6	25	4.2	Native Mobile Application (Android / IOS)	Request CGTMSE to indicate that the mobile application will be used only by CGTMSE employees, or do we need to provide access to the MLI's as well?	CGTMSE and Certain set of users of MLIs will use mobile application. Mobile application not for transactions, Primarily it's for Dashboards, Reports, Notifications and Workflow Action.	Clarified
7	23	4.2	Investment Module (2) Develop a program to record all the investments with its maturity and instrument details with document upload functionalities.	Request CGTMSE to indicate if they have a unique format of these Investment documents?	Investment can be of various nature and in different instruments, details will be shared with selected bidder. More or less all investment instruments cover similar nature of information, bidder is expected to develop a common form/page covering information requirement of all the instruments.	Clarified
8	12	2	2. 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 (With MLIs and/or external sources/departments) and document management system solutions for select processes.	Is document management system (DMS) implementation in the scope of work? If yes, which DMS solution is expected and who will bear the cost of DMS license? As per our experience so far, CGTMSE do not require full fledged DMS solution. File server is good enough for CGTMSE requirement.	Only Integration with DMS is in scope of bidder, Bidder neither has to procure the licenses of DMS nor develop the DMS. Final solution approach of DMS or File server will be discussed with selected bidder.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
9	16	4.2	4.2.3 - Develop an API for ease of flow of information from MLI system to GMS. - MLI will consume the GMS API and send the data directly to GMS under a host-to-host integration model. In API response, GMS will send application number and / or it's status.	MLI is going to be user of the GMS then why API development is needed?	API Integration is provisioned for host-to-host integration with CBS systems of MLIs directly.	Clarified
10	19	4.2	4.2.6 Develop a program to Integrate with core accounting systems of Trust (Presently Tally / Future it may upgrade to some ERP system).	We are assuming Financial Accounting System is out of scope of this RFP. Please confirm.	Core Financial accounting system is not part of Bidder's scope but integration of GMS and Accounting system is in scope.	Clarified
11	23	4.2	4.2.11 Investment Module All the funds are invested in various instruments which needs to be maintained in GMS.	We are assuming Fixed Deposit and Mutual Fund as standard investment instruments used by CGTMSE. Are there any other investment instruments used by CGTMSE?	Investment can be of various nature and in different instruments, details will be shared with selected bidder. More or less all investment instruments cover similar nature of information, bidder is expected to develop a common form/page covering information requirement of all the instruments.	Clarified
12	23	4.2	4.2.12 Reporting process / MIS / Dashboard / Infolets	Please provide clarification about total number of reports to be developed.	Reporting framework is expected wherein adhoc reports can be generated by CGTMSE users or support staff without involvement of development team. In addition to this CGTMSE would require fix set of reports / document outputs / Printables Documents which we will discuss and share with selceted bidder.	Clarified
13	24	4.2	4.2.12 Reporting process / MIS / Dashboard / Infolets Enable ad-hoc report generation for the various data points captured by the Trust.	Please provide clarification about total number of ad-hoc reports to be developed.	Reporting framework is expected wherein adhoc reports can be generated by CGTMSE users or support staff without involvement of development team. In addition to this CGTMSE would require fix set of reports / document outputs / Printables Documents which we will discuss and share with selceted bidder.	Clarified
14	24	4.2	4.2.13 Integrations GMS will have integration with various third-party systems for the different purpose and nature, GMS will have both inbound and/or outbound integration under different business scenarios.	Following Integrations are envisaged. 1. CGTMSE Bank integration 2. GSTN integration 3. SMS & Email integration 4. Accounting System like Tally, ERP etc. 5. Integration with BI Tool like MS Power BI Please clarify if any other integration other than mentioned above are expected?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope.	Clarified
15	25	4.2	4.2.13 - Bidder needs to consume API of Banks / MLI, 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 trust.	Can we have the number of API's that need to be consumed from all external sources? Assuming these API's are already existing. Please confirm	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSME, Basis on current structure of integrations approx. 10-15 APIs of Third Party would require to be integrated.	Clarified
16	25	4.2	Bidder needs to consume APIs of CGTMSE's Banks for payment and collection process	How many banks does CGTMSE have for this integration? (atleast 5 banks before go live stage is mentioned)? Does these banks have all required APIs in place?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. CGTMSE's Banks (with whom CGTMSE is maintaining it's accounts) APIs will be made available by CGTSME which are for Payment and Collection only, Basis on current structure of integrations approx. 5-10 APIs would require to be integrated.	Clarified
17	25	4.2	4.2.13 Bidder needs to develop dashboard using BI tool and integration of the same with GMS, data visibility on dashboards should be based on users' role and profile.	How many dashboards are required to be developed using BI tool? Can you provide detail of the same?	Dashboards in BI and Mobile will be dependent on the functionalities mentioned in Clause 4.2 Scope of work of final RfP published on 22/06/2021. The list and number of dashboards will be finalized with selected bidder.	Clarified
18	25	4.2	4.2.14 Develop a configurable workflow mechanism for transaction decisions	Does trust have any existing workflow tools? Any preference of workflow engine required? Open Source/Licensed?	Workflow solution has to be developed by bidder.	Clarified

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19	25	4.2	4.2.15 Native Mobile Application - This App will have functionalities such as but not limited to graphical representation of data, approval workflows of certain business transactions	Need clarification on the functionality to be covered for Mobile App. Data entry screens will be out of scope for mobile app. Only workflow approval process for following functionalities can be covered in mobile app. Kindly confirm the same. 1. MLI registration 2. Scheme Mgmt. 3. Guarantee Initiation & Approval 4. Guarantee Revival 5. Guarantee Transfer 6. Claim Processing 7. Recovery Process 8. Investment	CGTMSE and Certain set of users of MLIs will use mobile application. Mobile application not for transactions, Primarily it's for Dashboards, Reports, Notifications and Workflow Action.	Clarified
20	25	4.2	4.2.16 Data Migration - data of all 4 systems require to migrate in a common database architecture of GMS	Please provide volumetric details to determine migration scope.	Refer clause 4.3.2 Details of the current Application / Middleware / Databases / OS of final RfP published on 22/06/2021.	Clarified
21	26	4.2	4.2.17.1 Technical • Bidder needs to ensure user management / User profile / password policy / OTP / Captcha, a completely secured and VAPT compliant user access management. In addition to this, GMS solution should be equipped to get integrated with Active Directory (AD) based authentication as well.	Is Active Directory already implemented in CGTMSE? Or it is expected to be implemented by Bidder? If yes, who will bear the cost of license?	Active Directory is already in place at CGTMSE.	Clarified
22	28	4.2	4.2.17.2 This includes customization of all statutory, regulatory, and ad-hoc reports as required by CGTMSE in the desired formats	Can we have count of adhoc or standard reports required by CGTMSE?	Reporting framework is expected wherein adhoc reports can be generated by CGTMSE users or support staff without involvement of development team. In addition to this CGTMSE would require fix set of reports / document outputs / Printables Documents which we will discuss and share with selected bidder.	Clarified
23	31	4.2	Bidder will bring it's own standard ticketing tool consist of below points for better tracking and monitoring of support operations and SLAs. Access for monitoring to CGTMSE ITV as well	What is ITV? How many users need access to ticketing system?	ITV = Information Technology Vertical (CGTMSE Internal IT Department). 3 to 4 people require access in ITV.	Clarified
24	27	4.2	Bidder needs to have flexfield data fields (DFF) concepts in all the transactions across the application to cater business needs without additional programming	DFF flexfield concept is specific to Oracle EBS. What is expected in current project. Can you please clarify?	Data flexi fields are expected in system to accommodate adhoc / additional data capturing requirements, keeping in mind that It will minimize the changes at database and front-end. Selected bidder can propose better approach, Trust is open for the same.	Clarified
25	27	4.2	4.2.17.1 Technical The Bidder shall conduct vulnerability and penetration test on GMS solution (Including code review) at their cost (from a third-party testing agency which should be CERT-IN certified) every 6 months and reports should be shared with CGTMSE. The bidder needs to update the system in response to any adverse findings in the report, without any additional cost to CGTMSE.	Since cost of CERT-In testing is to borne by bidder, is it expected to carry out the same every six month? Normally CERT-In certificate is valid for a year. Is bidder expected to carry out CERT-In of DC-DR infrastrucutre as well? Please confirm.	VAPT will be required in every six month, Yes DC and DR both are to be covered.	Clarified
26	34	5	In Warranty support, change requests are to be delivered by bidder as part of scope, whereas in regular support change request will be delivered as per clause 5 "Change Management" of this RfP Document.	Based on our experience, warranty support phase is for stabilizing the application, fixing defects pertaining to the scope delivered and meeting the SLA's. Any change requests should be delivered through Change Management Process and kept separately. Please confirm the above	Refer Clause 5 Change Management of final RfP published on 22/06/2021.	Clarified
27	34	4.2	The above scope given in respective business process section 4.2 is indicative and high-level, the detailed scope shall be provided by trust at the time of software requirement specifications (SRS) stage and the same shall be signed off as project delivery scope; this shall be agreeable to bidder for getting the same delivered within project timeline, along with any modifications trust may suggest during course of project (till go-live), The Trust reserves the right to modify / delete / introduce new processes, project scope, support scope, locations, deliverables etc. in the list before or after implementation	New processes or additional scope not mentioned in RFP will go through change management process and might have impact on timelines & cost. Please confirm	No Change	No Change
28	35	4.2	Project closure (Development) / acceptance criteria - CSAT Survey rating above 90 (Every six month during the support)	CSAT Survey will be done, but rating of 90 and above should not be part of project closure/acceptance criteria	No Change	No Change

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29	37	4.3	4.3.3 Details of the Application / Middleware / Databases / OS required for GMS: 4. Core application technology Angular JS,	AngularJS is the first version of Angular. Now Angular 12 is the latest one. Can you please confirm which version is required?	Trust is open for better approach, versions of the mentioned tool will be finalized with selected bidder.	Clarified
30	37	4.3	4.3.3 Details of the Application / Middleware / Databases / OS required for GMS:	In microservices architecture, there is no mention of API gateway. Can you please confirm if there is need for API gateway or will the microservices be exposed directly to external stakeholders?	Trust is open for better approach, API Gateway approach will be finalized with selected bidder.	Clarified
31	48	8.1	8.1 Stage III – Bidder selection basis lowest bid: In this stage, commercial bids would be evaluated for the bidders for which the eligible technical bids have received the minimum threshold scores. The Trust will then select the bid with the lowest commercial	Rather than choosing L1 from technically shortlisted vendors, we would recommend giving weightage to the Technical stage(60%) and Commercial Stage(40%) and arrive at a score. Formula to compute score $S = (T/T \text{ High} \times 60) + (C \text{ Low}/C \times 40)$ Where: S = Score of the Firm T = Technical score of the Firm T High = Highest Technical score among the Firms C = Quote as provided by the Firm C Low = Lowest Quote of C among the Firms The Firm securing the highest score becomes the successful Firm Please confirm?	Refer Final RfP and Corrigendum uploaded on published on 22/06/2021. No Change.	No Change
32	65	9.8	Clause 9.8.1.ii- 4. CGTMSE shall reserve the right to terminate the contract by giving 30 days' notice to the Service Provider, in the event of one or more of the following situations: Bidder [Service Provider] fails to perform any other obligation(s) under the contract.	This sub-clause ii, should be removed or mutually consent. This is too broad and may give right to Purchaser to terminate the contract for any reason.	No Change	No Change
33	66	9.12	Clause 9.12, Insurance: Service provider shall be responsible for ensuring necessary health or life insurance of the on-site resources throughout the contract period. In no event Service Provider shall claim from CGTMSE for any threat/ loss to life or health of resources due to any hazards inside the CGTMSE premises. Service provider shall be responsible for taking necessary insurance of all the hardware/ software owned and installed by the service provider inside CGTMSE premises for the delivery/ SLA monitoring of services as per SOW.	Please clarify what all types of Insurance are expected from Bidder?	Refer clause 9.12 of Final RfP published on 22/06/2021.	Clarified
34	70	9.21	Clause 9.21, Audit: The vendor shall allow the Trust, its authorized personnel, its auditors (internal and external), authorized personnel from RBI / other regulatory & statutory authorities	Prior notice of 15 days should be given for Audit. Audit cost will be borne by Purchaser. Parties shall execute detailed document before conducting Audit, to record the scope and limitations of Audit.	No Change	No Change
35	74	9.28	Clause 9.28.2.b- The Bidder shall not enter into any arrangements or agreements or transaction(s) whatsoever, with any third party for development of similar kind of portal using proprietary rights of CGTMSE and confidential information and trade secrets which it may become privy during the course of the project	Mastek is an IT Solution organization and so it may developed such solutions that may or may not be similar, However we can assure Purchaser that similar kind of software using proprietary rights of Purchaser will not be used. Please amend the clause accordingly.	No Change	No Change

