



GEM bid Ref No. GEM/2023/B/3336419 dated 06/04/2023 for Selection of Service Provider for Implementation of End-to-End Implementation of Universal Reconciliation System and Dispute Handling Process for Digital Banking Channels and Products in the Bank.

Date: 20-04-2023

Corrigendum 1

Bank's Response to Pre-bid queries:

Sl. No.	Page No. of RFP	Clause No	RFP Clause	Bidder's Query	Bank's Response
1	11	28. Security Deposit / Performance Bank Guarantee:	28.1 The successful bidder should submit a Security Deposit / Performance Guarantee for 3% of total value of the contract within 15 days from the date of acceptance of the Order.	Request the Bank to give 45 days time to submit a Security Deposit / Performance Guarantee from the date of acceptance of the Order.	Bidder to Comply
2	12	29. Execution of Agreement.	29.1 Within 21 days from the date of acceptance of the Order, the selected bidder shall sign a stamped "Agreement" with the Bank at Dharwad as per the format to be provided by the Bank. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder.	Request the Bank give 45 days time from the date of acceptance for execution of agreement.	Bidder to Comply

3	12	30. Implementation, Integration, Migration and Commissioning:	30.1 The successful bidder should ensure implementation of the entire solution and complete all works as specified in the Scope of Work of this RFP within two Months from the date of acceptance of the Purchase Order.	Request the Bank to give Four months time for implementation of the entire solution and complete all works	Please refer amendment
4	13	32. Uptime	32.1 The bidder shall guarantee 24x7x365 availability with monthly uptime of 99.9% for the solution as specified in Annexure-9 , during the period of the Contract, if contracted, which shall be calculated on monthly basis.	Request the Bank to keep time of 95.00% since the entire process works on batch processing, we don't see the need for 99.95% uptime.	Please refer amendment
5	16	37.3 Response Time and Meantime to Restore [MTTR]	37.3.1. Response Time shall be 1 hour and MTTR shall be 3 hours. Time specified above is from lodging of complaint.	Request the Bank to extend the response time to one working day.	Please refer amendment
6	26	Annexure-2 Bid Covering letter Format	We enclose a Demand Draft /Bank Guarantee in lieu of EMD for Rs.2,00,000.00 in favour of Karnataka Vikas Grameena Bank as EMD.	As per the EMD details in GeM Bid document the amount mentioned is 3,00,000. Request the Bank to clarify whether the EMD guarantee is 2,00,000 or 3,00,000.	EMD amount is Rs.3,00,000.00
7	28	Annexure-3 Eligibility Criteria Declaration	h) Integrity Pact: Bidder should submit Integrity Pact as per the format attached in the GeM Bid on a stamp paper signed by the Authorized signatory	Request the bank to confirm whether the Integrity pact is to be submitted on Rs.100/- non-Judicial Stamp paper or on bidders letterhead.	Integrity Pact shall be submitted on a Rs.200/- Non-Judicial stamp paper KA

8	33	Annexure-7	Non-Disclosure Agreement	Trust that the Non-Disclosure agreement is to be provided by the successful bidder only.	Non-disclosure agreement shall be submitted by all the participating bidders
9			General Query	Request the bank to extend the Bid submission by 15 days from the date of publishing the pre-bid clarifications on the Banks website/ GeM Portal	Please refer to the revised submission date in GeM portal
10	1	1	Scope of Work	What are the channels which needs to be reconciled and which files are available?	Please refer Annexure 9 of ATC.
11	1	1	Scope of Work	What is channelwise transaction volume and files available for reconciliation?	Please refer Annexure 17 of ATC for channelwise transaction volume. NPCI Raw data files, CBS files and GL reports shall be available for reconciliation of IMPS, AEPS and UPI products. SFMS reports, CBS reports and GL reports shall be available for reconciliation of NEFT and RTGS transactions
12	1	1	Scope of Work	Since the hosting of the solution is at our end, can the requested onsite resources be deployed in our HO instead of the bank?	2 onsite resources shall be deployed at Head office, Dharwad. Please refer Annexure 10 for the scope of work of onsite resources

