



**Request for Proposal (RFP) For Implementation of Centralised "Multi Grid" Cheque Truncation System (CTS) Solution for UCO Bank on OPEX Model**

**RFP REF NO: DIT/BPR & BTD/OA/5225/2018-19 Date: 25/02/2019**

**Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s), Amendments, Addendums and Corrigendum's**

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
1	26	7	The Bidder/OSD must have successfully implemented CTS Application Software at least in one Scheduled Commercial Banks in India. The Bidder/OSD should be handling daily average volume (annual average in the last 12 months) of <b>minimum One Lac (1,00,000)</b> Cheque Transactions including both inward & outward instruments processed in OPEX Model spread over one or more grids.	Eligibility Criteria	<p>We have implemented the solution on capex model with higher daily cheque volume.</p> <p>We kindly request bank to consider the bidder/OSD must have successfully implemented CTS application software at least in one Scheduled Commercial Banks in India. The Bidder/OSD should be handling daily average volume (annual average in the last 12 months) of minimum fifty thousand (50,000) Cheque Transactions including both inward &amp; outward instruments processed in OPEX Model spread over one or more grids.</p> <p>We/our OSD currently handles more than 1,00,000 cheque transactions (inward &amp; outward) for various banks in different grids in CAPEX model. We request you to please allow either OPEX/CAPEX into the eligibility criteria.</p> <p>Bidder has the largest implementation base for CTS solutions in India including the NPCI, SBI , BOI, PNB, along with 20 other banks in India. All the Daily average and minimum volume requirements are already supported by Bidder for its existing customers. We request bank to not to restrict the participation based on only Opex experience of the vendor equal weightage should be given to to both Capex &amp; Opex experience. Kindly amend the clause as "The Bidder/OSD must have successfully implemented CTS Application Software at least in one Scheduled Commercial Banks in India. The Bidder/OSD should be handling daily average volume (annual average in the last 12 months) of minimum One Lac (1,00,000) Cheque Transactions including both inward &amp; outward instruments processed in OPEX/ CAPEX Model spread over one or more grids.</p> <p>The bidder must have successfully implemented CTS Application Software in minimum 1 Schedule Commercial Bank in India or should be handling/ processing daily average volume (annual average of the last 12 months) of minimum 50 thousand (50,000) cheque transactions per day, spread over one or more grids/banks taken together.</p>	<p>The subject clause stands modified as under</p> <p>" The Bidder/OSD must have successfully implemented CTS Application Software at least in one Scheduled Commercial Banks in India. The Bidder/OSD should have handled daily average volume (annual average in the last 12 months) of minimum fifty thousand (50,000) Cheque Transactions including both inward &amp; outward instruments spread over one or more grids.<b>(Documents to be submitted: Experience Certificate in this regard to be submitted by the bidder from the respective Banks)</b>. However the bidder should have the capability of handling 1 Lacs Cheque Transaction per day on OPEX Model.</p> <p><b>( Documents to be submitted: A Self Declaration in this regard on company letter head to be submitted by the Bidder) "</b></p>

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2	26	11	The bidder should have Tier III Data Centre (Both DC & DR in India) facility of his own or under lease. If under lease, Necessary Lease agreements to be in place during the entire contract period with extension if any to ensure uninterrupted services and uptime.	Eligibility Criteria	Request to bank to change the clause as "The bidder/ OSD should have Tier III Data Centre (Both DC & DR in India) facility of his own or under lease. If under lease, Necessary Lease agreements to be in place during the entire contract period with extension if any to ensure uninterrupted services and uptime.	No Change Clause stands as per RFP
3	26	12	The Bidder's Data Centre and DR Site should comply with all Regulatory , RBI/ Government guidelines issued from time to time in respect of Data security and compliance.	Eligibility Criteria	Request to Bank to change the clause as "The Bidder's/ OSD's Data Centre and DR Site should comply with all Regulatory, RBI/ Government guidelines issued from time to time in respect of Data security and compliance."	No Change Clause stands as per RFP
4	27	13	Bidder should have all necessary licenses, permissions, consents, NOCs, approvals as required under law for carrying out its business.	Eligibility Criteria	Request to Bank to change the clause as "Bidder/ OSD should have all necessary licenses, permissions, consents, NOCs, approvals as required under law for carrying out its business	No Change Clause stands as per RFP
5	31	4.1.7	The proposed CTS Solution (Central site, Middle ware, CHI / Future Clearing House Interface, Centralised Clearing House (CCH), DEM (Data Exchange Module)) should meet all the existing and future time to time guidelines / specifications of RBI / NPCI/ other Regulatory authorities with no extra cost to the Bank during the contract period. The Hardware should have the capability to maintain the uptime desired by the Bank without any negative impact and High Speed processing of the Instruments.	Scope of Work	Does the network lease between NPCI and data centre (DC & DR) will be part of scope? Please clarify the same.  Please Clarify following points  1. On page no 8, it is mentioned that Bank has implemented Clearing House Interfaces (CHI) individually at New Delhi, Chennai and Mumbai - Please confirm whether bank wants to use the same CHI along with the proposed solution. 2. Centralised Clearing House is provided by NPCI. So it can not be in the scope of the bidder. Please confirm. 3. Whether bidder can propose it own Data Exchange Module (DEM) instead of CHI?	It is clarified that the Network lease Line between NPCI and Bidders data centre (DC & DR) will be maintained by the Bidder.  The Proposed Solution will be provided by the bidder as per their convenience they may opt for CHI/DEM. The solution proposed should be in conformity to NPCI/RBI/Regulatory Authorities guidelines.
6	31	4.1.9	All customisation in the proposed CTS solution should be done to meet the techno-functional requirements mentioned in Annexure 5 including interfacing to Banks Software & Network without incurring any additional cost to the Bank during the contract period.	Scope of Work	Please clarify in case bank changes its CBS or wants to change their workflow will it be treated as a part of contract.	It is clarified that in case Bank changes its CBS Solution or the existing architecture/workflow of CTS, the selected bidder has to make necessary changes /customisation accordingly without incurring any additional cost to Bank.
7	32	4.1.12	The bidder should provide Integration of proposed CTS application with Bank's Core Banking solution, RBI / NPCI 's CHI system, CTS scanners, CTS-CDM (Cheque Deposit Machine) provided by Bank's different vendors, CTS- CPPS (Centralised Positive Pay System of NPCI), NPCI DEM Module, Automated Cheque returns processing and Archival System, Images and transaction data Storage and Retrieval solution, Integration with CBS for Clearing Files and Account Master retrieval (Payee name) from CBS, Integration with various Remote Deposit Kiosks, handheld devices, Flat Bed Scanners and various CTS/UV enabled Cheque Scanners available within the Bank or procured during entire period of the contract. Bidder should also extend necessary compatibility support in the CTS solution for any version up gradation of the above entities without any additional cost to bank.	Scope of Work	Please provide details of current CDK, Remote Deposit Kiosks, handheld devices, Flat Bed Scanners and various CTS/UV enabled Cheque Scanners machines and bank has to provide the SDK of their existing hardware from OEM.	The propose solution should support all standard cheque scanning devices used in the industry.The make & model of CTS Scanners currently in usage in Bank is enclosed as Annexure-13 of RFP Document