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36	74	9.28	Clause 9.28.2.d- 8. "Trade Secrets" means Confidential Information shall include the information as protected and covered under applicable law. "Proprietary Rights" means any and all inventions, discoveries, developments, methods, processes, compositions, works, supplier and customer lists (including information relating to the generation and updating thereof), concepts, and ideas (whether or not patentable or copyrightable) conceived, made, developed, created, or reduced to practice (whether at the request or suggestion of the CGTMSE or otherwise, whether alone or in conjunction with others, during implementation of the project, which may be directly or indirectly useful in, or related to, the activities and business of the portals or any business or products contemplated by CGTMSE, now or in future. The Bidder agrees that, during the term of this agreement and renewals thereof and for twelve months after the termination thereof, regardless of the reason for the termination the agreement, the Bidder will not, directly or indirectly, on behalf of any Competitive Business perform the same or substantially the same Job Duties.	Mastek is IT Solution Organization and so in order to conduct its business, Mastek will provide the solutions to various customers. Mastek will always ensure that confidentiality of the purchaser will not be compromised and so Parties are also executing NDA to record the Confidential Information Provision, In light of this we request to kindly remove the red font portion.	No Change	No Change
37	12	2	In the context of bringing in efficiencies in the operational process being followed, Trust intends to implement Business Process management tools such as workflow, information capturing screens and portals, API connectivity of IT operations and document management system solutions for select processes.	Project objective and scope of work has deviation, Scope doesn't talk about Portals and DMS, PI clarify ?	Only Integration with DMS is in scope of bidder, Bidder neither has to procure the licenses of DMS nor develop the DMS. Final solution approach of DMS or File server will be discussed with selected bidder.	Clarified
38	17	4.2	Generate auto triggers and an escalation mechanism if the approval is not done within defined service level	How many types of escalation matrix are to be taken into consideration, such as monetary volume based, department based or position based ?	Refer Clause 4.2.14 Notification / Alerts / Workflow of Final RfP published on 22/06/2021.	Clarified
39	20	4.2	Develop a module for marking of NPA in the GMS by MLIs	What is reversal flow if NPA marking gets rejected by checker ?	Detailed process will be shared with selected bidder.	Clarified
40	21	4.2	Develop approval workflow mechanism for claims approval process as per defined SOP	Will there be any notification dashboard for approval and rejection ?	Notification will be as per Clause 4.2.14 Notification / Alerts / Workflow of Final RfP published on 22/06/2021.	Clarified
41	21	4.2	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs. Automatic flow of data from other modules / systems to be ensured	How many such systems are there to integrate with ?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTMSE, Basis on current structure of integrations approx. 10-15 APIs of Third Party would require to be integrated.	Clarified
42	21	4.2	Generate settlement report and mailing it to specified user	Will SMTP be provided by CGTMSE or Bidder ?	SMTP will be provided by CGTMSE.	Clarified
43	22	4.2	Enable automated reconciliation of recovery to ensure faster settlement of claims	PI define automated reconciliation ? Or is some sort of deduplication ?	Collection Remittance Data received from Bank through API or any other source is to be reconciled with the Virtual Account Number shared with Bank. It's not a deduplication in clause 4.2.9 Recovery Process.	Clarified
44	24	4.2	Enable ad-hoc report generation for the various data points captured by the Trust	What is the expectations from ad-hoc report generation ? PI clarify ? Is it some sort of BI or reporting framework expected from bidder ?	Reporting framework is expected wherein adhoc reports can be generated by CGTMSE users or support staff without involvement of development team. In addition to this CGTMSE would require fix set of reports / document outputs / Printables Documents which we will discuss and share with selected bidder.	Clarified
45	25	4.2	Develop a mobile application compatible with Android and iOS both, ensuring latest responsive UI and UX for all size of mobile / handheld devices.	Seems that you are looking for separate Native Mobile Apps for IOS and Android and not considering single Hybrid Mobile Application. Please confirm	Bidder is expected to develop a single application for iOS and Android, Final approach will be discussed with selected bidder after looking at merits of both the models.	Clarified
46	27	4.2	Bidder has to ensure VAPT of the solution before deployment in live, as well as every six months during project life cycle. Necessary bug fixing / changes / enhancements will also be required to be carried out based on the observations of VAPT.	VAPT cost will be owned by CGTMSE or that needs to be added as project cost by the bidder. What will be the frequency of doing VAPT and application enhancements in a year.	Please refer clause 4.2.17.1 Technical of Final RfP published on 22/06/2021.	Clarified

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47	28	4.2	Bidder need to ensure and adhere to the standard practices of GUI Testing, Functional testing, Regression testing, Smoke testing, load testing, stress testing, security testing, QC Testing	Load and Stress testing can be done through Tool based approach with application scripts. This will have major impact on costing part.	CMMI level bidders are expected to have standard testing practices in-place, Bidder need to ensure the performance of application for given user-base and concurrency as a part of scope.	Clarified
48	29	4.2	Bidder in their environment needs to maintain the source code using the industry standard source safe tools such as Github, SVN, MVSS, Jira etc. to ensure the strict version control and security of source code at their own cost.	How long this cost will be managed/ This is for complete 5 years or till Production deployment.	CMMI level bidders are expected to have standard practices of source code management in-place, the same is to be ensured through-out the project tenure.	Clarified
49	31	4.2	Bidder will provide SLA Driven Managed Warranty Support for 12 months from the date of Go-Live	Warranty Support is the part of Post Production Support of 4 years or this will be a separate than Post production Support	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
50	39	4.3.3	During the development bidder will have to provide the laptops / desktops / internet / printer to development team at their premise and the resource deployed onsite for various purpose during the development phase.	Do the Bidder team has to arrange Laptops/Desktops for resources doing production Support	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of Final RfP published on 22/06/2021.	Clarified
51	40	4.4	Total Registered users - 10000 No. of concurrent users – 2000 Growth factor – 25% year-on-year	Is 2000 the peak load or normal ? What if users grow more than 25%, how this will be factored in-terms of Infra and team planning ?	Infra scaling-up will be in-consultation with Bidder and Infrastructure team both, CGTMSE will bear the cost of Infra scale-up. GMS support team is to be planned and cost is to be borne by bidder only.	Clarified
52	41	4.5	Issues causing severe business impact on Data Integrity, Security, UAT and Transaction Accuracy or leading to revenue loss or issue impacting all the business users or issue impacting VIP users.	Generally, such issues are occurred during VAPT or during and Security incident happens. Quick Fixes won't be feasible in most of the scenarios. Somewhere its will require a change in system at various levels which may lead to longer duration or additional efforts out of the scope defined for Production support	No Change	No Change
53	46	6	Bidder will prepare a plan of delivery and complete the project within 7 months. Delivery/UAT/Implementation of the modules will be in phases. Plan of delivery will broadly follow the following timeline:	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 ?	Refer clause 4.8.5 Liquidity Damages of Final RfP published on 22/06/2021. No Change.	No Change
54	28	4.2	The solution should be designed with redundancy in mind to ensure nil impact by failure of one or more components / servers or software in Production environment.	What is the uptime requirement? What is RTO and RPO? How many environments are required (.eg. Prod, UAT, SIT, QA, DR)	Bidder is expected to design the GMS solution keeping the redundancy in mind to ensure nil impact by failure of one or more components / servers or software in Production environment only.	Clarified
55	Generic	General Queries	I. Application - CGS1 - Database Oracle 11G (Enterprise 11.2.0.4) II. Application - CGS2 - Database Oracle 11G (Enterprise 11.2.0.4) III. Application – CGSSD - Database MySQL 8 (Enterprise) IV. Application – CGS-PMS- Database MySQL 8 (Enterprise)	Size of each of the above databases? Database Setup details Are they running standalone or H/A mode? If H/A is it active/passive or Active/Active What is the DR policy? What is backup policy	Refer clause 4.3.2 Details of the current Application / Middleware / Databases / OS of Final RfP published on 22/06/2021. DR and Backup policies will shared with selected bidder.	Clarified
56	Generic	General Queries		What will be the support model? Do you need support for Application Server, Database and Cloud Infra If Yes, Do you need on-site or it will be remote shared model? What will be the support windows?	Infrastructure support is not in bidder's scope. Refer Clause 4.2.18 Managed Maintenance Support for application support of Final RfP published on 22/06/2021.	Clarified
57	Generic	General Queries		Where are these environments running? What is the Operating System Version? Shall CGTMSE share the architecture diagram for all the application. Shall CGTMSE share their integration details.	Refer Clause 4.3 Tools and Licensing: OS, Database, Middleware, Hosting etc. of Final RfP published on 22/06/2021.	Clarified
58	16	4.2	Bell Notification and Email Alerts on approve / reject / return and Email Notification with login details (if approved)	Are reasons required if rejected ? Are notification required ?	Yes, Reason is required if rejected or retruned.	Clarified
59	16	4.2	• As part of the automation process bidder is expected to: o Develop scheme configuration control panel to implement all business logic and validations pertaining to a scheme.	How often are schemes updated ?	Frequency of scheme updation is dependent on many internal - external factors, Frequency can not be defined.	Clarified
60	17	4.2	Develop a program to handle any exception throughout the guarantee approval process using which CGTMSE can take decision on approval / reject / Close exceptionally.	Need details of exceptions.	Details will be shared with selected bidder.	Clarified
61	17	4.2	o Generate auto triggers and an escalation mechanism if the approval is not done within defined service level.	How many levels are escalations are there ? What are the durations.	Details will be shared with selected bidder.	Clarified
62	22	4.2	Enable automated reconciliation of recovery to ensure faster settlement of claims.	What is the duration for recovery	It's a routine activity.	Clarified