13	1	1	<p>Bidder should be an OEM/System Integrator for providing an end to end scalable PA DSS certified & PCI DSS compliant Reconciliation Solution with qualified manpower or bidder who directly can provide the required solution with qualified man power can participate in this RFP.</p>	<p>How many resources and what is the qualification criterion for the required Onsite resources? Where will the resources be based?</p>	<p>2 onsite resources shall be deployed at Head office, Dharwad. Please refer Annexure 10 for the scope of work of onsite resources</p>
14	1	9	<p>The Solution provider must ensure that the solution provided is compatible to integrate with Bank's OGRS module. Any middleware if required for necessary integration needs to be provided by the bidder within the same quote given for entire solution.</p>	<p>What is the OS and DB of OGRS, Is the API available for OGRS?</p>	<p>OGRS portal is developed on Codeigniter 3 Framework of PHP. DB is MySQL. API is supported</p>
15	2	19	<p>All the complaints getting lodged either by branch / call center/ or on Website should reflect in product wise recon and dispute handling module proposed by the bidder as a part of universal recon & dispute handling solution.</p>	<p>What is the prevailing process of the bank to compile the customer grievances from branch, Call Centre, website, ombudsman and consumer forums?</p>	<p>Presently Bank is following manual process of collecting the customer complaints and responding to them individually</p>

16	12	30.1	<p>The successful bidder should ensure implementation of the entire solution and complete all works as specified in the Scope of Work of this RFP within two Months from the date of acceptance of the Purchase Order.</p>	<p>Since the time required from date of PO to actual start of Project and finalisation of requirement varies and in that case, the actual time left for implementation is lesser than expected. Hence, request Bank to amend the clause and keep the Implementation period from the date of Final SRS gets signed-off by the bank and not from the PO acceptance</p>	<p>Please refer amendment</p>
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17	48	<p>Annexure-11 Undertaking of Authenticity for Selection of Service Provider for Implementati on of End-to- End Implementati on of Universal Reconciliatio n System and Dispute Handling Process for Digital Banking Channels and Products in the Bank .</p>	<p>We hereby undertake that all the components/parts/assembly/software's used in the Solution under the above like Hard Disk, Monitors, Memory etc. shall be original new components /parts /assembly /software only from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used.</p> <p>We also undertake that in respect of Licensed Operating System/Software if asked for by you in the purchase order the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity in case of Microsoft Window Operating System/Software) and also that it shall be sourced from the authorized source (e.g. Authorized Microsoft Channel in case of Microsoft Operating System).</p>	<p>As the Recon solution required by Bank is on SaaS, in which the Hardware, System Softwares are not procured, it is hosted on Data Centre. Under this the License required are not purchased, but they are used as services on recurring basis. As per the undertaking required, it mentions about Hardware required is from respective OEM's only and License of Software to be produced to bank as and when required. Request bank to remove the Hardware and software license related clause from Annexure-11</p>	Bidder to Comply
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18	43	Annexure-10	2. Bidder shall arrange the necessary hardware, servers, OS, database, licenses and other infrastructure required and the solution shall be hosted in a PCI DSS com-pliant Meity approved Data Center. The bidder shall have a DR set-up in place for the proposed solution.	As the Recon solution required by Bank is on SaaS, in which the Hardware, System Softwares are not procured, it is hosted on Data Centre. Under this the License required are not purchased, but they are used as services on recurring basis. As per the undertaking required, it mentions about Hardware required is from respective OEM's only and License of Software to be produced to bank as and when required. Request bank to amend clause from Annexure-10	Bidder to Comply
19	13 5	Appendix -A	3) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD.	Since the submission of bid is online, How do we submit the hard copy of Bank Guarantee.	Hard copy shall be sent to the Head office of the bank within 5 days of bid submission date
20			Tender Fee/ Earnest Money Deposit	Our organisation is registered as a "Medium" entity under MSME Act of Govt, of India, Request Bank to as per GFR 2017 Guidelines - Rule No. 161 wherein it is mentioned that MSME's should be exempted from payment of tender fees and EMD	EMD is exempted for Micro and Small Enterprises only as per Rule 170 of GFR 2017

21	26	Annexure-2 Bid Covering letter Format	If our offer is accepted, we undertake to provide Technical consultancy / Service support / Guidance for the solution supplied as per the above referred RFP, during contract period. We enclose a Demand Draft /Bank Guarantee in lieu of EMD for Rs.2,00,000.00 in favour of Karnataka Vikas Grameena Bank as EMD.	Request bank to clarify if EMD amount is Rs. 200000 or Rs. 300000	EMD amount is Rs.3,00,000.00
22	54	Onsite Support Resources	Table - B Cost of Onsite Support Resources	As per section 5 scope of onsite resources we assume the entire reconciliation will be done by these 2 resources. In that case as per our experience 2 resources will not be suffice the requirement as we have to consider their leaves shifts etc. hence we propose the number of resources to be increased to 5 and accordingly the same has to be changed in commercial format.	2 onsite resources shall be deployed at Head office, Dharwad. Please refer Annexure 10 for the scope of work of onsite resources. Reconciliation can be carried out by the team at vendor's location.
23	46	Onsite Support Resources	Scope of work for onsite resources	We understand that all the onsite resources will be deployed in at Head Office Dharwad	2 onsite resources shall be deployed at Head office, Dharwad. Please refer Annexure 10 for the scope of work of onsite resources.