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8	33	4.1.18	Bidder has to ensure that customised CTS application will be made available to the Bank for Production Environment within <b>04 weeks</b> from the issuance of <b>Purchase Order</b> .	Scope of Work	<p>04 weeks' time is too short to go live on production as integration with CBS and their existing infrastructure as well as customization after UAT will take at-least 10 weeks to go ahead for a smooth transition.</p> <p>We request bank that please consider the following:-</p> <p>Bidder has to ensure that customised CTS application will be made available to the Bank for Production Environment within 10 weeks from the issuance of Purchase Order.</p> <p>Please confirm the period of delivery. Also considering the time period for gap analysis, request the bank to change this to atleast 6 weeks.</p>	<p>The subject clause stands modified as under</p> <p>"Bidder has to ensure that customised CTS application will be made available to the Bank for Production Environment within <b>06 (Six) weeks</b> from the issuance of Purchase Order."</p>
9	35	4.2.4	Bidder must provide a solution of the data retrieval of the old data to the Bank at no extra cost to the Bank.	Migration	Please provide format of their current backs up data and image file with format and existing DB structure.	It is clarified that the existing data backup file format and DB structure will be disclosed with the selected bidder.
10	38	4.6.9	Successful Bidder (SB) has to install the CTS Software within <b>Two (2) weeks</b> from the date of Purchase Order at their own cost for UAT at the location as notified by the Bank.	UAT	02 weeks' time is very less to go for UAT as Bank has to share the current or required workflow. Customization according to the required workflow with their existing CTS infrastructure require time for a successful UAT hence at-least 4 weeks of time is required to start the UAT process after complete clarity or sign off on SRD(Solution requirement Document).	The subject clause stands modified as under "Successful Bidder (SB) has to install the CTS Software within <b>Four (4) weeks</b> from the date of Purchase Order at their own cost for UAT at the location as notified by the Bank."
11	31	4.1.1	The bidder has to provide an end to end Solution for CTS Services having provision of DC & DR on Hosted Model and all required Hardware, Connectivity with NPCI, Third Party Software's, Data Enrichment Operations and Facility Management Services.	Scope of Work	<p>We would like bring in notice to the Bank that NPCI does not recognize &amp; allow vendors to connect with their network for the concerned project.</p> <p>The connectivity has to be provided by the Bank. So, we request the Bank to delete this particular scope.</p>	It is clarified that the Network lease Line between NPCI and Bidders data centre (DC & DR) will be maintained by the Bidder.
12	32	4.1.2	Bidder need to do the Hardware Sizing (routers, switches, firewalls and cabling etc.) for primary setup, DR setup and UAT setup with required OS (Operating system Windows/Linux), Backup devices etc. to meet the daily Instrument volume mentioned in the document. No minimum commitment of Instrument is guaranteed by the Bank. The hardware sizing for the CHI/DEM should be based on the guidelines specified by NPCI for CHI hardware/DEM Module. The CHI server should be available in High Availability mode to ensure the uptime as mentioned in Section 13.8 of this RFP Document.	Scope of Work	<p>Section 13.8 is not present in the RFP. Kindly share the details.</p> <p>Kindly confirm if the DC &amp; DR infrastructure should be dedicated or shared.</p>	<p>The clause "The CHI server should be available in High Availability mode to ensure the uptime as mentioned in Section 13.8 of this RFP Document." should be read as follows:</p> <p>"The CHI/DEM server should be available in High Availability mode to ensure that the uptime as mentioned in Clause 6.5 of the RFP Document."</p> <p>For DC &amp; DR Infrastructure, Please refer Clause No. 4.1.1 Scope of Work.</p>
13	38	4.6.9	<p><b><u>Phase-1: User Acceptance Testing</u></b></p> <p>Successful Bidder (SB) has to install the CTS Software within Two (2) weeks from the date of Purchase Order at their own cost for UAT at the location as notified by the Bank.</p>	Implementations & Customisations	<p>Kindly confirm if the UAT setup has to be in Bank's premises or in the vendor's DC.</p> <p>We suggest the Bank to have the UAT at the vendor's DC wherein the Bank can perform remote functional &amp; technical testing of the solution.</p>	IT is clarified that the full solution is required in OPEX Model including UAT.

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14	40	4.1	The bidder should either provide the source code itself with necessary documentation or arrange to keep it under escrow arrangement on mutually agreed terms & conditions. The bidder should also arrange for taking backup on daily (incremental backup) and weekly (full backup) basis.	Escrow Arrangement	Since the Bank is not procuring the solution license on perpetuity, we request the Bank to kindly delete the clause section related to submission of source code to the Bank.  Please confirm as to who will bear the escrow costs.	Clause stands as per RFP
15	24	3	The Bidder should be a profit making company and should have earned Net profit in preceding 3 Financial Years (i.e. 2015-16, 2016-17 and 2017-18).	ELIGIBILITY CRITERIA	We request the Bank to please amend this clause as "The bidder/Bidder's parent company( <b>in case of 100% subsidiary</b> ) should have positive net worth in any 1 (Two) of the immediate preceding 3 financial years(2015-16,2016-17 &2017-18) as per audited accounts.. (Financial year shall mean an accounting period of 12 months.)	No Change. Clause stands as per RFP.
16	25	4	The applicant bidder should have positive net worth in each of the last three financial years i.e. FY 2015-16, FY 2016-17 and FY 2017-18.	ELIGIBILITY CRITERIA	We request the Bank to please amend this clause as "The bidder/Bidder's parent company(in case of 100% subsidiary) should have positive net worth in any 1 (Two) of the immediate preceding 3 financial years (2015-16, 2016-17 &2017-18) as per audited accounts.. (Financial year shall mean an accounting period of 12 months.)	No Change. Clause stands as per RFP.
17	31	4.1.1	The bidder has to provide an end to end Solution for CTS Services having provision of DC & DR on Hosted Model and all required Hardware, Connectivity with NPCI, Third Party Software's, Data Enrichment Operations and Facility Management Services. The bidder has to share the Architectural Diagram of the proposed solution to the Bank.	Scope of Work	We kindly request bank that is Bank looking for CHI Services as well?	The Proposed Solution will be provided by the bidder as per their convenience they may opt for CHI/DEM. The solution proposed should be in conformity to NPCI/RBI/Regulatory Authorities guidelines.
18	35	4.1.19	The bidder has to make sure that the proposed CTS application is compatible with all latest available cheque scanning devices including hand held devices (Mobile/Tablet etc.).	Scope of Work	We kindly request bank to list out the make and models of devices.  Does Bank has any specific mobile based application to integrate with CTS solution?  The requirement seems to be too open-ended. Request the bank to provision the list of RDK's and hand held devices which are expected to be integrated by the bidder.	The propose solution should support all standard cheque scanning devices used in the industry.  Presently, no Handheld Devices are being used for CTS Clearing. Bank has installed stand alone Cheque Deposit Kiosk at various centres for Cheque Deposit. However, during the concurrency of the Project, if Bank intends to integrate the Handheld Devices/Kiosks with CTS Solution, the selected bidder has do the same without incurring any additional cost to Bank.  The make & model of CTS Scanners currently in usage in Bank is enclosed as Annexure-13 of RFP Document. It is clarified that Bank may use various make & models of CTS scanners & handheld devices during the contract period and selected bidder has to integrate these Scanners without charging any extra cost to the bank.