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63	25	4.2	• Data migration is proposed to take place in phased manner which will be discussed and finalized with selected bidder.	What is the data size to be migrated ?	Refer clause 4.3.2 Details of the current Databases and size as data of RfP of Final RfP published on 22/06/2021.	Clarified
64	Generic	General Queries		Application Architecture	Refer clause 4.3 Tools and Licensing: OS, Database, Middleware, Hosting etc of Final RfP published on	Clarified
65	Generic	General Queries		Deployment Architecture	Refer clause 4.3 Tools and Licensing: OS, Database, Middleware, Hosting etc of Final RfP published on	Clarified
66	Generic	General Queries		No of Concurrent Users	Refer clause 4.4 Performance Criteria of Final RfP published on 22/06/2021.	Clarified
67	Generic	General Queries		Max Transaction per Day	Details will be shared with selected bidder.	Clarified
68	Generic	General Queries		Max Size of Write /Transaction year	Details will be shared with selected bidder.	Clarified
69	Generic	General Queries		Any Document Upload Permitted	Details will be shared with selected bidder.	Clarified
70	Generic	General Queries		Max Size of File in MB	Details will be shared with selected bidder.	Clarified
71	Generic	General Queries		Max Files per User	Details will be shared with selected bidder.	Clarified
72	Generic	General Queries		Database Backup Policy	Details will be shared with selected bidder.	Clarified
73	Generic	General Queries		Database Retention Policy	Details will be shared with selected bidder.	Clarified
74	Generic	General Queries		DC - DR Policy	Details will be shared with selected bidder.	Clarified
75	Generic	General Queries		RPO -- Recovery Point of Object	Details will be shared with selected bidder.	Clarified
76	Generic	General Queries		RTO -- Recovery Time of Object	Details will be shared with selected bidder.	Clarified
77	Generic	General Queries		Data Archival Policy	Details will be shared with selected bidder.	Clarified
78	16	4.2	Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in GMS as per scheme guidelines within the scope of contract at no additional cost.	1.Requesting you to kindly provide more clarity on the process followed during Scheme Creation as validations /compliances for the beneficiary may differ scheme to scheme 2.What if the validation for a new scheme is different from the existing ones.	Each scheme may have different or same set of logics and validations, even number of fields in each transaction may also differ, Bidder need to factor in all these situations.	Clarified
79	16	4.2	As part of the automation process bidder is expected to: o Develop scheme configuration control panel to implement all business logic and validations pertaining to a scheme. o Develop a program to configure and define the exposures for portfolio-based schemes. Enabling MLIs to subscribe the scheme in GMS with required documents upload provision. o Develop approval workflow mechanism for scheme subscription on the eligibility criteria. o Bell Notification and Email Alerts on approve / reject	Requesting you to kindly confirm: 1.Cost of SMS Gateway to be borne by bidder?	Refer Clause 4.2.13 of RfP Document of Final RfP published on 22/06/2021.	Clarified
80	16	4.2	Develop guarantee application entry page / Bulk upload functionality to initiate the request by MLI.	Requesting you to kindly confirm: 1.Format for Bulk upload that will be considered by CGTMSE?	Bulk upload formats are decided by CGTMSE as per scheme guidelines and will be provided to the selected bidder.	Clarified
81	16	4.2	Develop an API for ease of flow of information from MLI system to GMS.	Requesting you to kindly confirm: 1.Is the system used by MLI uniform? 2.What kind of integration needs to be provided?	APIs of GMS system are to be exposed which will be invoked / consumed by MLIs. Systems of MLIs may be different which doesn't have any relevance with the APIs of GMS system as MLIs will be consuming it.	Clarified
82	18	4.2	This process covers transfer of active guarantees from one MLI to another MLI or One branch to another branch and subsequent transactions such as DAN / Guarantee fee / Collection accordingly. The Transfer is done subject to a few conditions (To be included in the rule engine at back end) which is checked as per the Trust's guidelines.	Requesting you to kindly provide more clarity if guarantee transfer process will be initiated by existing bank or the bank to which the guarantee needs to be transferred	Detailed process will be shared with selected bidder.	Clarified
83	18	4.2	The Tenure extension fee is the fee taken on the event when MLI raises the request to extend the tenure of the guarantee, MLI will raise the request in system which will go for approval, On approval of request system will raise the DAN for the extended period on the agreed fee rate.	Requesting you to kindly provide more clarity on the difference between guarantee revival and guarantee transfer	Detailed process will be shared with selected bidder.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
84	19	4.2	Maintain the Bank Master to predefine the VAN sequence. o Develop program to consume CGTMSE's Bank's API to send the payment advice data to CGTMSE's Bank. o Develop a program to Integrate with core accounting systems of Trust (Presently Tally / Future it may upgrade to some ERP system). o Proposed solution should have API configurability for ease of flow of information across different systems and MLIs.	Requesting you to kindly confirm: 1.If API for integration will be provided by CGTMSE	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSMSE.	Clarified
85	20	4.2	Develop a program to integrate the tax invoice with GST IRP portal to generate the e-Invoice and below functionalities as well - ▪ e-Invoice Generation ▪ e-Invoice Cancellation ▪ e-Invoice for Credit Note	Requesting you to kindly confirm: 1.If API for integration of GST IRP Portal will be provided by CGTMSE	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSMSE.	Clarified
86	21	4.2	Settlement process refers to accepting and making payment against the lodged claim applications by MLI in GMS, settlement process and payment ratio varies scheme to scheme and claim to claim, CGTMSE settles the claims as per scheme guidelines and SOPs, as a part of automation bidder	Requesting you to kindly confirm: 1. Payment gateway needs to be integrated;thus the claim settlement will be done through payment gateway? 2.If yes; gateway will be provided by CGTMSE? 3.Cost of payment to be borne by bidder?	Integration is through API which will be provided by CGTMSE only. Integration is in scope of Bidder.	Clarified
87	22	4.2	Enable automated reconciliation of recovery to ensure faster settlement of claims.	Requesting you to kindly confirm if payment reconciliation has to be done through Payment Gateway	Integration is through API which will be provided by CGTMSE only. Integration is in scope of Bidder.	Clarified
88	22	4.2	Automatic flow of data from other modules / systems to be ensured.	Requesting you to kindly provide more clarity on the different types of systems?	Detailed process will be shared with selected bidder.	Clarified
89	22	4.2	Develop a module for management of the inspection process wherein claim cases are selected and allocated to Third-Party agency for physical	Requesting you to kindly provide more clarity on the point	Detailed process will be shared with selected bidder.	Clarified
90	24	4.2	Bidder needs to consume API of Banks / MLI, 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 trust.	We assume that third party APIs,MLI and Ministry APIs will be provided by CGTMSE. Please clarify	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSMSE.	Clarified
91	25	4.2	This App will have functionalities such as but not limited to graphical representation of data, approval workflows of certain business transactions.	We assume that graphical representation data means the Power BI Dashboard needs to be provided on mobile and no separate dashboard needs to be provided.Please clarify	BI dashboard and Mobile dashboards are to be developed separately.	Clarified
92	26	4.2	Bidder needs to ensure user management / User profile / password policy / OTP / Captcha, a completely secured and VAPT compliant user access management. In addition to this, GMS solution should be equipped to get integrated with Active Directory (AD) based authentication as well.	Requesting you to kindly confirm: 1.The scope of OTP authentication and its uses? 2.Cost of VAPT to be borne by bidder? 3.Number of VAPT audits required?	OTP will be on Login / Forget Password or on any other similar functionality, OTP authentication may be email based or SMS based or both. For details on VAPT Scope, Please Refer Clause 4.2.17.1 Technical Page 27 of Final RfP published on 22/06/2021.	Clarified
93	30	4.2.17	Trainings on the software to be provided to the stakeholders (Internal and External) as per requirement of CGTMSE. Bidder will deliver training content in digital form.	Requesting you to kindly confirm: 1.The number of trainings to be considered after Go-Live? 2.Number of sessions and people to be trained? 3.Training to be provided onsite or offsite? 4.We understand that training content in digital format will be training videos. Please clarify	Refer clause 4.2.17.4 Project approach / Documentation / Location of Final RfP published on 22/06/2021. Training will be on offshore mode / virtual only. Content will be digital. Training sessions will be need based, will be finalized with selected bidder.	Clarified
94	31	4.2.18	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. The adequate and suitable resources will be posted on-site by the bidder for support and maintenance of the applications for entire project tenure. Trust would prefer the same set of resources in support who have participated in development of application. Onsite resources would be consisting of project manager level resource with required skills as stated in this document.	Requesting you to kindly confirm the number of resources to be deployed On-Site	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
95	31	4.2.18	The onsite warranty support team will deliver all the change requests identified in the developed and implemented functionalities, during the warranty support tenure within the project scope along with end-user support at no additional cost to Trust. Any requirement altogether new / fresh in nature will be routed through change management clause 5.	Requesting you to kindly confirm: 1.If separate resources for Onsite warranty needs to be provided? 2.If yes; Number of onsite resources for warranty and what will be the qualifications of same?	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
96	32	4.2.18	Offsite deployment of L3, Lean and SMEs teams (Bidders Development Center – Preferably Mumbai location)	Requesting you to kindly confirm the number of L3, Lean and SMEs resources to be provided?	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
97	35	General Queries	Currently CGTMSE's following IT Infrastructure which is hosted at 2 different 3rd party Data Centre in India. Following diagram presents the high-level indicating diagram of CGS-1 and CGS2 applications for bidders' reference, the similar architecture is maintained at another data center for CGSSD and PMSVANidhi applications for bidders' reference-	Requesting you to kindly confirm if complete integration of CGS-1 and CGS-2 and PMSVANIDHI is considered?	All the said applications are independent which are to be consolidated in GMS front-end and back-end both under new architecture.	Clarified
98	37	4.3.3	Oracle 19C or Above, whichever is most stable	Requesting you to kindly amend as Open source DB for development	No Change	No Change
99	37	4.3.3	JBoss EAP 7 or above latest most compatible version with Java 8 (or above) and Spring Boot Framework.	Requesting you to kindly amend as open source technology for development	No Change	No Change
100	38	4.3.3	Angular JS, Spring Boot / Microservices, Hibernate, Java 8 or above	Requesting you to kindly amend as open source technology for development	No Change	No Change
101	Generic	General Queries	Content	We assume that any type of Logos and other content will be provided by CGTMSE and bidder only has to add it in the GMS.Please clarify	Refer clause 4.2.17.1 Technical of Final RfP published on 22/06/2021.	Clarified
102	Generic	General Queries	Domain Name	Request you to confirm: 1.Bidder has to provide DNS and Domain Name?	DNS and Domain Name will be provided by CGTMSE.	Clarified
103	Generic	General Queries	Data archival	Requesting you to kindly confirm: 1.If data archival is needed?	Details will be shared with selected bidder.	Clarified
104	53	8.3	RFP Statement: The bidder should possess certifications on CMMi, evidence to be submitted in the form of certificate copy. ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =10 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 = 5 Marks (Subject to maximum score of 20)	Query: We request to modify this clause as follows : ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 and 9001: 2015 =20 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 and ISO 9001: 2015 = 10 Marks (Subject to maximum score of 20)	Refer Corrigendum and Final RfP published on 22/06/2021, Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations. ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =15 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 = 10 Marks (Subject to maximum score of 20)	Clarified
105	35	4.2	Data Migration	Existing Oracle Software Stack in use Query: Kindly furnish the licensing status of Oracle stack. Also, please clarify who will bear the cost of licenses for existing Oracle products during implementation. Also pls suggest if we can propose open source database for this	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of Final RfP published on 22/06/2021.	Clarified
106	Generic	General Queries		Performance and Scalability Requirements Query: Please furnish the details of performance requirement for both current and expected user base, number of concurrent users, requests per minute during peak hours	Refer Clause 4.4 Performance Criteria of Final RfP published on 22/06/2021.	Clarified
107	52	8.3	Citation of Software application development projects experience in technology Angular JS, Spring Boot / Microservices, Hibernate, Java 8 or above and Oracle Database – 5 Marks Each Project, Subject to maximum score of 10	Query: We request to modify this clause as follows : Citation of Software application development - projects experience in technology Angular JS, Spring Boot / Microservices, Hibernate, Java 8 or above and relational database – 5 Marks Each Project, Subject to maximum score of 10	Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations Point 1.3 of Final RfP published on 22-June-2021 may be read as below - Citation of Software application development projects experience in all of the mentioned technologies - - Angular JS or equivalent, Spring Boot / Microservices, Hibernate or use of any ORM concept, Java 8 or above and Any RDBMS – 5 Marks. Non-Oracle DB Project will get maximum 5 Marks irrespective of number of projects. Or - Angular JS or equivalent, Spring Boot / Microservices, Hibernate or use of any ORM concept, Java 8 or above and Oracle Database – 10 Marks. Oracle DB Project will get maximum 10 Marks irrespective of number of projects. Subject to maximum score of 10.	Changed
108	Generic	General Queries		We understand that infrastructure & licenses procurement is not in scope of work. We request confirmation on the same.	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of Final RfP published on 22/06/2021.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
109	53	8.3	Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10	Query: We request to modify this clause as follows as reporting can be done using any open source solution : Citation of projects Mobile application development experience (IOS and Android) and experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10	Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations Point 1.4 of Final RfP published on 22-June-2021 may be read as below - Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI or dashboarding) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10 Marking for the cited Projects would be as below – - Mobile Application Project – Maximum 5 Mark - Business Intelligence Project (Any BI or dashboarding) – Maximum 5 Mark	Clarified
110	90	12.1.11	"Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises."	Request you to please accept self undertaking/Invoices raised against completed job instead of completion certificate.	No Change	No Change
111	Generic	General Queries		For such an esteemed solution, application security is one of the key concerns, and the proposed system should be free from OWASP vulnerabilities, will request you to consider the addition of proposed solution to be OWASP top 10 Vulnerabilities.	No Change	No Change
112	Generic	General Queries		As per Notification No F. No. 1(3)/2014 - EG II of Ministry of Communication and IT, it recommends to use open-source software for all govt projects. Open-Source Software also comes with an Enterprise Supported Version which are free from all security risks as well as made enterprise ready with NO LIMITATION to use. Request to kindly mandate Enterprise Supported Open Source Products.	No Change	No Change
113	Generic	General Queries		Understanding the expectations and criticality of the requirements, we suggest that the portal should be build on a Digital Experience Platform which is proven and is build on latest open source technology and is supported by a reputed OEM having office in India. Even solutions from quality benchmark reports like Gartners Magic Quadrant or Forestor Wave Report for Digital Experience Platform can be given preferences.	No Change	No Change
114	Generic	General Queries		As per the RFP there is a requirement for Approval mechanism for various process. We recommend you to consider a solution having workflow engine built-in which can be very useful in terms of creating a process easily with GUI elements, dashboard to track all the processes running and customizing the rules as per the future requirements. Please Confirm.	No Change	No Change
115	Generic	General Queries		As per the RFP there is a requirement for forms for capturing data and uploading of documents to the system. We recommend you to consider a solution having form engine that can be useful to quickly create forms through gui and integration with third party application for data validation. Please Confirm.	No Change	No Change
116	Generic	General Queries		One of the requirement is to upload and store the documents to the system which can be further used to pull out record of the schemes and the application. We would recommend you to consider a solution with Document Management System which can used to store all the documents uploaded by the user along with user permission, workflow abilities, storage and retrieval of documents from the database.	No Change	No Change
117	Generic	General Queries		As per the RFP requirement, there is strong need of indexing and searching the application data that are in the system for which we would recommend you to kindly add a point to consider a solution with search engine capability which contains indexing, caching and searching of document in the system along with various search functionalities such as federated search, keyword search, synonyms, search rankings, etc. Please Confirm.	Trust is open for better approach, this approach will be finalized with selected bidder.	Clarified
118	Generic	General Queries		As per the RFP there will be multiple stakeholders working on the platform, so we recommend you to consider a solution having collaboration tool features in order to give the option for stakeholders to work collaboratively. Please Confirm.	Trust is open for better approach, this approach will be finalized with selected bidder.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
119	Generic	General Queries		We recommend that department should include Leaders from Magic Quadrant for Digital Experience Platforms for platform evaluation as it gives more comprehensive set of capabilities that are required by CGSTME. As per analyst like Gartner etc. the "Digital Experience Platform", is an integrated platform with capabilities of "Content Management", "Portal", "Workflow, Document Management & Forms", "Digital Asset Management" & "Search" capability with features like personalization, collaboration tools(wiki, blogs, forums) and is compliant to all major standards. We are recommending these capabilities based on our experience of working with other similiar departments globally. Please confirm the requirement?	Trust is looking for a customized solution focused and exclusively developed for the Trust.	Clarified
120	Generic	General Queries		Considering the architecture requirement mentioned in the RFP where microservices based architecture is required our assumption is that application would also be based on Micro-services architecture and each services/application build on the platform will be a micro service. The application should use Micro service-based Container Architecture. Please confirm	Refer clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of Final RfP published on 22/06/2021.	Clarified
121	15	4.2	Onboarding / Registration of Member Lending Institutions	Can you please confirm if KYC of the admin of the MLI need to be done during the onboarding process?	Refer clause 4.2 Scope of work of Final RfP published on 22/06/2021. Detailed process will be shared with selected bidder.	Clarified
122	16	4.2	Scheme Management	Please confirm if the MLI's need to explicitly subscribe to each scheme offered and how will this be handled within the application?	Refer clause 4.2 Scope of work of Final RfP published on 22/06/2021. Detailed process will be shared with selected bidder.	Clarified
123	17	4.2	Guarantee Initiation and Approval Process	Please confirm if there is a separate credit decisioning engine or do all the risk and decisioning parameters need to be configured within this application?	Refer clause 4.2 Scope of work of Final RfP published on 22/06/2021. Detailed process will be shared with selected bidder.	Clarified
124	19	4.2	Collection and Invoice Process	consume CGTMSE's Bank's API to send the payment advice data to CGTMSE's Bank. Is integration required with one bank or multiple banks?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. CGTMSE's Banks (with whom CGTMSE is maintaining it's accounts) APIs will be made available by CGTSME which are for Payment and Collection only, Basis on current structure of integrations approx. 5-10 APIs would require to be integrated.	Clarified
125	23	Report	Reporting process / MIS / Dashboard / Infolets	Request you to share the list of different types/number of users of this application? What are the differences in their roles, dashboards and reports?	Reporting framework is expected wherein adhoc reports can be generated by CGTMSE users or support staff without involvement of development team. In addition to this CGTMSE would require fix set of reports / document outputs / Printables Documents which we will discuss and share with selceted bidder.	Clarified
126	24	4.2	Bidder needs to consume API of Banks / MLI, Ministry, third party, agencies etc. but not limited to, Bidder need to ensure the end-toend integration of the same as a part of scope of this RfP at no additional cost to trust.	Request you to share list of all all the entities that we need to integrate with? Please provide count of entities that we need to integrate with: How many Banks? How many MLIs? How many Ministries? How many third party agencies?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSME, Basis on current structure of integrations approx. 10-15 APIs of Third Party would require to be integrated.	Clarified
127	24	4.2	Integration	Bidder needs to consume API of Banks / MLI, Ministry, third party, agencies. Apart from CGTMSE's bank, which other Bank/MLI API need to be consumed? Request you to share comprehensive list of APIs to be built, consumed and exposed?	Integration details are given in Clause 4.2 of Final RfP published on 22/06/2021, in respective business processes section, Kindly refer the scope. Third Party APIs will be made available by CGTSME, Basis on current structure of integrations approx. 10-15 APIs of Third Party would require to be integrated.	Clarified
128	26	4.2	Data Migration	Please confirm if CGTMSE will be responsible for cleanup of the historical data?	Refer clause 4.2.16 Data Migration of Final RfP published on 22/06/2021.	Clarified
129	37	4.3.3	Details of the Application / Middleware / Databases / OS required for GMS	Can you please confirm if the technical stack mentioned in the table is mandatory? Request relaxation to use an alternate but equivalent element.	No Change.	No Change
130	50	8.2	Stage I – Evaluation of compliance to Eligibility criteria Condition is "Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises."	We would request to relax this criteria to : Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Application Projects in BFSI Domain or in Large Enterprises.	No Change.	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
131	51	8.3	Stage II – Evaluation of Technical Bids and Presentations Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate loan approvals in automated manner in BFSI sector along with maintenance	We would request to relax this criteria to : Changes in red below Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate/track loan approvals/processing/collections in automated manner in BFSI sector along with maintenance (5 Marks for each project citation, Subject to maximum score of 15)	No Change.	No Change
132	51	8.3	Stage II – Evaluation of Technical Bids and Presentations Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain	Can this eligibility condition be amended as follows? Citation of projects Mobile application development experience (IOS or Android) or Business Intelligence project (Any BI) experience in BFSI domain	Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations Point 1.4 of Final RfP published on 22-June-2021 may be read as below - Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI or dashboarding) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10 Marking for the cited Projects would be as below – - Mobile Application Project – Maximum 5 Mark - Business Intelligence Project (Any BI or dashboarding) – Maximum 5 Mark	Clarified
133	20	4.2	Disbursement and Outstanding data collection process As part of the automation process bidder is expected to: o Develop a program to enter the data through manual entry page / Bulk upload functionality for Disbursement and Outstanding reporting respectively.	Is automated data extraction from digital documents inscope? If yes, are you expecting an OCR based solution?	Refer clause 4.2 Scope of work of Final RfP published on 22/06/2021. Detailed process will be shared with selected bidder.	Clarified
134	21	4.2	Proposed solution should have API configurability for ease of flow of information across different systems and MLLs.	Do you foresee an API mgmt tool as well?	Trust is looking for a customized solution focused and exclusively developed for the Trust, API Management should be part of developd solution only.	Clarified
135	24	4.2	The fields should be linked to master database table which includes all/majorly used fields to extract the real time data.	Which DB is in use currently? Will this be continued for this project? Will CGTMSE provide licenses for it?	Refer Clause 4.3.2 Details of the current Application / Middleware / Databases / OS of Final RfP published on 22/06/2021. Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of Final RfP published on 22/06/2021.	Clarified
136	29	4..2.17.2	Complete assistance and execution for deploying the application on selected DC/DR by trust, shall be carried out by bidder.	Does this mean that implementing DC/DR is out of scope?	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
137	32	4.2	1st Six months – Hypercare support Application Performance Mgmt.	Do we provide APM tool or CGTMSE will provide?	Bidder needs to monitor the performance as a part of scope.	Clarified
138	95	12.4	Trust reserves the right to accept the manpower deployed by the bidder; bidder must within 7 days replace the resource in case Trust's official find the deployed resource incompatible as per the required skillset.	Can we relax this to 3 weeks?	No Change	No Change
139	31	4.2	Bidder will bring it's own standard ticketing tool consist of below points for better tracking and monitoring of support operations and SLAs.	Please confirm if Bidder can provide licensed or opensource tool.	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
140	39	4.3	The cost pertaining to licenses of servers will be borne by trust for UAT and PROD, Trust will not bear the cost of development environment.	Bidder assumes that the solution will be deployed on OCI , And the cost of provisioning all Infrastructure and services will be provided by SIDBI.	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
141	39	4.3	In nutshell CGTMSE will bear the cost of licenses and servers for UAT and PROD environments.	With reference to CGTMSE's solution requirement, If bidder wants to have UAT environment on OCI, can CGTMSE provide the same?	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
142	30	4.2	Bidder is required to provide the maintenance services for the solution. Bidder will extend end-user support, management and administration services of the solution throughout the contract period (This includes the extended two years contract, at discretion of Trust). Bidder will also deploy adequate and appropriate resources on-site at CGTMSE to manage all these services. This shall also include support on any enhancement / modification / additional integration or any other solution / application / portal in future which is required by trust under this engagement.	Bidder assumes the support is limited to Application support as per this RFP scope only . The Infra support, end user support will be provisioned by CGTMSE?	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021. and Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
143	31	4.2	Bidder will bring it's own standard ticketing tool consist of below points for better tracking and monitoring of support operations and SLAs.	Do we have to provide Helpdesk for the same or we can leverage current Helpdesk?	Bidder needs to plan and provision help desk. Refer clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
144	26	4.2	• Provide patches, updates and upgrades during the warranty support / maintenance support period and implementation of the same as a part of support scope at no additional cost to trust.	Can Bidder leverage on CGTMSE's existing tools for monitoring, Patch management, Back up, sever automation/HIPS/Antivirus tools ?	Refer Clause 4.2.17.1 of Final RfP published on 22/06/2021.	Clarified
145	26	4.2	Provide patches, updates and upgrades during the warranty support / maintenance support period and implementation of the same as a part of support scope at no additional cost to trust.	Bidder assumes that the Core/Distribution Switches, Firewalls, Application Firewall, Load Balancer's, server, storage,WAN devices for the new solution will be provided by the SIDBI?	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
146	68	9.16	Violation of terms & Subcontracting	Is Consortium/Sub-Contracting allowed?	Refer clause 9.15 Violation of terms & Subcontracting of Final RfP published on 22/06/2021.	Clarified
147	78	10.1.3	Technical Bid in Annexure - Form 3 Format	Technical Bid Annexure Format -2 should be part of both Eligibility Bid and Technical bid?	Refer clause 10.8 Sealing and Marking of Bids of Final RfP published on 22/06/2021.	Clarified
148	100	12.8	Form 8: Deed of Indemnity Format	Form 8: Deed of Indemnity Format should be part of eligibility bid? As it is not listed anywhere under the section 10 Bid Submission	Eligibility Bid Folder.	Clarified
149	91	1.2	Full-time professional permanent/on roll staff engaged exclusively in software application development / project management (Number of staff) in India as on date of issue of RFP. HR department self-declaration on entity's letter head stamped and signed, along with chartered accountant's certification.	Request you to relax this criteria and please consider HR Head's self-declaration letter only, as this is related to employees.	No Change	No Change
150	91	1.3	Project Completion Certificate with awarded work order copy	Request you to relax this criteria and allow submission of Project completion certificate or Work Order copy or email confirmation of work completion.	No Change	No Change
151	43	4.8.4	However, the total amount of all the penalties during a quarter will be capped at 10% of the yearly payment.	The maximum total yearly penalty in this case can be 40% of the yearly payment (considering 10% for each quarter.) Request you to kindly cap the maximum yearly penalty to 10% of yearly payment value.	No Change	No Change
152	61	9.6.1	Non-refundable Bid Price of ₹5,000/- (Rupees Five Thousand only) by way of Banker's Cheque/ Demand Draft/ Pay Order drawn on a scheduled Bank, favouring 'Credit Guarantee Fund Trust for Micro and Small Enterprises' or 'CGTMSE' payable at Mumbai, must be submitted separately along with RFP response.	Request to allow the NEFT transfer for Bid price as well.	Tender Fee and EMD can be transferred online, Refer Clause 5 Earnest Money (Security Deposit).	Clarified
153	63	9.7	Payment Terms --> Payment Schedule	First Payment is mentioned after UAT signoff. Will request you to consider Payment prior to UAT phase also . For example a) 10 % Payment after requirement gathering and designing phase (Deliverables - SRS, HLD, LLD, UT Plan) b) 20% payment after development and Testing phase. c) 20% Payment after deployment for UAT phase d) 30% payment after Go-Live and acceptance phase e) Remaining 20% after warranty support completion.	No Change	No Change
154	43	4.8.5	Penalty of 1% of respective phase value per week of delay, in every phase shall be levied. There are N phases mentioned in the table till "go live" in Clause 6 and the payment schedule has been provided in clause 9.7 of this RfP; 1-week delay with respect to each phase, shall invite a penalty of 1% of that phase value. For e.g., the project cost is Rs.100, the phase 1 has 2% RfP for Guarantee Management System (GMS) payment scheduled for the scheduled work to be completed in 30 days from PO. Now if there is a delay of 1 week over 30 days, there shall be a penalty of .02% (1% of the phase having 2% of project value) of the project value which shall be levied on bidder every week.	Restrict cumulative maximum penalty to 10% of the respective phase fees/ consideration.	No Change	No Change
155	43	4.8.5	Liquidity Damages	Restrict total cumulative liquidated damages under this clause to 10% of the TCV.	No Change	No Change
156	43	4.8.5	Liquidity Damages	Request to give bidder the opportunity to be heard and cure period before imposing any penalty or liquidated damages.	No Change	No Change