24	54	Annexure- 17 Bill of Material	Minimum expected No. of transactions per month. [A]* Reconciliation cost per transaction for IMPS Reconciliation cost per transaction for UPI Reconciliation cost per transaction for AEPS Reconciliation cost per transaction for NEFT/RTGS	Request bank to clarify YOY increase in minimum No. of transactions per month for Reconciliation cost per transaction for IMPS Reconciliation cost per transaction for UPI Reconciliation cost per transaction for AEPS Reconciliation cost per transaction for NEFT/RTGS	Expected YOY increase on minimum no. of transactions for each channel is given below: IMPS - 5% AEPS - 10% NEFT/RTGS - 2% UPI - 10%
25	27	Annexure-3 Eligibility Criteria Declaration	The solution provided should be PCI-DSS or PA-DSS compliant	Application is PA DSS certified but since PCI has close PA DSS from October 2022 , We are undergoing audit for PCI SSF S3 which would be completed in next 3 months. Undertaking and Audit commitment letter will be provided.	No query by the bidder
26				Request bank to clarify on No of Channels Live and expected in next 6 months to 1 year down the line	Please refer Annexure 9 of ATC.
27				Request bank to clarify Switch Vendor /OEM for (UPI/IMPS/Cards)	UPI and IMPS - Cedge Technologies (Olive Crypt). Card transactions - Canara Bank Base24 switch (ACI Worldwide)
28				Request bank to clarify CBS OEM	C-edge Technologies Ltd.
29				How is the source data provided? DBLINK/API/Flat File	Source data will be provided in the form of files only.

30				Number of locations from where the recon to be operated (in RFP Dharwad is mentioned). Whether remote ASP model is also ok with bank.	Reconciliation can be performed remote. However, 2 onsite resources shall be deployed at Head office, Dharwad. Please refer Annexure 10 for the scope of work of onsite resources.
31				How many GLs are presently in operation?	Total 20 GLs
32	16	1.3. Response Time and Meantime to Restore [MTTR]	37.3.1. Response Time shall be 1 hour and MTTR shall be 3 hours. Time specified above is from lodging of complaint.	Since there is dependency on other side, request bank to amend the clause as "Response Time shall be 3 hour and MTTR shall be 8-12 hours. Time specified above is from lodging of complaint.	Please refer amendment
33	26	Annexure 2	We enclose a Demand Draft /Bank Guarantee in lieu of EMD for Rs.2,00,000.00 in favour of Karnataka Vikas Grameena Bank as EMD	However As per the EMD details in GeM Bid document the amount mentioned is 3,00,000. Request the Bank to clarify whether the EMD guarantee is 2,00,000 or 3,00,000?	EMD is Rs.3,00,000.00
34	11	Point 28.1	The successful bidder should submit a Security Deposit / Performance Guarantee for 3% of total value of the contract within 15 days from the date of acceptance of the Order.	Request the Bank to give 45 days time to submit a Security Deposit / Performance Guarantee from the date of acceptance of the Order.	Bidder to Comply

35	12	Point 29.1	Within 21 days from the date of acceptance of the Order, the selected bidder shall sign a stamped "Agreement" with the Bank at Dharwad as per the format to be provided by the Bank. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder.	Request the Bank give 45 days time from the date of acceptance for execution of agreement.	Bidder to Comply
36	12	Point 30.1	The successful bidder should ensure implementation of the entire solution and complete all works as specified in the Scope of Work of this RFP within two Months from the date of acceptance of the Purchase Order	Request the Bank to give Four months time for implementation of the entire solution and complete all works	Please refer amendment
37	28	Point h) Integrity Pact	Bidder should submit Integrity Pact as per the format attached in the GeM Bid on a stamp paper signed by the Authorized signatory	Request the bank to confirm whether the Integrity pact is to be submitted on Rs.100/- non-Judicial Stamp paper or on bidders letterhead	Integrity Pact shall be submitted on a Rs.200/- Non-Judicial stamp paper
38	33	Annexure 7	Non Disclosure Agreement	Trust that the Non-Disclosure agreement is to be provided by the successful bidder only.	Non-disclosure agreement shall be submitted by all the participating bidders