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19	35	4.1.20	Bidder should integrate the CTS scanners provided by all leading CTS scanner manufacturers. Bank may use various make & models of CTS scanners & handheld devices during contract period and bidder has to integrate these Scanners without charging any extra cost to the bank. No additional interfaces are required to attach the Scanners to the Scanning application. In case of any additional connectors, interfaces, integrations etc. required same should be provided without any additional cost to the Bank. Bidder must ensure the compatibility of existing CTS scanners being used by the Bank. The existing CTS scanners details are provided in Annexure 13.	Scope of Work	<p>We kindly request bank to list out the make and models of devices.</p> <p>The requirement seems to be too open-ended. Request the bank to provision the list of RDK's and hand held devices which are expected to be integrated by the bidder.</p>	<p>The propose solution should support all standard cheque scanning devices used in the industry.</p> <p>Presently, no Handheld Devices are being used for CTS Clearing. Bank has installed stand alone Cheque Deposit Kiosk at various centres for Cheque Deposit. However, during the concurency of the Project, if Bank intends to integrate the Handheld Devices/Kiosks with CTS Solution, the selected bidder has do the same without incurring any additional cost to Bank.</p> <p>The make &amp; model of CTS Scanners currently in usage in Bank is enclosed as Annexure-13 of RFP Document. It is clarified that Bank may use various make &amp; models of CTS scanners &amp; handheld devices during the contract period and selected bidder has to integrate these Scanners without charging any extra cost to the bank.</p>
20	74	6.4	Within Fifteen (15) days of receipt of the Letter of Intent (LOI), the Selected Bidder shall sign and date the SLA designed by the Bank and return it to the Bank.	Service Level Agreement	We kindly request bank that With in Thirty (30) days of receipt of the Letter of Intent (LOI), the Selected Bidder shall sign and date the SLA designed by the Bank and return it to the Bank.	No Change. Clause stands as per RFP.
21	75	6.5	Since installation of the proposed product would be a critical solution for our customer services and the Bank expects the product will have a high uptime (of 99.95% computed on monthly basis) and availability for branches and controlling offices to use the system during regular business hours and for performing regular maintenance activities at DC or DR site. The bidder should ensure that any major issue or problem reported should be resolved at the earliest so that there is no operational issue faced by the bank. Any degradation from the agreed uptime shall invite penalties as detailed in the RFP	Penalty	We request bank to consider since installation of the proposed product would be a critical solution for our customer services and the Bank expects the product will have a high uptime (of 95% computed on monthly basis) and availability for branches and controlling offices to use the system during regular business hours and for performing regular maintenance activities at DC or DR site.	No Change. Clause stands as per RFP.
22	75	6.5	98% and above but below 99.95 % -5% of total monthly payout 97% and above but below 98% - 6% of total monthly payout 96% and above but below 97% - 7% of total monthly payout. 95% and above but below 96% - 8% of total monthly payout 94% and above but below 95% - 9% of total monthly payout	Penalty	<p>We kindly request bank to consider that uptime as 95 % &amp; Above .</p> <p>We request bank to consider 3% of Total Monthly Pay out.</p>	<p>No Change Clause stands as per RFP</p>

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23	76	6.6	Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.5% (Half Percent) of the Total Cost of Ownership (TCO) price per week will be charged for every week's delay in the specified implementation schedule i.e. 4 weeks from the date of issuance of Purchase Order (PO). The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost.	Liquidated Damages	We request consider that Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.25% (Quater Percent) of the Total Cost of Ownership (TCO) price per week will be charged for every week's delay in the specified implementation schedule i.e. 6 to 8 weeks from the date of issuance of Purchase Order (PO). The Liquidated Damages including Service Level Penalties would be subject to a maximum of 3% of the total project cost.	No Change Clause stands as per RFP
24	107	69	The proposed CTS Solution should provide interface with other software as required by the Bank.	Techno-Functional Requirements	We request bank to list out software to be interfaced?  Very open ended requirement, please mention the exact systems - the CTS application is expected to be integrated with.	Presently standard interfacing is being done as per guidelines of RBI/NPCI/Regulatory Authorities. In future , if any modification is to be done as per RBI/NPCI / Regulatory body guidelines, the same should be done without incurring any additional cost to Bank.
25	109	94	The solution should also be compatible to integrate/ handshake/ interface with all third party software / middleware of the Bank.	Techno-Functional Requirements	We request bank to list out software to be interfaced  Please share list of all the third party software/middleware of the bank, CTS is expected to be integrated with.	Presently standard interfacing is being done as per guidelines of RBI/NPCI/Regulatory Authorities. In future , if any modification is to be done as per RBI/NPCI / Regulatory body guidelines, the same should be done without incurring any additional cost to Bank.
26	110	102	There should also be provision in system for a common interface between any scanned image and data to be integrated in the system through common released file formats.	Techno-Functional Requirements	We kindly request bank to list out software to be interfaced	Presently standard interfacing is being done as per guidelines of RBI/NPCI/Regulatory Authorities. In future , if any modification is to be done as per RBI/NPCI / Regulatory body guidelines, the same should be done without incurring any additional cost to Bank.
27	110	103	There should be provision in system to interface captured data through 3rd party interface or client program to be integrated in the system, with provision in system to encrypt the data obtained through these sources.	Techno-Functional Requirements	We kindly request bank to list out software to be interfaced.  Please Elaborate	Presently standard interfacing is being done as per guidelines of RBI/NPCI/Regulatory Authorities. In future , if any modification is to be done as per RBI/NPCI / Regulatory body guidelines, the same should be done without incurring any additional cost to Bank.
28	110	106	System should be able to interface and be compatible with bank's existing Archive system.	Techno-Functional Requirements	We request bank to clarify more details like which format the data is stored in are required from the bank	It is clarified that Archival Solution is to be provided by the selected bidder exclusively for UCO Bank in dedicated environment for retrieval of Data.
29	110	108	The Software should have capability to be integrated with Bank' existing applications viz. Active Directory/Single Sign On (AD/SSO), Biometric Authentication Solution /PIM etc. or other system of the Bank to be implemented in future for User Management purpose.	Techno-Functional Requirements	We request bank to make the required API available like API for Biometric Authentication Solution.	The detailed architecture will be shared with the selected bidder for implementation.
30	116	147	Provision to set the default image in all queues depending upon Bank's requirement varies from time to time. There should not be limitation on changing default image view in all queues.	Techno-Functional Requirements	We kindly request bank that for the following whether this provision is required in inward or outward?	Clause stands as per RFP

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31	117	150	System should provide option to disable/enable maker-checker facility with one or two checkers for validation of each transaction	Techno-Functional Requirements	We request bank to consider that this is at configurable and can changes during UAT and can't changed later.	Clause stands as per RFP
32	75	6.5	Level of Uptime Per Month Penalty Charges 99.95% and above No Penalty 98% and above but below 99.95 % 5% of total monthly payout 97% and above but below 98% 6% of total monthly payout 96% and above but below 97% 7% of total monthly payout 95% and above but below 96% 8% of total monthly payout 94% and above but below 95% 9% of total monthly payout 90% and above but below 94% 10% of total monthly payout 50% and above but below 90% 20% of total monthly payout Below 50% No payment	Penalty	The penalty proposed in the RFP is too high to maintain reasonable service levels. Hence bank to easy the penalties on uptime. Penalty Charges 99.95% and above No Penalty 98% and above but below 99.95 % 2% of total monthly payout 97% and above but below 98% 3% of total monthly payout 96% and above but below 97% 4% of total monthly payout 95% and above but below 96% 5% of total monthly payout 94% and above but below 95% 6% of total monthly payout 90% and above but below 94% 7% of total monthly payout 50% and above but below 90% 8% of total monthly payout Below 50% No payment	No Change. Clause stands as per RFP.
33	75	6.5	Apart from above, if any financial/reputational losses or damages are suffered to Bank due the selected bidder or its employees engaged directly or indirectly or due to the lapses of the System Security will be borne by the bidder in toto. Further, Bank will also impose the appropriate penalty on the bidder for such incidents.	Penalty	It is very difficult for a vendor to evaluate the kind of indirect and direct losses. It is not possible for a vendor to have upcapped and undefined in the RFP. Request Bank to delete the statement	No Change. Clause stands as per RFP.
34	106	ANNEXURE – 5	The solution can be used Off site and On site for Bank Branches and its Sub-member Bank's locations.	Technical Specification	Need Clarification on term Off Site and On Site	The subject clause should be read as below: "The solution can be used On site for Bank Branches and its Sub-member Bank's locations."
35	106	ANNEXURE – 5, Point # 62	The proposed solution should have dual authentication mechanism at all levels.	Technical Specification	Need Clarity on Dual Auth Requirement. Does it mean while logging in User shall be authenticated in two methods (e.g Active Directory and BIO Metirc).  We request Bank to provide the detailed Scope for this requirement.	It is clarified that dual authentication should be User ID + Password & Banks Biometric Authentication Solution.
36	107	ANNEXURE – 5, Techno-Functional Requirements Point # 79	Purging details should be captured to store the time and data contents in host system.	Technical Specification	Please elaborate	RFP Clause is self explanatory