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157	45	5	Change Management	Anything outside the scope of work agreed under the RFP and subsequent contract shall be subject to extra cost at actuals, however the cost shall be decided mutually.	No Change	No Change
158	56	9.2.2 & 9.4.17	Tax – Bidder should quote the basic cost and the prevailing taxes separately. The main amount should include all, transportation, installation, out of pocket etc., that need to be incurred while executing the project.	All other expenses to be incurred only after prior approval of the Client.	No Change	No Change
159	62	9.3.12	The bidder represents that all the services/ offerings quoted by the bidder in response to this RFP meets the requirements of the Trust as stated in this RFP. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to the Trust.	Request to relax this clause as anything outside the scope of work shall be charged at actuals at a mutually agreed price.	No Change	No Change
160	62	9.6.4	9.6.4 The amount of Earnest money deposit (EMD) would be forfeited in the following scenarios: <ul style="list-style-type: none"> • In case the Bidder withdraws its bid within the validity period of the bid for any reason whatsoever; • In case the successful Bidder fails to accept the LOI/ purchase order as specified in this document within 10 working days from the date of LOI/ Purchase order for any reason whatsoever; or • Besides forfeiting the EMD, the Trust may debar the bidder from subsequent bidding in CGTMSE tenders, for a period of 03 years. 	Request to give bidder the opportunity to be heard and cure period before forfeiting the EMD.	No Change	No Change
161	63	9.6	Forfeiture of performance (BG) security 1. The Trust shall be at liberty to set off/adjust the proceeds of the performance guarantee towards the loss, if any, sustained due to the bidder's failure to complete its obligations under the contract. This is without prejudice to the Trust's right to proceed against the Bidder in the event of the security being not enough to fully cover the loss/damage. 2. In the event of non-performance of obligation or failure to meet terms of this RFP/Contract, the Trust shall be entitled to invoke the performance guarantee without notice or right of demur to the Bidder.	Request to give bidder the opportunity to be heard and cure period before forfeiting the performance guarantee/security.	No Change	No Change
162	65	9.8	Termination Clause	Request to give bidder right to terminate by assigning reasons there.	No Change	No Change
163	69	9.18	IPR infringement	Bidder shall not indemnify Client if the deliverables are modified without the knowledge of bidder.	No Change	No Change

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164	69	9.18	IPR Infringment Clause to be added.	<p>Request to add following clause:</p> <p>If the CLIENT's use of the deliverables as contemplated in accordance with the Agreement infringes any third party intellectual property right, the CLIENT's sole remedy against NSEIT in relation any such infringement will be to require that NSEIT takes one of the following actions : (i) procuring CLIENT's continued full use of the deliverables; or (iii) modifying the deliverables appropriately so that they be non-infringing. This remedy will not apply if CLIENT is using any modified version of the deliverables that was not approved by NSEIT; if the CLIENT uses the deliverables for a purpose other than that contemplated by the Agreement; or if the CLIENT uses deliverables in a manner not compliant with the Agreement. NSEIT shall have sole control over every aspect of the third party claim and may dispute or settle the claim or otherwise deal with it as NSEIT deems fit.</p> <p>Claim Procedure:</p> <p>If CLIENT (or its associate or other user) becomes aware of any third party claim as described above or any matter or event which might give rise to such claim being made against it or NSEIT or its associates, officers, employees and/or agents and authorised representatives it shall</p> <p>(a) procure that notice of such third party claim is promptly given to Aujas and</p> <p>(b) not make (or, as appropriate, shall co-operate to procure that any other user or associate shall not make) any admission of liability, agreement or compromise with any person, body or authority in relation to any such third party claim without obtaining the NSEIT's prior written consent.</p> <p>NSEIT shall at its own cost be entitled to defend any such claim.</p>	No Change	No Change
165	69	9.19	Limitation of Liability	The total cumulative liability of the Bidder to be restricted to 10% of the Total Contract Value.	No Change	No Change
166	70	9.20 & 9.21	Rights to Visit & Audit	Bidder would require a reasonable notice period before audit or visit & any authorized official of the Client or statutory authority shall be allowed.	No Change	No Change
167	72	9.25	Resolution of Dispute	Delete point 9.25.5 & 9.25.4	No Change	No Change
168	72	9.27	Indemnity	<p>Amend the following points:</p> <p>ii) An wilfull act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RfP document; and/or</p> <p>iv) Material Breach of any of the term of this RfP document and/or of the agreement to be entered subsequent this RfP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty by the successful Bidder under this RfP document and/or of the agreement to be entered subsequent this RfP; and/or</p> <p>vii) gross Negligence, fraudulence activities or gross misconduct attributable to the bidder or its employees or sub-contractors; and/or</p>	No Change	No Change
169	102	12.9	NDA format	<p>We would request you to add the following points in the NDA:</p> <p>a) The duration and survival of obligations shall be for 1 year after termination or expiry.</p> <p>b) Incase of legally compelled to disclose information by statutory & regulatory authority the bidder shall disclose information by giving notice to Client to the extent legally possible.</p>	No Change	No Change
170	53	8.3	Only completed project with minimum one year of successful implementation post go-live.	Can this criteria be relaxed to Ongoing projects?	No Change	No Change
171	53	8.3	Projects should have developed end-to-end in project mode and not in T&M / Resourcing Mode	Request to relax this criteria and allow projects with T&M and resource mode.	No Change	No Change