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37	117	ANNEXURE – 5 Techno-Functional Requirements Point # 153	Should be able to generate reports on frequent Cheque returns for an account.	Technical Specification	Need to know how much History period data to be referred for this	It is clarified that the report must be available as and when required for the period desired by Bank.
38	119	ANNEXURE – 5, Techno- Functional Requirements Point # 179	Provision for Inter-operability of Grid Clearing from one grid to other at any point of time.	Technical Specification	This can be done before capture. After capture TBRN/PBRN is already endorsed on cheque Hence will not be correct to change the grid at any point of time	Clause stands as per RFP
39	119	ANNEXURE – 5, Techno- Functional Requirements Point # 180	Based on this unique sequence number system should throw up exceptions for any instruments presented more than once / on any previous date, for approval and processing further, on the current processing date.	Technical Specification	Need to know how much History period data to be referred for this	It is clarified that the history period will commence from the date of Go-Live.
40	120	ANNEXURE – 5, Techno- Functional Requirements Point # 185	System should be capable for prompting, in case digital signature is missing in Inward files or Bank's Clients files.	Technical Specification	Need clarification on term Bank's client file	It is clarified that the Client File will be CTS Files as per the industry standard practice and guidelines issued by RBI/NPCI/Regulatory Authorities.
41	16	1.5	The EMD amount is Rs 10,00,000/- (Rupees Ten Lacs Only) to be submitted as Bank Guarantee issued by any scheduled Nationalized bank in India	As a company we are only MSME registered and we do not have any plan to register under NSIC, so requesting bank to consider only MSME companies as well.	As per the clause of MSME, registered companies are exempt from the payment of Both, EMD and RFP bid application.	Clause 1.5 Page 17 shall be referred in this regard.
42	24	2	The Bidder submitting the offer should have a minimal annual business turnover of at least Rs. 25 Crores in each of the last three financial years as per the audited balance sheet available at the time of submission of tender (i.e. 2015-16, 2016-17 & 2017-18). This must be individual company turnover and not that of any group of companies.	Minimum annual turnover of Rs.20 Crore (Rupees Twenty Crore) in each of the last three financial years.	Relaxation sought for obtaining an equitable and fair opportunity to bid	The subject clause stands modified as under:  " The Bidder submitting the offer should have a minimal annual business turnover of <b>at least Rs. 10 Crores</b> in each of the last three financial years as per the audited balance sheet available at the time of submission of tender (i.e. 2015-16, 2016-17 & 2017-18). This must be individual company turnover and not that of any group of companies. "
43	26	8	The Bidder/OSD should have experience in interfacing CTS solution with multiple Sub-Member Banks.	Relaxation sought for obtaining an equitable and fair opportunity to bid.	The Bidder/OSD must have a solution capable of interfacing CTS SOLUTION with multiple Banks.	No Change. Clause stands as per RFP.
44	26	11	The bidder should have Tier III Data Centre (Both DC & DR in India) facility of his own or under lease. If under lease, Necessary Lease agreements to be in place during the entire contract period with extension if any to ensure uninterrupted services and uptime.	Relaxation needed for this eligibility clause.	Relaxation sought for obtaining an equitable and fair opportunity to bid	No Change. Clause stands as per RFP.



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45	Page No. 32	4.1.8	Bidder should integrate the CTS application with CHI / New Clearing House Interfaces (if any, in future), CBS application, external applications interfaces and also carry out time to time modifications for implementing Government/Regulatory/RBI/NPCI Guidelines, at no additional cost to the Bank during the contract period.	PART – IV 4.1 SCOPE OF WORK	The requirement is too open-ended and broad, request the bank to restrict changes in the application without any additional cost to meet the statutory / regulatory requirements only.	The subject clause should be read as below:  <b>" Bidder should integrate the CTS application with CHI / New Clearing House Interfaces (if any, in future), CBS application and also carry out time to time modifications for implementing Government/Regulatory/RBI/NPCI Guidelines, at no additional cost to the Bank during the contract period. "</b>
46	Page No. 37	4.5.7	Test cases for User Acceptance Testing (UAT).	4.5 DOCUMENTATION	We encourage all our customers and partner to create, run and report independent test cases. Request the bank to please remove this point.	No Change. Clause stands as per RFP.
47	Page No. 39	4.7	In adherence to various regulatory guidelines , the proposed solution should support integration with various Systems mentioned as below through straight through processing (STP) / upload functionality (as per Banks decision) without incurring any additional cost to the Bank. Bank may require integration in a phased manner depending on need. The tentative Systems are listed below but not limited to :  a) Finacle - Core Banking System. b) Bank's Messaging System. c) Cheque Deposit Kiosks d) Provide APIs/Web Services for integrations with various External Systems as required	4.7 INTEGRATION WITH OTHER SYSTEMS	Requirement seems very open ended. Please specify all the other External systems required to be integrated with.	The subject clause stands modified as under:  "In adherence to various regulatory guidelines , the proposed solution should support integration with various Systems mentioned as below through straight through processing (STP) / upload functionality (as per Banks decision) without incurring any additional cost to the Bank. Bank may require integration in a phased manner depending on need. The tentative Systems are listed below but not limited to :  a) Finacle - Core Banking System. c) Cheque Deposit Kiosks "
48	Page No. 56	100	System should have ICR/OCR capabilities to capture any given field present on the instrument. The fields can be handwritten or printed and could be present on the instrument.  -Amount - Instrument date - Payee name - Account Number	5.1 TECHNO-FUNCTIONAL REQUIREMENTS	Request the bank to please remove the ICR reading of "Payee Name" from the list.	The subject clause shoould be read as below:  " System should have ICR/OCR capabilities to capture any of the following handwritten or printed that could be present on the instrument.  -Amount - Instrument date - Payee name - Account Number "
49	Page No. 78	6.1	The Bank reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone	6.10 ORDER CANCELLATION	Why should the bidder be penalized for reasons solely and directly attributable to the bank alone?  Request the bank to please be fair and revise the clause to "The Bank reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bidder alone"	No Change. Clause stands as per RFP.