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172	54	8.3	BFSI Client testimonials certifying that bidder has executed and implemented the project of this scope and size; Additionally, a Site visit may be taken by CGTMSE at its discretion, if required (Bidders, at their cost, will arrange for site visit for any one of the projects cited in technical bid against point 1.1 above in this table); only GMS / LMS related project scope testimonials shall be considered – 5 marks, Subject to maximum score of 5	Request to change Client testimonials to Bidder's Self Undertaking.	No Change	No Change
173	53	8.4	1.3 Citation of Software application development projects experience in all of the mentioned technologies - Angular JS or equivalent, Spring Boot / Microservices, Hibernate or use of any ORM concept, Java 8 or above and Oracle Database – 5 Marks Each Project, Subject to maximum score of 10.	In the work order or completion certificate, development platform/tool details may not be mentioned. Request to accept self certification	No Change	No Change
174	53	8.4	ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =15 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 =	We request to reduce difference in score between first 2 type of cerufication level to maximum 2.	Refer Corrigendum and Final RfP published on 22/06/2021, Clause 8.3 Stage II – Evaluation of Technical Bids and Presentations. ISO 27001 and CMMI L5 = 20 Marks ISO 27001 and CMMI L3 =15 Marks Without ISO 27001, Only CMMI L5 = 15 Marks Without ISO 27001, Only CMMI L3 = 10 Marks (Subject to maximum score of 20)	Clarified
175	54	8.4	3.1 BFSI Client testimonials certifying that bidder has executed and implemented the project of this scope and size; Additionally, a Site visit may be taken by CGTMSE at its discretion, if required (Bidders, at their cost, will arrange for site visit for any one of the projects cited in technical bid against point 1.1 above in this table); only GMS / LMS related project scope testimonials shall be considered – 5 marks, Subject to maximum score of 5	We request SIDBI to bear the cost of site visit, as depending on the site the cost may vary significantly.	No Change	No Change
176	67	9.9.1	Source code of the entire proposed 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 or on defined frequency as mentioned in RfP. If required, Trust may ask for the partly developed source code.	We assume that any software with pre-existing IP will be out of scope for source code sharing.	Trust is looking for a customized solution focused and exclusively developed for the Trust, Sorce will be solely owned by CGTMSE.	Clarified
177	25	4.2	Data Migration	Please share tentative volume of data to be migrated from each type of DB	Refer clause 4.3.2 Details of the current Application / Middleware / Databases / OS of final RfP published on 22/06/2021.	Clarified
178	25	4.2	The bidder must have complete knowledge of data migration plan including the database structures, clean up, maintenance and protection of data and implement governance standards.	Does the bidder need to provide required data migration along with data quality management as a service or do they need to deliver tools too?	Refer clause 4.2.16 Data Migration of Final RfP published on 22/06/2021.	Clarified
179	Generic	General Queries	General	Is consortim bidding allowed? We request to allow consortium of 2 firms to bid in the assignment.	Refer clause 9.31 General of Final RfP published on 22/06/2021.	Clarified
180	36	4.3.2	Current Application / Middleware / Databases / OS:	Are we expected to utilize the same Database and Infra. Are you open for any other databases like MS SQL, DB2 and others	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
181	51	8.2.11	Eligibility Criteria Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises.	Proposed Change: Experience– OEM/Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises	No Change	No Change
182	Generic	General Queries	General	Can we propose COTS proucts/Platfrom with customization.	No Change	No Change

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183	64	9.7.3	Payment/Software 30:40:30	Proposed Change: Product Payment miletstone has to be separate: 100% of Software Product with PO. Development/Implementation Services: 25% advance with PO 25% on BRD Sign Off 25% on UAT Sign Off 25% on Go Live Product AMC charges to be paid annually in advance . O&M charges to be paid in advance on Quarterly basis	No Change	No Change
184	1	General Queries	Last Date and Time for Bid Submission Last Date and Time for Bid Submission	Please provide extention to current submission date by additional 2 weeks	Clause 1.1 Critical Information and Timelines, Table 1: Important Dates - Point 3 and 4 of Final RfP published on 22-June-2021 may be read as below - - Last Date and Time for Bid Submission - Friday 16, July 2021 (03:00 PM) - Date and Time of Bid Opening Friday 16, July 2021 (04:00 PM)	Changed
185	39	4.3.3	Any cost pertaining to development tool, development environment licenses, servers and ongoing support is to be borne by Bidder only.	We propose cost pertaining to development tool, development environment licenses, servers and ongoing support is to be borne by client.	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
186	40	4.5	Severity, Priority and SLAs	We request dilution in SLA and the same to be mutually decided and agreed	No Change	No Change
187	43	4.8.4	Penalty for breach of SLAs & Liquidity Damages	We request dilution and the same to be mutually decided and agreed	No Change	No Change
188	Generic	General Queries	General	We request trust to provide extension for atleast 15 days for submission of RFP response from the date of publishing the Response to pre bid queries raised by the bidder looking at the magnitude of the RFP and scope of work mentioed in the RFP document and lengthy documentation required for submission of the tailor made response to the RFP floated by trust.	Clause 1.1 Critical Information and Timelines, Table 1: Important Dates - Point 3 and 4 of Final RfP published on 22-June-2021 may be read as below - - Last Date and Time for Bid Submission - Friday 16, July 2021 (03:00 PM) - Date and Time of Bid Opening Friday 16, July 2021 (04:00 PM)	Changed
189	12	2	2. Project Overview In order to cover large number of MSEs and improve the ease of delivery, there have been continuous modifications in the product line of CGTMSE. CGTMSE has also introduced some structural changes in the current guarantee schemes, which would make the scheme more attractive to the MLIs and would enable increased credit flow to the MSE Sector.	Request trust to share the structural changes made in the current guarantee schemes.	Detailed process will be shared with selected bidder.	Clarified
190	16	4.2	4.2.2 Scheme Management • Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in GMS as per scheme guidelines within the scope of contract at no additional cost.	Request trust to consider, " Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in GMS as per scheme guidelines within the scope of contract at mutually agreed commercials".	No Change	No Change
191	16	4.2	Onboarding / Registration of Member Lending Institutions o Enabling MLIs to upload requisite documents in the system etc.	Request trust to clarify that trust would be extending the existing document management system usedby the trust for storing documents wherever as per need of the project	Only Integration with DMS is in scope of bidder, Bidder neither has to procure the licenses of DMS nor develop the DMS. Final solution approach of DMS or File server will be discussed with selected bidder.	Clarified
192	16	4.2	Onboarding / Registration of Member Lending Institutions o Bell Notification and Email Alerts on approve / reject / return and Email Notification with login details (if approved)	We request trust to provide email gateway & SMS gateway if required for sending alerts	Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
193	17	4.2	Guarantee Initiation and Approval Process o Financial Health check-up of the ongoing case/borrower may be required to be done as per the Trust's directive.	Request trust to provide more clarity on the mentioned point.	Detailed process will be shared with selected bidder.	Clarified
194	19	4.2	Collection and Invoice Process o Generate virtual account number (VAN) for each of the Payment advice.	Request trust to provide more clarity on the mentioned point.	Detailed process will be shared with selected bidder.	Clarified
195	19	4.2	Collection and Invoice Process o Develop a program to Integrate with core accounting systems of Trust (Presently Tally / Future it may upgrade to some ERP system).	Request trust to consider, " Develop a program to Integrate with core accounting systems of Trust (Presently Tally / Future it may upgrade to some ERP system at the mutually agreed commercial based on the effort involved from the Trust's side)."	Detailed process will be shared with selected bidder.	Clarified

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196	20	4.2	Collection and Invoice Process o Proposed solution should have API configurability for ease of flow of information across different systems and MLIs.	Bidder will provide standard set of APIs format & required integration needs to be taken care by the respective MLI or any other vendor or Trust	API formats will be finalized with selected bidder. Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
197	24	4.2	Integrations o Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust as a part of the solution. The shortlisting of SMS gateway vendor shall be done by Trust, During the shortlisting process bidder will play technical consultant role; however, its implementation, integration etc shall be done by bidder as a part of scope of this RfP at no additional cost to trust. The commercials of SMS API (if any) shall be based on actual utilization of these services and shall be paid by Trust	We request trust to consider, "Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust as a part of the solution. The shortlisting of SMS gateway vendor shall be done by Trust, During the shortlisting process bidder will play technical consultant role; however, its implementation, integration etc shall be done by bidder as a part of scope of this RfP at mutually agreed cost to trust based on efforts. The commercials of SMS API (if any) shall be based on actual utilization of these services and shall be paid by Trust	No Change	No Change
198	24	4.2	Integrations o Bidder needs to consume API of Banks / MLI, 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 trust.	Bidder will provide standard set of APIs format & required integration needs to be taken care by the respective MLI, Banks or any other vendor or Trust as there will different set of APIs exposed by the different parties involved in the transactions in order to maintain the standardization bidder would provide the standard API	API formats will be finalized with selected bidder. Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
199	24	4.2	Integrations o Bidder needs to consume APIs of CGTMSE's Banks for payment and collection process	Bidder will provide standard set of APIs format & required integration needs to be taken care by the respective MLI, Banks or any other vendor or Trust as there will different set of APIs exposed by the different parties involved in the transactions in order to maintain the standardization bidder would provide the standard API	API formats will be finalized with selected bidder. Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
200	25	4.2	Native Mobile Application (Android / IOS)	Request trust to provide clarity on the detailed Scope and modules of mobile application to be developed with the required technical & functional requirements'.	Detailed process will be shared with selected bidder.	Clarified
201	25	4.2	Data Migration	Request trust to provide clarity on the size of the data to be migrated from the existing systems to the proposed solution	Refer clause 4.3.2 Details of the current Application / Middleware / Databases / OS of final RfP published on 22/06/2021.	Clarified
202	25	4.2	Data Migration	Request trust to provide data definitions & labels , table structure etc to the bidder in case same is required	Details of the database will be shared with the selected bidder.	Clarified
203	25	4.2	Data Migration	We request trust to provide cleaned and validated data from the existing system which is to be migrated in the proposed GMS	Refer clause 4.2.16 Data Migration of Final RfP published on 22/06/2021.	Clarified
204	27	4.2	Technical • Hyperlink of audit trail should be available across the transactions / functionalities mentioned in this document in scope of work	Request trust to provide clarity on the mentioned point	This is a link on the transaction page where audit trail of the record can be shown to user.	Clarified
205	27	4.2	Technical All the APIs which are to be developed shall be conforming the RESTful API architecture. Consumption of API will be dependent on API providers, bidder need to consume the way it will be given. Bidder can propose the better architecture subject to acceptance by CGTMSE.	Bidder will provide standard set of APIs format & required integration needs to be taken care by the respective MLI, Banks or any other vendor or Trust as there will different set of APIs exposed by the different parties involved in the transactions in order to maintain the standardization bidder would provide the standard API	API formats will be finalized with selected bidder. Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
206	27	4.2	Technical Bidder shall be responsible for development/arrangements/procurement for all but not limited to the required artwork, images, icons etc. which are to be used in GMS as a part of scope of this RfP at no additional cost, Bidder will discuss and finalize the artwork, images, icons etc. in-consultation with CGTMSE only.	Request trust to consider, "Bidder shall be responsible for development /arrangements/procurement for all but not limited to the required artwork, images, icons etc. which are to be used in GMS as a part of scope of this RfP at the mutually agreed commercials based on the effort and cost, Bidder will discuss and finalize the artwork, images, icons etc. in-consultation with CGTMSE only.	No Change	No Change
207	27	4.2	GMS solution must be platform responsive best to its compatibility irrespective of any form factor e.g., mobile, tab / iPad, laptop etc.	Request bank to provide more clarity on the mentioned requirement	Solution UI should be platform responsive and compatible to all the source screens like mobile/tab/iPad/Laptop etc.	Clarified

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208	27	4.2	Provide patches, updates and upgrades during the warranty support / maintenance support period and implementation of the same as a part of support scope at no additional cost to trust.	Request trust to consider, upgrades during the warranty support / maintenance support period and implementation of the same as a part of support scope at mutually agreed cost to trust based on the efforts involved.	No Change	No Change
209	27	4.2	Bidder will be responsible for upgrading the frameworks as and when introduced / upgrade available or audit reports suggests it, without any additional cost to CGTMSE.	Request trust to consider, Bidder will be responsible for upgrading the frameworks as and when introduced / upgrade available or audit reports suggests it, on the mutually agreed cost to CGTMSE based on the efforts involved.	No Change	No Change
210	28	4.2	The solution should adhere to the security policies set up by Trust, All cyber security check and highest-level encryption wherever required needs to be part of the application development.	Request trust to provide the list of IT security and Cyber security policy which is to be followed	IT Policies and cyber security policies will be discussed with selected bidder.	Clarified
211	28	4.2	• Any upcoming compliance requirement from data security perspective needs to be completely adhered to and implemented by bidder in the same bid price submitted by the bidder	Request trust to consider, "• Any upcoming compliance requirement from data security perspective needs to be completely adhered to and implemented by bidder on the mutually agreed cost to CGTMSE based on the efforts involved.	No Change	No Change
212	28	4.2	• The bidder shall be the Single Point of Contact (SPOC) for all purposes of delivery as per scope of the project, bidder need to timely approach CGTME's cloud management team or CGTMSE's DBA team for any pertaining requirement.	We request trust to assigning dedicated team of officials from bank side for guiding bidders and being available for any required help for bidder pertaining to the project.	SPOC from Trust's side will be available throughout the project tenure.	Clarified
213	28	4.2	Tools / Instances / Environments - • During the project duration, Development environment is to be arranged and maintained by bidder, all development tools should be licensed and secured by bidder only, at their own cost.	we request trust to provide required VPN connectivity for the remote support and implementation purpose as required by the bidder	VPN will be available on the required events, Bidder needs to discuss the requirement with Trust, Trust will take decision basis on requirement as per its IT policy.	Clarified
214	28	4.2	Bidder will be responsible to support and create / manage environments for SIT (System Integration testing) and UAT (User Acceptance Testing), the UAT setup shall be near replica of the production setup. The cloud team of CGTMSE shall be supporting bidder to set this up.	We request trust to clarify that any infra required by the bidder for implementation of solution in CGTMSE DC & DR would be provided by the trust including network and network related devices	Refer Clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS for details of Final RfP published on 22/06/2021.	Clarified
215	29	4.2	• Bidder in their environment needs to maintain the source code using the industry standard source safe tools such as Github, SVN, MVSS, Jira etc. to ensure the strict version control and security of source code at their own cost.	Request bak to consider using in house version management tool for version control mechanism	CMMI level bidders are expected to have standard practices of source code management in-place, the same is to be ensured through-out the project tenure.	Clarified
216	29	4.2	People – • Bidder needs to ensure the professional approach while deploying the resource for GMS project Bidder must ensure that the resources proposed to be deployed for this project should comply with the qualified IT engineering background / experience / skill set with proper background verifications, which Trust may ask for anytime during the project	We request trust to provide clarity on the no of resources required for the post implementation support to be deployed onsite; No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3 also dose bidder need to deploy DBA if yes; No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
217	30	4.2	<p>Managed Maintenance Support</p> <ul style="list-style-type: none"> Bidder is required to provide the maintenance services for the solution. Bidder will extend end-user support, management and administration services of the solution throughout the contract period (This includes the extended two years contract, at discretion of Trust). Bidder will also deploy adequate and appropriate resources on-site at CGTMSE to manage all these services. This shall also include support on any enhancement / modification / additional integration or any other solution / application / portal in future which is required by trust under this engagement. 	<p>We request trust to provide clarity on the no of resources required for the post implementation support to be deployed onsite; GMS application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>Mobile Application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>also dose bidder need to deploy DBA if yes; No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>we also request trust to provide existing strength of the support team which is handling the support activities</p>	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
218	30	4.2	<ul style="list-style-type: none"> Trust may extend the project tenure by one more years' at its own discretion, keeping the rate, terms and conditions of 5th Year quoted in commercials of this RfP; bidder agrees to provide service at the same rate and same terms and conditions for extended one more year, in case the Trust demands so. The date of acceptance of the solution will be declared by CGTMSE after satisfying itself regarding the entire implementations and delivery 	Request trust to consider, " Trust may extend the project tenure by one more years' at its own discretion, keeping the rate, terms and conditions of 5th Year quoted in commercials of this RfP; bidder agrees to provide service at the mutually agreed terms & cost keeping inflation and other market conditions for extended one more year, in case the Trust demands so. The date of acceptance of the solution will be declared by CGTMSE after satisfying itself regarding the entire implementations and delivery	No Change	No Change
219	30	4.2	<ul style="list-style-type: none"> 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. The adequate and suitable resources will be posted on-site by the bidder for support and maintenance of the applications for entire project tenure. Trust would prefer the same set of resources in support who have participated in development of application. Onsite resources would be consisting of project manager level resource with required skills as stated in this document. 	<p>We request trust to provide clarity on the no of resources required for the post implementation support to be deployed onsite; GMS application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>Mobile Application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>also dose bidder need to deploy DBA if yes; No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3</p> <p>we also request trust to provide existing strength of the support team which is handling the support activities</p>	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified
220	31	4.2	<ul style="list-style-type: none"> The onsite warranty support team will deliver all the change requests identified in the developed and implemented functionalities, during the warranty support tenure within the project scope along with end-user support at no additional cost to Trust. Any requirement altogether new / fresh in nature will be routed through change management clause 5. 	Request trust to consider, " The onsite warranty support team will deliver all the change requests identified in the developed and implemented functionalities after the SRS finalization , during the warranty support tenure within the project scope along with end-user support at mutually agreed cost to Trust based on efforts involved . Any requirement altogether new / fresh in nature will be routed through change management clause 5.	No Change	No Change
221	31	4.2	<ul style="list-style-type: none"> During the warranty/AMC period, the bidder should provide update/upgrade of the technology such as framework, core front-end technologies and middleware being used to build the proposed solution (GMS) and also implement the same. Need of such upgrades may arise but not limited to VAPT, Non-working of application functionalities, integrations with third party systems etc. 	Request trust to consider, "During the warranty/AMC period, the bidder should provide update/upgrade of the technology such as framework, core front-end technologies and middleware being used to build the proposed solution (GMS) and also implement the same at the mutually agreed commercial based on efforts involved. Need of such upgrades may arise but not limited to VAPT, Non-working of application functionalities, integrations with third party systems etc.	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category																																								
222	31	4.2	<ul style="list-style-type: none"> • Bidder will bring it's own standard ticketing tool consist of below points for better tracking and monitoring of support operations and SLAs. <ul style="list-style-type: none"> o Rule based ticketing tool. o Auto categorization of tickets o Auto creation of tickets based on end-user's email. o MIS / Reports o SLA Monitoring o CSAT / Review functionalities o Access for monitoring to CGTMSE ITV as well 	We request bank to extend the existing ticket mangement tools if their ITMS tool has all the funtionalities mentioned in the point	Refer Clause 4.2.18 Managed Maintenance Support of Final RfP published on 22/06/2021.	Clarified																																								
223	34	4.2	Note – <ul style="list-style-type: none"> • In Warranty support, change requests are to be delivered by bidder as part of scope, whereas in regular support change request will be delivered as per clause 5 “Change Management” of this RfP Document. 	We request trust to remove the mentioned point any changes after SRS finlization will be treated as change request and would be charged accordingly on the man day rate based on specific effort involved	No Change	No Change																																								
224	40	4.4	4.4 Performance Criteria Based on the load / stress testing results bidder has to propose the required infra resource in cloud hosting environment.	As per our understanding the infra and dedicated resources required for load/stress testing would be provided by trust and bidder to provide the infra details and resource count only. Request trust to provide clarity on the mentioned clause.	CMMI level bidders are expected to have standard testing practices in-place, Bidder need to ensure the performance of application for given user-base and concurrency as a part of scope. Refer clause 4.3.3 Details of the Application / Middleware / Databases / OS required for GMS of final RfP published on 22/06/2021.	Clarified																																								
225	41	4.8	<p>Table 4.8.1 SLA and Severity of Defects</p> <table border="1"> <thead> <tr> <th>Defect</th> <th>Business Impact</th> <th>Response Time</th> <th>Resolution Time</th> <th>Severity</th> </tr> </thead> <tbody> <tr> <td>S0</td> <td>Issues causing severe business impact</td> <td>Within 30 Minutes from receipt of ticket/ issue</td> <td>2 hrs - quick-fix within the reporting of issue.</td> <td>4</td> </tr> <tr> <td>S1</td> <td>Issues causing high business impact on</td> <td>Within 30 Minutes from receipt of ticket/issue</td> <td>3 Hours - quick-fix within the reporting of issue.</td> <td>10</td> </tr> <tr> <td>S2</td> <td>Issues causing moderate or lower business impact on</td> <td>Within 30 Minutes from</td> <td></td> <td></td> </tr> </tbody> </table> <p>on Data Integrity, Security, UAT and 2 working days – permanent resolution. Transaction Accuracy or leading to revenue loss or issue impacting all the business users or issue impacting VIP users.</p> <p>S1 Issues causing high business impact on Within 30 Minutes from receipt of ticket/issue 3 Hours - quick-fix within the reporting of issue. 4 working days –permanent resolution Functionality, UI/Usability and Response Time. A core revenue division and set of users are affected.</p> <p>S2 Issues causing moderate or lower business impact on Within 30 Minutes from</p>	Defect	Business Impact	Response Time	Resolution Time	Severity	S0	Issues causing severe business impact	Within 30 Minutes from receipt of ticket/ issue	2 hrs - quick-fix within the reporting of issue.	4	S1	Issues causing high business impact on	Within 30 Minutes from receipt of ticket/issue	3 Hours - quick-fix within the reporting of issue.	10	S2	Issues causing moderate or lower business impact on	Within 30 Minutes from			<p>Request trust to consider below modimications.</p> <table border="1"> <thead> <tr> <th>Defect</th> <th>Business Impact</th> <th>Response Time</th> <th>Resolution Time</th> <th>Severity</th> </tr> </thead> <tbody> <tr> <td>S0</td> <td>Issues causing severe business impact</td> <td>Within 1 hour from receipt of ticket/ issue</td> <td>hrs - quick-fix within the reporting of issue.</td> <td>4</td> </tr> <tr> <td>S1</td> <td>Issues causing high business impact on</td> <td>Within 2 hours from receipt of ticket/issue</td> <td>Hours - quick-fix within the reporting of issue.</td> <td>10</td> </tr> <tr> <td>S2</td> <td>Issues causing moderate or lower business impact on</td> <td>Within 2 hours from receipt of ticket/ issue</td> <td>24 Hours quick fix within the reporting of issue.</td> <td></td> </tr> </tbody> </table> <p>As per feasibility permanent resolution will be provided. Transaction Accuracy or leading to revenue loss or issue impacting all the business users or issue impacting VIP users.</p> <p>As per feasibility permanent resolution will be provided. Functionality, UI/Usability and Response Time. A core revenue division and set of users are affected.</p> <p>As per feasibility permanent resolution will be provided. Functionality, UI/Usability, Accessibility which do not block the user to transact</p>	Defect	Business Impact	Response Time	Resolution Time	Severity	S0	Issues causing severe business impact	Within 1 hour from receipt of ticket/ issue	hrs - quick-fix within the reporting of issue.	4	S1	Issues causing high business impact on	Within 2 hours from receipt of ticket/issue	Hours - quick-fix within the reporting of issue.	10	S2	Issues causing moderate or lower business impact on	Within 2 hours from receipt of ticket/ issue	24 Hours quick fix within the reporting of issue.		No Change	No Change
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S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
226	41	4.8	<p>Table 4.8.2 Priorities of Defects and Resolution SLAs</p> <p>Defect Priority Business Impact Resolution Details P0 All Portal (GMS) users affected. E.g. Portal is not up or Logins are blocked Shall be resolved within 60 minutes through a quick-fix or Application request Submit is not taking place or payment transactions engineering. are processed to incorrect accounts, users are unable to transact. A permanent solution shall be deployed within 2 working days</p> <p>P1 CGTMSE users are affected. e.g. users are not able to view reports Shall be resolved in 3 hours through a quick-fix engineering. or carry out normal functions A permanent solution shall be deployed within 4 working days</p> <p>P2 A user is affected. e.g. User is not able to enter / process the transaction, Shall be resolved in 6 hours through a quick-fix engineering. specific login issues, mails / alerts / SMS not being sent / minor transaction issue A permanent solution shall be deployed within 5 working days</p>	<p>Request trust to consider below modifications:</p> <p>Defect Priority Business Impact Resolution Details P0 All Portal (GMS) users affected. E.g. Portal is not up or Logins are blocked Shall be resolved within 4 hours through a quick-fix or Application request Submit is not taking place or payment transactions engineering. are processed to incorrect accounts, users are unable to transact. As per feasibility permanent resolution will be provided.</p> <p>P1 CGTMSE users are affected. e.g. users are not able to view reports Shall be resolved in 10 hours through a quick-fix engineering. or carry out normal functions As per feasibility permanent resolution will be provided.</p> <p>P2 A user is affected. e.g. User is not able to enter / process the transaction, Shall be resolved in 24 hours through a quick-fix engineering. specific login issues, mails / alerts / SMS not being sent / minor transaction issue As per feasibility permanent resolution will be provided.</p>	No Change	No Change
227	42	4.8	<p>Table 4.8.3 Compliance Level for SLAs</p> <p>Severity or Priority Level Response Time Penalty</p> <p>S0 or P0 Response Time <= T (As per table 4.8.1 and 4.8.2) from the time ₹ 1000 for delay of every additional hour subject to a S1 or P1 the complaint / query is reported for resolution to the helpdesk. maximum of 5% of quarterly payment amount. S2 or P2 Note- T refers to response time referred to in 4.8.1 and 4.8.2</p>	<p>Request trust to consider below modifications:</p> <p>Severity or Priority Level Response Time Penalty</p> <p>S0 or P0 Response Time <= T (As per table 4.8.1 and 4.8.2) from the time ₹ 1000 for delay of every additional day subject to a S1 or P1 the complaint / query is reported for resolution to the helpdesk. maximum of 1% of quarterly payment amount. S2 or P2 Note- T refers to response time referred to in 4.8.1 and 4.8.2</p>	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
228	42	4.8	<p>Table 4.8.3 Compliance Level for SLAs Severity or Priority Level Resolution Time Penalty S0 or P0 Resolution Time <= T (As per table 4.8.1 and 4.8.2) from the time ₹5,000/- for delay of every additional the complaint / query is reported for resolution to the helpdesk. hour subject to a maximum of 5% of quarterly payment amount.</p> <p>S1 or P1 Note- T refers to quick fix solution time referred to in ₹4,000/- for delay of every additional hour subject to a maximum of 5% of quarterly payment amount.</p> <p>4.8.1 and 4.8.2 S2 or P2 ₹ 1000 for delay of every additional hour subject to a maximum of 5% of quarterly payment amount.</p>	<p>Request trust to consider below modifications: Severity or Priority Level Resolution Time Penalty S0 or P0 Resolution Time <= T (As per table 4.8.1 and 4.8.2) from the time ₹1,000/- for delay of every additional the complaint / query is reported for resolution to the helpdesk. day subject to a maximum of 1% of quarterly payment amount.</p> <p>S1 or P1 Note- T refers to quick fix solution time referred to in ₹1,000/- for delay of every additional day subject to a maximum of 1% of quarterly payment amount.</p> <p>S2 or P2 ₹ 1000 for delay of every additional day subject to a maximum of 1% of quarterly payment amount.</p>	No Change	No Change
229	42	4.8	<p>Table 4.8.4 Penalty for breach of SLAs Application Uptime## Any other IT component in the application.</p>	Request trust to consider penalty Per 0.1% breach of target penalty shall be ₹.10,000. Maximum penalty of 1 % of quarterly payment amount.	No Change	No Change
230	43	4.5	<p>4.5 Severity, Priority and SLAs Downtime of services on holidays (national holidays and Sundays) or scheduled downtime will not be considered for calculation of compliance level and penalty. Quarterly Penalty shall be deducted from Quarterly payment before making the payments.</p>	Request trust to provide more clarity on the mentioned point.	Refer clause 4.5 Severity, Priority and SLAs of final RfP published on 22/06/2021. SLA clock will be as per given details in clause 4.5 of this RfP.	Clarified
231	43	4.5	<p>4.5 Severity, Priority and SLAs However, the total amount of all the penalties during a quarter will be capped at 10% of the yearly payment.</p>	Request trust to consider, "the total amount of all the penalties during a quarter will be capped at 10% of the total order value of the contract period".	No Change	No Change
232	45	5	<p>2. The change management clause shall only be applicable and enforceable post completion of warranty support duration and till that time bidder will incorporate / deliver all the given changes as part of scope at no additional cost. The onsite warranty support team will deliver all the change requests identified in the developed and implemented functionalities, during the warranty support tenure within the project scope along with end-user support at no additional cost to Trust. Any requirement altogether new / fresh in nature will be routed through change management clause 5.</p>	We request trust to consider any change after the finalization of SRS as a change request , change request during warranty at no additional cost will be very stringent on bidder scope and which will not be able to factor in the cost while submitting the bid	No Change	No Change
233	45	5	<p>3. Till Go-Live all the changes / modifications requested as a part of change to SRS shall be considered and comprising of the project development scope and has to be delivered by the bidder in the delivery time frame in the cost.</p>	We request trust to remove the mentioned clause.	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
234	45	5	5. Change Management 5. A man-month will comprise of 24 working days to arrive at man-day rate for broken periods less than a month. The rates are inclusive of out-of-pocket allowance, travel etc. (Taxes and duties are as per rates applicable on the date of submission of bids). Criticality and timelines for changes would be mutually decided while providing request for change to the selected Bidder. CGTMSE may be utilizing the on-site resources for routine maintenance, change requests etc, but not limited to; however, upon Trust's discretion, it may decide for putting more manpower requisition and the rates to be charged by bidder shall be on basis of optional man-month rates as provided by bidder in commercial sheet.	Request trust to inform bidder well in advance if in case trust decides upon putting more manpower for any activity.	No Change	No Change
235	47	6	6. Time Frame / Tenure of the Contract The selected vendor will be coordinating complete solution and application related requirement with the cloud infrastructure team for smooth deployment and operations of GMS	Request trust to share contact details of the cloud infrastructure team.	Desired details will be shared with selected bidder.	Clarified
236	46	6	6. Time Frame / Tenure of the Contract Bidder will prepare a plan of delivery and complete the project within 7 months.	Request trust to consider, "Bidder will prepare a plan of delivery and complete the project within 1 year".	No Change	No Change
237	46	6	6. Time Frame / Tenure of the Contract Bidder will prepare plan for all the modules and same will be mutually finalized by CGTMSE and the bidder. At least Five banks need to be integrated through API at "Go-Live" stage. Post implementation and acceptance of the solution, vendor will provide onsite support as mentioned above.	Request trust to provide tentative number of MLIs integrated at present with the CGTMSE and also request trust to share expected future growth of MLIs for 5 years.	Current integration details will be shared with selected bidder. Refer clause 4.2.13 Integrations of final RfP published on 22/06/2021.	Clarified
238	46	6	The bidder will quote separately year-wise application support for 4 years period as mentioned in the commercial bid format.	We request trust to provide clarity on the no of resources required for the post implementation support to be deployed onsite; GMS application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3 Mobile Application No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3 also dose bidder need to deploy DBA if yes; No. Of shifts; No. Of resources per shift Level of resources : L1, L2, L3 we also request trust to provide existing strength of the support team which is handling the support activities	No Change	No Change
239	46	6	I Assessment of requirement and submission of software requirement specifications (SRS) 30 Days from PO release date II Sign off SRS by CGTMSE 7 days from date of SRS submission to CGTMSE III Development and delivery for UAT 170 Days from PO Release Date IV Completion of UAT and User Acceptance certificate 190 Days from PO Release Date V Deployment of Production environment (Delivery) 210 Days from PO Release Date VI Data Migration 210 Days from PO Release Date VII Go live 210 Days from PO Release Date VIII Post Go-live and acceptance of the whole solution and application onsite support. 1 Years Warranty Support 4 Years Regular Support	We request trust to consider, "I Assessment of requirement and submission of software requirement specifications (SRS) 45 Days from PO release date II Sign off SRS by CGTMSE 7 days from date of SRS submission to CGTMSE III Development and delivery for UAT 210 Days from SRS sign off IV Completion of UAT and User Acceptance certificate 20 Days from UAT submission V Deployment of Production environment (Delivery) 30 Days from UAT sign off Date VI Data Migration 312 Days from PO Release Date VII Go live 320 Days from PO Release Date VIII Post Go-live and acceptance of the whole solution and application onsite support. 1 Years Warranty Support 4 Years Regular Support"	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
240	47	9	Key Ownership, Responsibilities & Scope; *Bidder shall have no right on data/ analysis/knowledge which may be derived directly or indirectly while developing this application or post the implementation.	We request trust to consider, " *Bidder shall have no right on data which may be derived directly or indirectly while developing this application or post the implementation."	No Change	No Change
241	47	48	7. Resource Deployment / Requirement 7.1.3 The project manager is expected to provide update on the status of the project on weekly basis in person at CGTMSE premise mandatorily.	Request trust to consider update on status by project manager on weekly basis in person or via mail.	This can be discussed and mutually decided with the selected bidder considering the situation like ongoing pandemic.	Clarified
242	51	8.2	11. Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises. Work order and work completion certificate to be submitted. (Projects should have developed end-to-end in project mode and not in T&M / Resourcing Mode)	We request trust to consider, " Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Core Banking Solution / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises. Work order and work completion certificate to be submitted. (Projects should have developed end-to-end in project mode and not in T&M / Resourcing Mode)"	No Change	No Change
243	51	8.2	11. Experience– Bidder should have executed minimum 2 projects of similar nature and size in Loan Management System / Credit Guarantee Management / Large Scale Finance related Projects in BFSI Domain or in Large Enterprises. Work order and work completion certificate to be submitted. (Projects should have developed end-to-end in project mode and not in T&M / Resourcing Mode)	We request trust to clarify the term Resourcing Mode. We assume that resourcing mode is basically vendor should not only have provided support resources on TNM basic also should have done implementation as well as provided support for the stated project.	Bidder should have projects developed end-to-end in project mode and not in T&M / Resourcing Mode.	Clarified
244	52	8.3	1 Experience around understanding of lending operations 1.1 Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate loan approvals in automated manner in BFSI sector along with maintenance (Maximum of 5 Marks for each project citation, Subject to maximum score of 15) Marking for the cited Projects would be as below – - Automated Application Processing – 1 Mark - Bulk Upload – 1 Mark - Automated Payment & collection – 1 Mark - API Integration – 1 Mark - MIS Reporting – 1 Mark Note: Only completed project with minimum one year of successful implementation post go-live	We Request trust to consider, " 1 Experience around understanding of lending operations/ Core Banking Operations 1.1 Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate loan approvals in automated manner/ Core Banking Application/Solution in BFSI sector along with maintenance (Maximum of 5 Marks for each project citation, Subject to maximum score of 15) Marking for the cited Projects would be as below – - Account Opening through different modes/Automated Application Processing – 1 Mark - Bulk Upload – 1 Mark - Automated Payment & collection – 1 Mark - API Integration – 1 Mark - MIS Reporting – 1 Mark Note: Only completed project with minimum one year of successful implementation post go-live	No Change	No Change
245	52	8.3	1 Experience around understanding of lending operations 1.1 Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate loan approvals in automated manner in BFSI sector along with maintenance (Maximum of 5 Marks for each project citation, Subject to maximum score of 15) Marking for the cited Projects would be as below – - Automated Application Processing – 1 Mark - Bulk Upload – 1 Mark - Automated Payment & collection – 1 Mark - API Integration – 1 Mark - MIS Reporting – 1 Mark Note: Only completed project with minimum one year of successful implementation post go-live	We request trust to clarify the term Automated Application Processing,	Automated Application Processing is processing of transactions in any system and generating unique refereces for corrsponding business trasctions automatically.	Clarified