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
50	Page No. 70	Beginning of Day / End of Day (BOD/EOD) activity	Beginning of Day / End of Day (BOD/EOD) activity The requirement should be defined clearly with the timing taken for each activity with flow chart of type of activity performed at each stage.	Beginning of Day / End of Day (BOD/EOD) activity	Requirement not clear, please elaborate.	Clause shall be read as under : Beginning of Day / End of Day (BOD/EOD) activity  The proposed solution shall be elaborated in detail with the time taken for each activity with flow chart of type of activity performed at each stage.
51	Page No.120	187	Integration with various models/makes of Cheque Scanners to show the cartridge utilization of Cheque Scanners as prompt alert for refilling or replacement of Ink cartridge.	5.1 TECHNO-FUNCTIONAL REQUIREMENTS	"1. Very open ended statement, please specify make and model of the cheque scanner, CTS application is expected to be integrated with.  2. To alert for the cartridge, the SDKs for the scanners should be provisioned by the bank, based on which vendors can study, access and confirm if the required functionality can be provisioned.	The subject clause "Integration with various models/makes of Cheque Scanners to show the cartridge utilization of Cheque Scanners as prompt alert for refilling or replacement of Ink cartridge." stands <b>deleted</b> .
52	Page No. 121	188	Provision to integrate all available CTS Cheque Scanners within the Bank by listing in single dashboard and displaying their Active/Offline status.	5.1 TECHNO-FUNCTIONAL REQUIREMENTS	How can the CTS application display the active / offline status of the cheque scanners used in the bank, requirement not clear, please explain.	The subject clause "Provision to integrate all available CTS Cheque Scanners within the Bank by listing in single dashboard and displaying their Active/Offline status." stands <b>deleted</b> .
53	Page No. 71	Imaging	It should have the usual features of Zoom; reverse video, rotation etc. during reject repair as well in the Archival. Following images should be captured at the time of prime pass / scan.	Imaging	What do you mean by "reverse video"?	It is clarified that Reverse Video refers to front and rear view of the cheque.
54	Page No. 69	194	The CTS software shall have the facilities to view the front and reverse of images of individual instruments for passing of Instrument along with the MICR information using any standard browser interface. Various features for manipulation of images like reverse video, zoom, black and white views etc. shall be provided in the CTS.	5.1 TECHNO-FUNCTIONAL REQUIREMENTS	What do you mean by "reverse video"?	It is clarified that Reverse Video refers to front and rear view of the cheque.
55	Page No. 24	point #2	The Bidder submitting the offer should have a minimal annual business turnover of at least Rs. 25 Crores in each of the last three financial years as per the audited balance sheet available at the time of submission of tender (i.e. 2015-16, 2016-17 & 2017-18). This must be individual company turnover and not that of any group of companies.	PART-II 1. ELIGIBILITY CRITERIA	To maximize the participation from vendors, request the bank to revise the clause as below  The Bidder submitting the offer should have a minimal annual business turnover of at least Rs. 10 Crores in each of the last three financial years as per the audited balance sheet available at the time of submission of tender (i.e. 2015-16, 2016-17 & 2017-18). This must be individual company turnover and not that of any group of companies.	The subject clause stands modified as under:  " The Bidder submitting the offer should have a minimal annual business turnover of <b>at least Rs. 10 Crores</b> in each of the last three financial years as per the audited balance sheet available at the time of submission of tender (i.e. 2015-16, 2016-17 & 2017-18). This must be individual company turnover and not that of any group of companies. "

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
56	Page No. 32	4.1.12	The bidder should provide Integration of proposed CTS application with Bank's Core Banking solution, RBI / NPCI 's CHI system, CTS scanners, CTS-CDM (Cheque Deposit Machine) provided by Bank's different vendors, CTS- CPPS (Centralised Positive Pay System of NPCI), NPCI DEM Module, Automated Cheque returns processing and Archival System, Images and transaction data Storage and Retrieval solution, Integration with CBS for Clearing Files and Account Master retrieval (Payee name) from CBS, Integration with various Remote Deposit Kiosks, handheld devices, Flat Bed Scanners and various CTS/UV enabled Cheque Scanners available within the Bank or procured during entire period of the contract. Bidder should also extend necessary compatibility support in the CTS solution for any version up gradation of the above entities without any additional cost to bank.	PART – IV 4.1 SCOPE OF WORK Clause 4.1.12	The requirement seems to be too open-ended. Request the bank to provision the list of RDK's and hand held devices which are expected to be integrated by the bidder.	Presently standard interfacing is being done as per guidelines of RBI/NPCI/Regulatory Authorities. In future , if any modification is to be done as per RBI/NPCI / Regulatory body guidelines, the same should be done without incurring any additional cost to Bank.
57	Page No. 38	4.6.9	Successful Bidder (SB) has to install the CTS Software within Two (2) weeks from the date of Purchase Order at their own cost for UAT at the location as notified by the Bank.	Phase-1: User Acceptance Testing   4.6.9	Please confirm the period of delivery. Also considering the time period for gap analysis, request the bank to change this to atleast 6 weeks.	The subject clause stands modified as under "Successful Bidder (SB) has to install the CTS Software within <b>Four (4) weeks</b> from the date of Purchase Order at their own cost for UAT at the location as notified by the Bank."
58	Page No. 38	4.6.5	Integration with Internal and External Systems.	Phase-1: User Acceptance Testing   4.6.5	What internal and external systems are required to be integrated with? Please elaborate.	RFP Clause is self explanatory
59	Page No. 43	first paragraph	The Bank proposes to procure Enterprise wide license for implementing consolidated/centralized web-based CTS Solution, which will handle CTS clearing load of all three CTS-Grid regions (Southern, Western and Northern). The application will be implemented in web mode with role based access to users located at various Branches/CTS Centres/Offices.	PART V 5.0 TECHNICAL & FUNCTIONAL REQUIREMENTS:	We understand that the RFP is for Implementation of Centralised Multi Grid Cheque Truncation System (CTS) Solution on OPEX Model. But the clause says Enterprise wide license for implementing consolidated/centralized web-based CTS Solution. Please confirm the requirement.	The Bank proposes to procure requisite license for implementing consolidated/centralized web-based CTS Solution, which will handle CTS clearing load of all three CTS-Grid regions (Southern, Western and Northern). The application will be implemented in web mode with role based access to users located at various Branches/CTS Centres/Offices.

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
60	Page No. 32	4.1.6	4.1.6 As on date there are approximately 3000+ branches of Bank scattered geographically apart in different parts of the country and it may increase in future. Grid based CTS Clearing has been implemented at 433 Centres (Count as on tender publish date) with 1800+ Branches participating in Grid CTS Clearing, across the country covering all the three Grids. Bank is in the process of adding many more centres in future (Considering remaining NON MICR locations as & when those locations are migrated to Grid CTS Platform by RBI/NPCI/Clearing Houses). Approximate no. of concurrent employees/users accessing the CTS system on an average concurrent users across India is estimated to be about 3000 users. The concurrency of users for the solution offered shall be expandable and Bidder has to do the Hardware Sizing accordingly. Presently, Bank is handling approximately 1 Lac Inward and outward instruments volume per day comprising of all the Grids taken together.	PART – IV 4.1 SCOPE OF WORK clause 4.1.6	Please specify the exact requirement, as otherwise it shall be an unnecessary oversizing of the system.	The Volume Handling Clause on Page No. 71 of the RFP shall be referred for further clarity.
61	Page No. 100	11	System should be capable of handling minimum 50,000 instruments per hour during Data Entry and Verification Processing, simultaneously across all grid centres. However, System should also be capable for minimum 70,000 instruments per hour for Outward Clearing Files (CXF/CIBF) generation in the specified format of RBI/NPCI.	ANNEXURE – 5 Techno-Functional Requirements	The average volume as per the mentioned clause is 1,00,000. Is the bank expecting a four times growth in volume.  At the same time the CXF generation required is 70,000 per hour. Complete mismatch of requirements.	The Volume Handling Clause on Page No. 71 of the RFP shall be referred for further clarity.
62	Page No. 106	56	System should be scalable to handle on an average 4,00,000 transactions per day.	ANNEXURE – 5 Techno-Functional Requirements	The expectation of the bank is not clear. As per the scalability requirements the system is expected to handle 4,00,000 transactions per day - does this include both inward and outward?	The subject clause "System should be scalable to handle on an average 4,00,000 transactions per day." stands <b>deleted</b> .
63	Page No. 104	40	System should provide a Document Management facility to store the Instrument(s) with unique reference numbers for easy retrieval at later stages.	ANNEXURE – 5 Techno-Functional Requirements	Requirement for Document Management System not clear. Please elaborate.	The subject clause "System should provide a Document Management facility to store the Instrument(s) with unique reference numbers for easy retrieval at later stages." stands <b>deleted</b> .
64	Page No. 106	65	The system should have provision for mass printing of images on basis of any selection criteria. This mass exercise should also be resource efficient and customizable.	ANNEXURE – 5 Techno-Functional Requirements	Mass printing of images? Requirement not clear, please elaborate.  We request Bank to please confirm whether the printing shall be report printing or some other ways of printing	It is clarified that Batch printing of instruments on the basis of parameters viz. Bank / Branch / MICR etc.