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
246	52	8.3	1.2 Full-time professional permanent/on roll staff engaged exclusively in software application development / project management (Number of staff) in India as on date of issue of RFP. >=150: 15 marks >=100 to <150: 10 marks >=50 to <100: 5 marks <50: 0 marks (Subject to maximum score of 15) HR department self-declaration on entity's letter head stamped and signed, along with chartered accountant's certification.	We Request trust to consider declaration from bidder's HR department.	No Change	No Change
247	52	8.3	1.4 Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10 Marking for the cited Projects would be as below – - Mobile Application Project – Maximum 5 Mark - Business Intelligence Project – Maximum 5 Mark	We request trust to consider mobile banking application implementation experience from the past & we also have developed 2FA , Postive Pay Mobile App, Video KYC solution mobile application	Refer clause 8.3 Stage II – Evaluation of Technical Bids and Presentations of final RfP published on 22/06/2021.	Clarified
248	52	8.3	1.4 Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10 Marking for the cited Projects would be as below – - Mobile Application Project – Maximum 5 Mark - Business Intelligence Project – Maximum 5 Mark	We request trust to consider , "Citation of projects Mobile application development/implementation experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain – 5 Marks Each Project, Subject to maximum score of 10 for either of project Marking for the cited Projects would be as below – - Mobile Application Project – Maximum 10 Marks - Business Intelligence Project – Maximum 10 Marks".	Refer clause 8.3 Stage II – Evaluation of Technical Bids and Presentations of final RfP published on 22/06/2021.	Clarified
249	67	9.11	9.11 Insurance 9.11.1 Service provider shall be responsible for ensuring necessary health or life insurance of the on-site resources throughout the contract period. In no event Service Provider shall claim from CGTMSE for any threat/ loss to life or health of resources due to any hazards inside the CGTMSE premises.	Request trust to remove the mentioned clause. Since the resources will be deployed on-site at CGTMSE premises, so it is the responsibility of trust.	No Change	No Change
250	67	9.11	9.11 Insurance 9.11.2 Service provider shall be responsible for taking necessary insurance of all the hardware/ software owned and installed by the service provider inside CGTMSE premises for the delivery/ SLA monitoring of services as per SOW.	Request trust to remove the mentioned clause.	No Change	No Change
251	58	59	9. Terms and Conditions 9.1 General 9.1.12 The Bidder must use the entire information furnished in the Request for Proposal (RfP) including scope, detailed requirements of audit of application and other terms and conditions, while submitting the response.	Request bank to provide clarity on details to be submitted for audit of application.	Refer clause 9 of final RfP published on 22/06/2021.	Clarified