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
65	Page No. 120	184	The CTS Software Inward Module should contain all the technical & functional validation checks needed by Bank's workflow/ processes aided by ICR/ OCR technologies.  Eg. - Account Capture & validation - Instrument Date Capture & Validation - Amount in words & figures Capture & Validation - Signature Validation Etc.	ANNEXURE – 5 Techno-Functional Requirements	Requirement not clear. Please elaborate.	It is clarified that the Functional specification of the RFP shall be referred
66	Page No. 120	183	System should have provision to create messages (SMS) for handling return instruments.	ANNEXURE – 5  Techno-Functional Requirements	Requirement not clear, please elaborate.	It is clarified that Proposed solution must integrate with CBS for sending SMS to customers in case of return / lodgement of cheques
67	Page No. 119	175	System should handle future date processing so that processing and presentment can be conducted on specific presentment date.	ANNEXURE – 5  Techno-Functional Requirements	Requirement not clear, please elaborate.	RFP Clause is self explanatory
68	Page No. 119	174	Provision for Screen layout changes and use of preferred/standard screen color as per Bank's requirement.	ANNEXURE – 5 Techno-Functional Requirements	Requirement not clear, please elaborate.	RFP Clause is self explanatory
69	Page No. 117	160	The software should have User Defined Purging Parameters	ANNEXURE – 5	What do you mean by "Purging parameters"? Requirement not clear, please elaborate.	The Purging of data shall be parameterised as per Bank's decision
70	Page No. 117	151	Dynamic parameter based screen inquiry to allow the user to input specific parameter and get the results they need.	ANNEXURE – 5	What kind of dynamic parameters are required? Requirement not clear, please elaborate.	User interface for display of result based on user's input
71	Page No. 114	131	Should allow deletions of images and data from batches through proper work class authority.	ANNEXURE – 5	Requirement not clear, please elaborate.	It refers to access control mechanism
72	Page No. 113	121	The Image quality of the gray scale images shall be 8 bits/pixel (256 levels). The data formats and field definitions for storing, archiving, retrieving, processing, quality of images and MICR data at the Clearing House, Clearing House Interfaces as well as exchanging between institutions shall meet at the minimum the ANSI X9.90 and ANSI DSTU X9.90 Specifications for an Image Replacement Document (IRD), ANSI X9.37 and ANSI DSTU X9.37 Specifications for Electronic Exchange of Instrument and Image Data as well as the ANSI X9.81 Specifications for Bulk Image and Data Exchange. Further, the CTS offered shall adopt the above standards for the Indian environment.	ANNEXURE – 5	Image Replacement Document (IRD)?	Clause stands as per RFP

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
73	Page No. 112	117	Provides for endorsement, unique item sequence number to be printed on the reverse side of the instruments and multiline endorsement for re-presentment cases. There should not be any overlapping, in case a new endorsement is required for re-presented Instrument(s) in outward clearing.	ANNEXURE – 5 Techno-Functional Requirements	Please specify the number of lines of endorsement required.	Endorsement will be as per CTS Standard
74	Page No. 111	113	The Cheques scanning is to be done in one single capture with endorsement, MICR line reading along with UV image scanning.	ANNEXURE – 5 Techno-Functional Requirements	Please specify the number of lines of endorsement required.	Endorsement will be as per CTS Standard
75	Page No. 110	104	The system should provide interfaces and automated checking for the new CTS 2010 Instrument standards. Ex. UV, watermark detection etc.	ANNEXURE – 5 Techno-Functional Requirements	Watermark detection functionality is not available with any cheque scanner so far. Please reconsider and remove this requirement.  We are aware that CTS system work on cheque images. Please confirm if the various cheque capturing devices like cheque scanners, flat bed scanners, hand held device etc can capture water mark in the image.	Watermark Detection is optional feature based on CTS Standard.
76	Page No. 110	101	System to provide open format with encryption feature for all the data to be archived / to be made compatible with other sources of data & images.	ANNEXURE – 5 Techno-Functional Requirements	"Other Sources" seem to open ended. Please elaborate and specify the exact requirements.	It is clarified that Data is to be Encrypted and Archived
77	Page No. 100	11	System should be capable of handling minimum 50,000 instruments per hour during Data Entry and Verification Processing, simultaneously across all grid centres. However, System should also be capable for minimum 70,000 instruments per hour for Outward Clearing Files (CXF/CIBF) generation in the specified format of RBI/NPCI.	ANNEXURE – 5	Please change the volumes mentioned from "minimum" to "Average" requirements.	No Change. Clause stands as per RFP
78	Page No. 100	15	Facilities of defining touch points to integrate with the solution for processing Cheque Truncation. The touch points could be Kiosks, Instrument Drop machines, ATMs having Cheque Truncation capabilities, Remote Deposit Capture (RDC), Handheld devices (Mobiles/Tablets) etc.	ANNEXURE – 5	What are "Instrument Drop Machines", please clarify?	It refers to Cheque Deposit Machine / Kiosk
79	Page No. 101	22	Capable of routing specific instruments like Dividend warrants (DW), Demand Draft (DD) /Pay Order (PO), Quick Cheques (QC), Paper to Follow (P2F) etc., to specific Clearing House System and separate queues in system to be provided as per Bank's requirement.	ANNEXURE – 5 Techno-Functional Requirements	What are "Quick Cheques"?, Please elaborate!	It is standard term of CTS Ecosystem.
80	Page No. 103	35	Should be able to process Instrument(s) of different size and colours.	ANNEXURE – 5	This requirement contradicts with the requirement of conformance to RBI / NPCI Regulations - as different sizes are not permitted under CTS 2010 Standards. Please remove.	It is clarified that solution should be able to process Instrument(s) of different size and colours as per CTS standards defined by RBI/NPCI
81	Page No. 104	39	Should be possible to copy the data on CD/Tape/SFTP/emails or any storage media	ANNEXURE – 5	Requirement not clear. Please specify what kind of data is being mentioned here.	RFP Clause is self explanatory