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252	65	9.7	<p>9.7 Payment Terms</p> <p>S. No. Description Payment term - % of quoted project cost</p> <p>(As mentioned in commercial bid)</p> <p>I Completion of UAT and User Acceptance certificate 30% (After adjusting penalty, If Any) Sign-off by both the parties</p> <p>II Post Go-live and acceptance 40% (After adjusting penalty, If Any) of the whole solution, Sign-off by both the parties</p> <p>III Warranty Support Duration Completion, 30% (After adjusting penalty, If Any) Sign-off by both the parties</p> <p>IV Application support In 4 equal quarterly instalments at the end of every quarter after adjusting penalty, If Any.</p> <p>V Optional Rate Contract Payables In 4 equal quarterly instalments at the end of every quarter after adjusting penalty, If Any.</p>	<p>Request trust to consider Payment Terms as stated below:</p> <p>S. No. Description Payment term - % of quoted project cost</p> <p>(As mentioned in commercial bid)</p> <p>I Completion of UAT and User Acceptance certificate (After adjusting penalty, If Any) 40% Sign-off by both the parties</p> <p>II Post Go-live and acceptance (After adjusting penalty, If Any) 40% of the whole solution, Sign-off by both the parties</p> <p>III Warranty Support Duration Completion, 20% (After adjusting penalty, If Any) Sign-off by both the parties</p> <p>IV Application support at the end of every month after adjusting penalty, If Any.</p> <p>V Optional Rate Contract Payables at the end of every month after adjusting penalty, If Any.</p>	No Change	No Change
253	96	12.4	<p>12.4 Form 4: Commercial Bid</p> <p>The resources should be Information technology engineering graduates.</p>	<p>Request trust to provide clarity on the resources mentioned in form 4 commercial bid must be graduates in engineer along with the experience requested for individual resources. Also need clarity on the additional resources required must be an engineer graduates.</p>	Refer clause 4.2.17.3 People of final RfP published on 22/06/2021.	Clarified
254	96	12.4	<p>12.4 Form 4: Commercial Bid</p> <p>Trust reserves the right to accept the manpower deployed by the bidder; bidder must within 7 days replace the resource in case Trust's official find the deployed resource incompatible as per the required skillset.</p>	<p>Request trust to consider, "Trust reserves the right to accept the manpower deployed by the bidder; bidder must within 14 days replace the resource in case Trust's official find the deployed resource incompatible as per the required skillset".</p>	No Change	No Change
255	97	12.4	<p>12.4 Form 4: Commercial Bid</p> <p>The bid includes all costs on account of travel expenses including boarding, lodging etc. for the purpose of the implementation and three months warranty.</p>	<p>Request trust to provide clarity on the 3 months warranty mentioned in the clause. As the warranty period of the project is 1 year as per our understanding.</p>	Consider it as below in clause 12.4 Form 4: Commercial Bid- The bid includes all costs on account of travel expenses including boarding, lodging etc. for the purpose of the implementation, warranty support and regular support.	Clarified
256	44	4.8	<p>4.8.5 Liquidated Damages</p> <ul style="list-style-type: none"> Penalty of 1% of the contract value per week of delay, subject to maximum of 10% of contract value (This is an overall clause implied on overall project timeline post 210 days) Any delay from CGTMSE shall not be considered as reason for exemption from penalties; however, CGTMSE at its sole discretion may consider genuine delays from Trust's end, as may deem fit by CGTMSE, can exempt from levying penalty at its sole discretion. 	<p>Bidder suggests below modifications:</p> <ul style="list-style-type: none"> Penalty of 1% of the contract value per week of delay, subject to maximum of 5 % of contract value (This is an overall clause implied on overall project timeline post 210 days) <p>, CGTMSE at its sole discretion may consider genuine delays from Trust's end, as may deem fit by CGTMSE, can exempt from levying penalty at its sole discretion. The bidder shall not be liable for the penalty if any delay occurred is due to CGTMSE.</p>	No Change	No Change
257	67	9.9	<p>9.9 Ownership of source code</p> <p>9.9.1 Source code of the entire proposed 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 or on defined frequency as mentioned in RfP. If required, Trust may ask for the partly developed source code.</p>	<p>Bidder suggests below modification:</p> <p>9.9.1.1 Source code of the entire proposed 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 or on defined frequency as mentioned in RfP.</p>	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
258	67	9.1	<p>9.10 Payment in case of Termination of contract</p> <p>9.10.1 In case the contract is terminated in any of the events except Service Provider becoming bankrupt or insolvent, payment towards services will be made on pro-rata basis, for the period services that have been delivered, after deducting applicable penalty and TDS/ other taxes.</p> <p>9.10.2 However, in the event of Service Provider becoming bankrupt or insolvent, CGTMSE shall not be liable to make any payments whatsoever.</p>	<p>Bidder suggests below modification: payment towards services will be made on pro-rata basis, for the period services that have been delivered, after deducting applicable penalty and TDS/ other taxes.</p>	No Change	No Change
259	67	9.11	<p>9.11 Insurance</p> <p>9.11.1 Service provider shall be responsible for ensuring necessary health or life insurance of the on-site resources throughout the contract period. In no event Service Provider shall claim from CGTMSE for any threat/ loss to life or health of resources due to any hazards inside the CGTMSE premises.</p> <p>9.11.2 Service provider shall be responsible for taking necessary insurance of all the hardware/ software owned and installed by the service provider inside CGTMSE premises for the delivery/ SLA monitoring of services as per SOW.</p>	<p>Bidder suggests below modification:</p> <p>9.12.1 Service provider shall be responsible for ensuring necessary health or life insurance of the on-site resources throughout the contract period. In the event of any accident, injury or death happened due to hazards at CGTMSE premises, CGTMSE has to take responsibility of such accident/ death. It is primary responsibility of the CGTMSE to provide secure environment to work.</p>	No Change	No Change
260	70	9.16	<p>9.16 Confidentiality</p> <p>9.16.1 This RfP contains information proprietary to CGTMSE. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the RfP may not be reproduced in whole or in part without the express permission of CGTMSE. The Bidders shall submit a non-disclosure agreement as per Form 9 on nonjudicial stamp / e-stamp paper of appropriate value at the time of submission of bids.</p>	<p>Bidder suggests below modifications:</p> <p>The term and conditions agreed hereunder for the protection of confidential information shall mutatis mutandis be applicable to the Confidential Information owned by the Company/Bidder.</p> <p>Company shall not be liable for disclosure or use of any materials or information provided by CGTMSE or developed by Company which is:</p> <ul style="list-style-type: none"> i) Possessed by Company prior to receipt from CGTMSE, other than through prior disclosure by CGTMSE, as documented by Company's written records; ii) Published or available to the general public otherwise than through a breach of Confidentiality; iii) Obtained by Company from a third party with a valid right to make such disclosure, provide that said third party is not under a confidentiality obligation to CGTMSE; iv) Developed independently by the Company. v) Disclosed by the CGTMSE to another without any confidentiality obligations. <p>In the event that Company is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Company shall promptly notify CGTMSE and allow CGTMSE a reasonable time to oppose such process before making disclosure.</p> <p>Nothing herein shall be construed as granting to either party any right or licence under any copyrights, inventions, or patents now</p>	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
261	70	9.18	<p>9.18 Limitation of liability</p> <p>9.18.1 Save and except the liability under Section of 'IPR Infringement' and/ or 'Indemnity' provisions in this RfP, in no event shall either party be liable with respect to its obligations for indirect, consequential, exemplary, punitive, special, or incidental damages, including, but not limited to, loss/ misuse of data / programs or lost profits, loss of goodwill, work stoppage, computer failure, loss of work product or any and all other commercial damages or losses whether directly or indirectly caused, even if such party has been advised of the possibility of such damages. The aggregate liability of the Service Provider, arising at any time under this Agreement shall not exceed the order value.</p>	<p>Bidder suggests below modifications:</p> <p>in no event shall either party be liable with respect to its obligations for indirect, consequential, exemplary, punitive, special, or incidental damages, including, but not limited to, loss/ misuse of data / programs or lost profits, loss of goodwill, work stoppage, computer failure, loss of work product or any and all other commercial damages or losses whether directly or indirectly caused, even if such party has been advised of the possibility of such damages. The aggregate liability of the Service Provider, arising at any time under this Agreement shall not exceed the actual amount received from CGTMSE during the 12 months period immediately preceding such claim</p>	No Change	No Change
262	74	9.26	<p>9.26 indemnity</p> <p>9.26.1 The Bidder/ successful bidder shall indemnify the Trust, and shall always keep indemnified and hold the Trust, its employees, personnel, officers, directors, on contract personnel, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Trust as a result of:</p> <p>i. Trust's authorized/ bona fide use of the Deliverables and /or the Services provided by Bidder under this RfP document; and/or</p> <p>ii. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RfP document; and/or</p> <p>iii. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Trust; and/or</p> <p>iv. Breach of any of the term of this RfP document and/or of the agreement to be entered subsequent this RfP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty by the successful Bidder under this RfP document and/or of the agreement to be entered subsequent this RfP; and/or</p> <p>v. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or</p> <p>vi. Breach of confidentiality obligations of the Bidder contained in this RfP document; and/or</p>	<p>Bidder suggests below modifications:</p> <p>9.27.1 The Bidder/ successful bidder shall indemnify the Trust, and shall always keep indemnified and hold the Trust, its employees, personnel, officers, directors, on contract personnel, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Trust as a result of:</p> <p>i. Trust's authorized/ bona fide use of the Deliverables and /or the Services provided by Bidder under this RfP document; and/or</p> <p>ii. An act or omission of the Bidder, employees in the performance of the obligations of the Bidder under this RfP document; and/or</p> <p>v. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or</p> <p>vii. Wilful Negligence, fraudulence activities or gross misconduct attributable to the bidder or its employees or sub-contractors; and/or</p> <p>viii. The use of unlicensed and illegal Software and/or allied components by the successful Bidder.</p> <p>ix. Infringement of 3rd party intellectual property rights</p> <p>The indemnity mentioned under this agreement shall be capped upto the contract value except indemnity in the case of sub clause (v) & (Viii) above,</p>	No Change	No Change

S.No.	Page No.	Clause Ref.	Point as per RFP	Change Request/ Query	CGTMSE Response	Category
263	10	12.8	12.8 Form 8: Deed of Indemnity Format We, (name of the company and address of the registered office), do hereby execute this Deed of Indemnity on _____ (date) in favor of CGTMSE. We hereby undertake to indemnify, protect and save the Trust and will hold the Trust harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting, directly or indirectly from 1. an act of omission or commission of ourselves or any of our employees in the performance of the services provided in terms of this RfP; 2. breach of any of the terms of this RfP or breach of any warranty or terms of maintenance services or 3. any false statement or false representation or inaccurate statement or false assurance or covenant made by us; 4. bonafide use of the deliverables and / or services provided by us; 5. infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfill the scope of this project; 6. claims made by the employees, who are deployed by us, under the contract to be executed in terms of this RfP; 7. breach of confidentiality obligations either by us or by our employees; 8. negligence or gross misconduct solely attributable to us or to any of our employees appointed by us for the purpose of any or all of the obligations under the agreement to be executed in terms of this RFP.	Bidder suggests below modifications: We, (name of the company and address of the registered office), do hereby execute this Deed of Indemnity on _____ (date) in favor of CGTMSE. We hereby undertake to indemnify, protect and save the Trust and will hold the Trust harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting, directly or indirectly from 1. an act of omission or commission of ourselves or any of our employees in the performance of the services provided in terms of this RfP; 4. bonafide use of the deliverables and / or services provided by us; 5. infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfill the scope of this project; 8. Wilful negligence or gross misconduct solely attributable to us or to any of our employees appointed by us for the purpose of any or all of the obligations under the agreement to be executed in terms of this RfP. We further undertake to indemnify the Trust against any loss or damage arising out of loss of data, claims of infringement of third-party copyright, patents, or other intellectual property, and malfunctioning of the equipment or software or deliverables at all points of time, provided however, (i) the Trust notifies us of such loss or damage in writing (ii) we should be allowed to defend such claims or cases and all related settlement negotiations. We further undertake responsibility for any loss of data, loss of life, etc, due to acts of our representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk. We furthermore undertake to indemnify the Trust (including its employees, directors or representatives) from and	No Change	No Change
264	10	12.9	12.9 Form 9: Non-Disclosure Agreement Format	Bidder suggests below additions: Remedies: Recipient understands and agrees that the Disclosing Party is providing the Confidential Information to Recipient in reliance upon this Agreement, and Recipient will be fully responsible to the Disclosing Party for any damages or harm caused to the Disclosing Party by a breach of this Agreement by Recipient or any of its officers, directors, employees or consultants. Recipient acknowledges and agrees that a breach of any of its promises or agreements contained herein will result in irreparable injury to the Disclosing Party for which there will be no adequate remedy at law, and the Disclosing Party shall be entitled to apply for equitable relief, including injunction and specific performance, in the event of any breach or threatened breach or intended breach of this Agreement by Recipient. Such remedies, however, shall not be deemed to be the exclusive remedies for any breach of the Agreement but shall be in addition to all other remedies available at law or in equity.-	No Change	No Change
265	44	4.8	4.8.5 Liquidity Damages Any delay from CGTMSE shall not be considered as reason for exemption from penalties; however, CGTMSE at its sole discretion may consider genuine delays from Trust's end, as may deem fit by CGTMSE, can exempt from levying penalty at its sole discretion.	Request trust to remove the mentioned clause.	No Change	No Change
266	44	4.8	4.8.5 Liquidity Damages Penalty of 1% of the contract value per week of delay, subject to maximum of 10% of contract value (This is an overall clause implied on overall project timeline post 210 days)	Request trust to consider, "Penalty of 0.5% of the contract value per week of delay, subject to maximum of 5% of contract value (This is an overall clause implied on overall project timeline post 210 days)".	No Change	No Change

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267	44	4.8	<p>4.8.5 Liquidity Damages</p> <ul style="list-style-type: none"> • Liquidated damages for delay in deployment of resource(s) Service Provider shall deploy resources within 15 days from date of issue of order for additional resources by Trust. Any delay beyond such limit shall attract liquidated damage as under: <ul style="list-style-type: none"> o For delay <= 7 days 110% of the Manday cost o For delay > 7 days 120% of the Manday cost 	<p>Request trust to consider, Liquidated damages for delay in deployment of resource(s) Service Provider shall deploy resources within 20 days from date of issue of order for additional resources by Trust. Any delay beyond such limit shall attract liquidated damage as under:</p> <ul style="list-style-type: none"> o For delay <= 7 days 50% of the Manday cost o For delay > 7 days 50% of the Manday cost 	No Change	No Change
268	44	4.8	<p>4.8.5 Liquidity Damages</p> <ul style="list-style-type: none"> • Liquidated damages for absence of resource(s) taken under optional rate contract, vendor shall ensure the availability of resources as per defined Service Window. Any absence beyond the prescribed leave of absence shall attract liquidated damages as under in case stand-by resource with similar profile is not arranged by the Service Provider as per defined requirement: <ul style="list-style-type: none"> o Allowed leave of absence per month - 01 day. o Liquidated damages beyond leave of absence where continuous leave of absence <= 10 working days - 110 % of the Man Day cost where continuous leave of absence >10 working days -120% of the Man Days cost 	<p>Request trust to consider, "Liquidated damages for absence of resource(s) taken under optional rate contract, vendor shall ensure the availability of resources as per defined Service Window. Any absence beyond the prescribed leave of absence shall attract liquidated damages as under in case stand-by resource with similar profile is not arranged by the Service Provider as per defined requirement:</p> <ul style="list-style-type: none"> o Allowed leave of absence per month - 04 day. o Liquidated damages beyond leave of absence where continuous leave of absence <= 10 working days - 50 % of the Man Day cost where continuous leave of absence >10 working days -50% of the Man Days cost 	No Change	No Change