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
82	Page No. 105	50	Auto-Replication between Primary and DR Sites (DC&DR) should be available with proper monitoring process. In case of any disaster, entire solution should be capable to handle immediate switchover from Primary to DR Sites and Vice-versa without any kind of manual intervention and user level changes.	ANNEXURE – 5	<p>Please elaborate the auto-replication requirements?</p> <p>Does the bank really require such functionality, because auto-switchover from Primary to DR Sites and vice-versa without any kind of manual intervention and user level changes, will cost extremely high. Please reconsider and confirm the exact the requirement, this would mean sub-second RTO/RPO.</p>	RFP Clause is self explanatory
83	Page No. 105	53	System should provide automated interfaces for signature extraction and migration from core system to CTS system.	ANNEXURE – 5	We can provision interface for migration but not signature extraction. Migration has to be the responsibility of the CBS to export and provide. Please re-ascertain the requirement.	The proposed solution must have feature to show signature through Finacle Application by split window. Signature should be visible for Cheque Passing.
84	Page No. 106	60	There should not be any kind of performance downgrade / issues related to increase in concurrent users.	ANNEXURE – 5	Performance of the application due to increase in user concurrency is dependent on the hardware infrastructure. Please remove the clause.	Clause stands as per RFP
85	Page No. 107	70	Customer Data security should be in-built in the system.	ANNEXURE – 5	Requirement not clear, please explain.	RFP Clause is self explanatory
86	Page No. 107	71	System should be capable to handle Splitting / segregation for proper distribution of work load.	ANNEXURE – 5	What kind of splitting is required? Requirement not clear, please explain.	Splitting of cheque volume in multiple batches (as per parameter defined by the Bank) for parallel processing.
87	Page No. 107	78	Should provide online interface to extract data from the Clearing and truncation system to feed Bank's other application on need basis.	ANNEXURE – 5	Requirement not clear, please explain.	Subject clause stands deleted
88	Page No. 107	79	Purging details should be captured to store the time and data contents in host system.	ANNEXURE – 5	Requirement not clear, please explain.	It is clarified that Time stamp of the Purged Data should be readily available.
89	Page No. 109	90	Provision for Fee based transactions reporting for the Bank's Clients (All types of Sub-Member Banks) as well.	ANNEXURE – 5	Requirement not clear, please explain.	It is clarified that customised reports are to be provided by the Bidder.
90	Page No. 109	96	The solution should have features / tests / mechanism to initiate or perform fraud prevention / detection for tampered / Photocopy / fake instrument.	ANNEXURE – 5	Requirement not clear, please elaborate.	RFP Clause is self explanatory
91	14	Part I - 1.2.16	The bidder is required to guarantee that exchange rate fluctuations, changes in import duty and other taxes will not affect the Rupee value of the commercial bid over the price validity period.	Exchange rate fluctuations	Self-declaration in letter head would be sufficient for this clause?	Undertaking of Bidder's on company letterhead, duly signed and stamped by Authorised Signatory is to be submitted as a part of Bid.
92	25	Part II - 5	Work Order/Purchase copies of the respective Banks along with the Certificate of Satisfactory performance from respective Banks is to be submitted.	Eligibility Criteria - Purchase orders	<p>If the Purchase orders are submitted by OEM/OSD, is there any requirement of additional letter / document to be provided to the bidder?</p> <p>Please clarify if the bidder's OSD Purchase Orders also can be considered for the eligibility criteria. Alternatively, is consortium allowed?</p>	It is clarified that Purchase Order shall be in the name of Bidder / OSD.
93	25	Part II - 6	The bidder should be an Original Solution Developer (OSD)/ Original Equipment Manufacturer (OEM) of the proposed centralized CTS Solution or its authorized representative in India.	Eligibility Criteria - MAF	Along with MAF is it mandatory to submit consortium agreement between Bidder and Original Solution Developer (OSD) or just a partnership agreement can be accepted?	It is clarified that Consortium and Partnership agreement both should be submitted

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
94	36	Part IV- 4.4	Date Enrichment Activity by the Bank. Bidder shall also ensure the KYC of all agents. Bidder should provide the data enrichment facility from two centres. Both centres should not be located in same seismic zone	Data Enrichment Facility	Kindly clarify if the enrichment centres are to set up as per the bank specified location or bidder can take a decision.	It is clarified that Data Enrichment Centres are to be set up at mutually agreed locations
95	36	Part IV- 4.4	However in future, if bank intends for the Data Enrichment facility for Outward operations, the vendor has to perform the same	Data Enrichment Facility	Specify the data entry fields with validation if any.  Kindly specify the outward data capture fields and the location where the activity is to be carried out. Such facility should be mutually agreed upon.	Data Entry Filed Capture & Validations will be at mutually agreed terms.  Data Enrichment Centres are to be set up at mutually agreed locations
96	36	Part IV- 4.4	The data entry operator will perform the QC (Quality Check) and make the necessary corrections in the data, if required.	Inward Instrument	Please explain the qc module in detail	It is clarified that the bidder need to ensure correct data is keyed in and provided to Bank. If any wrong entry provided by the vendor may lead to customer grievances.
97	49	Part 5 -35	Should be able to process instruments of different size and colors.	Capture	Cheque dimensions are fixed by NPCI. Are we talking about deposit slips here?	Should be able to process Instrument(s) of different size and colours as per CTS standards defined by RBI/NPCI
98	51	5.1, 51	Software should be able to provide Signature Verification system with maker checker process	Techno Functional Requirements	Please give us the full scope of Signature Verification System required.	The proposed solution must have feature to show signature through Finacle Application by split window. Signature should be visible for Cheque Passing.  The scope of Signature Verification System will be shared with the successful bidder.
99	55	5.1, 95	The solution should be capable to work as fallback/ DR arrangements for Bank's Clearing at other Region as may be suggested or required or in order to comply with the regulatory norms from time to time.	Techno Functional Requirements	Please explain the meaning of 'clearing at the other regions'.	It is clarified that the Clearing at the other regions are Banks CTS Centres Services Branches, Grid Locations.
100	56	5.1, 100	System should have ICR/OCR capabilities to capture any given field present on the instrument. The fields can be handwritten or printed and could be present on the instrument.  Amount - Instrument date - Payee name - Account Number - Amount in words - SAN	Techno Functional Requirements	Generally, the results for automatic capturing of payee name are very poor. Further, such automatic capture of any of these fields require third party components. The bank will have to bear the cost for the same separately.	The subject clause should be read as below:  " System should have ICR/OCR capabilities to capture any of the following handwritten or printed that could be present on the instrument.  -Amount - Instrument date - Payee name - Account Number "
101	58	113	The Cheques scanning is to be done in one single capture with endorsement, MICR line reading along with UV image scanning.	Techno Functional Requirements	The cheque scanners should support the functionality of single capture with endorsement, MICR line reading and UV image scanning.	It is clarified that Endorsement will be as per CTS Standard



Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
102	58	114	Provide provision for detection of IQA success/failure during Cheques scanning itself and provision for re-scanning of the IQA failure instruments as well. The scanning of outward clearing instruments will be carried out by Bank's Officials. Rejects due to IQA failure should be made available for rescanning. P2F on account of IQA failures should be kept to bare minimum (near zero).	Techno Functional Requirements	The Cheque Scanners should support the functionality of performing IQA at the time of scanning. The scanners should also be provided with the own IQA drivers.	Requirement stands as per RFP
103	59	117	Provides for endorsement, unique item sequence number to be printed on the reverse side of the instruments and multiline endorsement for re-presentment cases. There should not be any overlapping, in case a new endorsement is required for re-presented Instrument(s) in outward clearing.	Techno Functional Requirements	The Cheque Scanners should support multiline endorsement without overlapping.	It is clarified that Endorsement will be as per CTS Standard
104	61	134	Images and data to meet the IQA/IQU and security specifications from RBI/ NPCI with proper image quality and in compression mode.	Techno Functional Requirements	The cheque scanners should support images as per RBI/ NPCI specifications. The CTS application can only capture what is given in the functionality of scanners.	Requirement stands as per RFP
105	62	139	System should be able to capture both front and back images of individual instruments as under:  -Front Gray scale- 100 DPI- JPEG format with JPEG compression. - Front black and white- 200 DPI TIFF Format with CCITT G4 compression. - Reverse Black and white 200 DPI TIFF Format with CCITT G4 compression. - Ultra Violet (UV) 100 DPI- JPEG format with JPEG compression	Techno Functional Requirements	The cheque scanners should support images as per the specifications mentioned herein. The CTS application can only capture what is given in the functionality of scanners.	Should be able to capture images as per CTS standards defined by RBI/NPCI
106	65	58	The software should be platform Independent	Techno Functional Requirements	The drivers of the scanner should be platform independent to make capture solution equivalent to that. The server side components are work on Windows server platform. Can be customize as per bank's given platform.	Clause stands as per RFP
107	68	187	Integration with various models/makes of Cheque Scanners to show the cartridge utilization of Cheque Scanners as prompt alert for refilling or replacement of Ink cartridge.	Techno Functional Requirements	The functionality for checking cartridge utilisation should be supported by Cheque Scanners. Only then CTS application can use this functionality to build in the application.	The subject clause stands as deleted.
108	68	190	The Solution should work using low bandwidth and high latency. The solution should work seamlessly in VSAT/LL Branches of Bank.	Techno Functional Requirements	For the locations with low bandwidth availability, local scanning utility can be very helpful.	Clause stands as per RFP
109	70	201	The proposed CTS Solution should have industry level application security standards based on OWASP Framework.	Techno Functional Requirements	Ok. Who will bear the cost of appsec testing?	It is clarified that Bidder has to bear all such cost / charges. Bank shall only pay per instrument charge as per commercial format.

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
110	73		Payment for the Services will be made on Quarterly basis in arrears after receipt of the bill from the selected bidder subject to the verification of the service level reports with all necessary documents except for those portions of any invoice that the Bank disputes in good faith and in writing. No penalty /Interest will be paid for the delayed payment.	Part IV	We request bank to release the payment on monthly basis, within 15 days of invoice submission.	No change. Clause stands as per RFP.
111	81	6.17	The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder at more favorable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality.	Part IV	Once the contract is awarded for a defined period, then the price renegotiation if any should happen only after the contract period is over and if both the parties agree to continue with the services. Please make changes accordingly.	Clause stands as per RFP
112	81	6.17	The Bank shall have the option of purchasing the equipment from third-party suppliers, in case such equipment is available at a lower price and the Selected Bidder's offer does not match such lower price. Notwithstanding the foregoing, the Selected Bidder shall continue to have the same obligations as contained in this scope document in relation to such equipment procured from third-party suppliers.	Part IV	The RFP is for offering services for CTS application. The bank is not going to buy any equipment from the successful bidder. Thus the statement, 'in case such equipment is available at a lower price and the Selected Bidder's offer does not match such lower price' is not applicable here. Please confirm.	The subject clause stands deleted.
113	44	5.1, sub point no. 7	System should be capable of creating multiple clearing types to suit Bank's /Sub-Member Banks (All types) clearing requirements to route the instrument and transaction type level and maintain separate settlement Ledgers and general ledger interface at various clearing types	Techno Functional Requirements	We request Bank to confirm on the types of Clearing requirements. As per our understanding, there are only 2 types of clearing i.e. CTS 01 & Special 99	It is clarified that Multiple Clearing Types are CTS, Non-CTS, Special Clearing and multiple clearing sessions in a day depending upon current & future RBI directions.
114	45	5.1, sub point no. 9	System should be compatible to handle all Cheque Scanning devices available with the major manufacturer, at present and capable to integrate with all types of Operating Systems. The Bidder has to integrate all the scanners on all desktop versions available within the Bank/Branches/Sub-member Banks. In case, Bank intends to purchase new Cheque Scanners then, Bidder has to do the integration without any additional cost during the contract period. Bank will ensure to provide proper technical clarifications / APIs to the Bidder for integration	Techno Functional Requirements	We support all the Windows compatible cheque scanners and to support other OS, drivers of the respective device scanners should be able to support the OS. Our solution is range compatible. Other than that if required then customization will be required.	It is clarified that proposed CTS Solution should have capability to integrate scanner APIs for windows & Non-windows Environment. No integration cost will be borne by the Bank.
115	45	5.1, sub point no. 11	System should be capable of handling minimum 50,000 instruments per hour during Data Entry and Verification Processing, simultaneously across all grid centres. However, System should also be capable for minimum 70,000 instruments per hour for Outward Clearing Files (CXF/CIBF) generation in the specified format of RBI/NPCI	Techno Functional Requirements	Our solution has the capability of processing more than 1,00,000 instruments. Please confirm whether the device i.e. hardware has the capability of handling 50,000 instruments	It is clarified that bidder has to provide an end to end Solution for CTS Services having provision of DC & DR on Hosted Model and all required Hardware, Connectivity with NPCI, Third Party Software's, Data Enrichment Operations and Facility Management Services.

Srl. No	RFP Page No	RFP Clause No	Original RFP Clause	Subject/ Description	Query Sought/ Suggestions of the Bidder	Bank Response
116	47	5.1, sub point no. 18	Shall have the seamless integration to the core banking system in all the legs of clearing	Techno Functional Requirements	We are currently working with Finacle CBS. Please confirm Bank's CBS details	Present, Bank is using Finacle 7.0.25 and in future Bank may migrate to Finacle 10x.
117	48	5.1, sub point no. 25	Archival system to store data, images and logs of the each and every transactions for a minimum period of 10 years and / or any other such period as may be required under the law or decided by Bank. Data Integrity, Image Quality and Security should be ensured with proper archival and retrieval mechanism.	Techno Functional Requirements	We request Bank to please confirm that who will be providing infrastructure for Archival system	It is clarified that the new Archival System is to be provided by the Bidder.
118	51	5.1, sub point no. 51	Software should be able to provide Signature Verification system with maker checker process	Techno Functional Requirements	We request Bank to provide the detailed Scope for this requirement	The proposed solution must have feature to show signature through Finacle Application by split window. Signature should be visible for Cheque Passing.
119	51	5.1, sub point no. 52	System should be able to interface and connect with Bank's existing signature servers and also be able fetch signatures from CBS. Facility for Migration of existing Bank's signature system to the new signature solution, which should be provided by the Bidder. Bidder has to complete it without any additional cost/charges to the Bank	Techno Functional Requirements	We request Bank to provide the detailed Scope for this requirement	The proposed solution must have feature to show signature through Finacle Application by split window. Signature should be visible for Cheque Passing.
120	52	5.1, sub point no. 54	All the query modules should have capabilities to export data or email them in standard format supplied by the Bank	Techno Functional Requirements	Customization will be required as per the Bank's format	Yes. Understanding is true.
121	52	5.1, sub point no. 63	The solution should not be system (Node/ workstation / PC) specific as if client system is down then processing should not be affected	Techno Functional Requirements	Please confirm the Bank's solution for Capture solution (i.e. where the cheque is scanned and kept for processing but without client system, it cannot work.)	The subject clause stands deleted
122	53	5.1, sub point no. 70	Customer Data security should be inbuilt in the system	Techno Functional Requirements	We request Bank to provide the detailed Scope for this requirement	It is clarified that proposed solution should have inbuilt customer data security so that confidentiality, security, integrity and authenticity of the data is maintained all stages of CTS cycle.
123	5.1, sub point no. 78	5.1, sub point no. 78	Should provide online interface to extract data from the Clearing and truncation system to feed Bank's other application on need basis	Techno Functional Requirements	We request Bank to provide the detailed Scope for this requirement	The subject clause stands deleted.
124	5.1, sub point no. 80	5.1, sub point no. 80	Possibility of sending emails of images and data records automatically by the system.	Techno Functional Requirements	Customization will be required	It is clarified that proposed CTS Solution should have feature to integrate with Banks E-Mail System to send the alerts and sample format/ data records by creating rules in the proposed solution.

Date: 18/03/2019

Place: Kolkata

\*\*\*\*\*End of Document\*\*\*\*\*