39	12	Point 32.1	The bidder shall guarantee 24x7x365 availability with monthly uptime of 99.9% for the solution as specified in Annexure-9, during the period of the Contract, if contracted, which shall be calculated on monthly basis	Request the Bank to keep time of 95.00% since the entire process works on batch processing, we don't see the need for 99.95% uptime	Please refer amendment
40	16	Point 37.3.1	Response Time shall be 1 hour and MTTR shall be 3 hours. Time specified above is from lodging of complaint.	Request the Bank to extend the response time to one working day.	Please refer amendment
42	27	Annexure 3 point b)	The Turnover of the Bidder should be minimum Rs.25 Crores each year during last Three financial years (i.e. 2019-20, 2020-21 and 2021-22)	In one page turn over mentioned is 10 CR, in other page it is talking about 30 CR. Can you pl adv?	Please refer amendment
43	27	Annexure 3 point b)	The Turnover of the Bidder should be minimum Rs.25 Crores each year during last Three financial years (i.e. 2019-20, 2020-21 and 2021-22)	We request you to change it to minimum 20 Crores each year	Please refer amendment

44	27	Annexure 3 point d)	Bidder or OEM should have experience of 3 years in deployment, monitoring and management of the proposed reconciliation solution in any Scheduled Commercial Banks/RRB/Private Banks in India (i.e. from 01/04/2019 to 31/03/2022). The solution offered should have already been implemented in any Scheduled Commercial Bank/RRB/Private Bank in India having minimum business of 25000 crore as on 31st March 2022.	We request you to please revise it to in any financial institutions and remove business clause	Please refer amendment
45		General Clause	Last date of submission is 27-04-2023	We request an extension till second week of May 2023	Please refer to the revised submission date in GeM portal

Amendments:

Sl. No.	Page No. of RFP	Clause No	Existing Clause	Modified Clause
1	12	30. Implementation, Integration, Migration and Commissioning:	30.1 The successful bidder should ensure implementation of the entire solution and complete all works as specified in the Scope of Work of this RFP within two Months from the date of acceptance of the Purchase Order.	30.1 The successful bidder should ensure implementation of the entire solution and complete all works as specified in the Scope of Work of this RFP within two Months from the date of SRS sign off.
2	13	32. Uptime	32.1 The bidder shall guarantee 24x7x365 availability with monthly uptime of 99.9% for the solution as specified in Annexure-9 , during the period of the Contract, if contracted, which shall be calculated on monthly basis.	32.1 The bidder shall guarantee 24x7x365 availability with monthly uptime of 98.00% for the solution as specified in Annexure-9 , during the period of the Contract, if contracted, which shall be calculated on monthly basis.

3	13	<u>33.2. Penalties/Liquidated damages for not maintaining uptime :</u>	Level of availability calculated on monthly basis	Penalty amount	Level of availability calculated on monthly basis	Penalty amount
			99.90% to 100%	No Penalty would be deducted	98.00% to 100%	No Penalty would be deducted
			95.99% to < 99.90%	0.10% (Plus GST) on total order value for every hour or part thereof.	97.00% to 97.99%	0.10% (Plus GST) on total order value for every hour or part thereof.
			95.50% to <95.99%	0.20% (Plus GST) on total order value for every hour or part thereof.	96.00% to 96.99%	0.20% (Plus GST) on total order value for every hour or part thereof.
			94.99% to <95.50%	0.30% (Plus GST) on total order value for every hour or part thereof.	95.00% to 95.99%	0.30% (Plus GST) on total order value for every hour or part thereof.
			94.95% to <94.99%	0.50% (Plus GST) on total order value for every hour or part thereof.	94.00% to 94.99%	0.50% (Plus GST) on total order value for every hour or part thereof.
			<94.95%	1.00% (Plus GST) on total order value for every hour or part thereof.	<94.00%	1.00% (Plus GST) on total order value for every hour or part thereof.
3	16	37.3 Response Time and Meantime to Restore [MTTR]	37.3.1. Response Time shall be 1 hour and MTTR shall be 3 hours. Time specified above is from lodging of complaint.	37.3.1. Response Time shall be 2 hours and MTTR shall be 4 hours. Time specified above is from lodging of complaint.		
9	27	Annexure 3 point b)	The Turnover of the Bidder should be minimum Rs.25 Crores each year during last Three financial years (i.e. 2019-20, 2020-21 and 2021-22)	The average turnover of the Bidder should be minimum Rs.10 Crores for the last Three financial years (i.e. 2019-20, 2020-21 and 2021-22)		

	27	Annexure 3 point d)	<p>Bidder or OEM should have experience of 3 years in deployment, monitoring and management of the proposed reconciliation solution in any Scheduled Commercial Banks/RRB/Private Banks in India (i.e. from 01/04/2019 to 31/03/2022). The solution offered should have already been implemented in any Scheduled Commercial Bank/RRB/Private Bank in India having minimum business of 25000 crore as on 31st March 2022.</p>	<p>Bidder or OEM should have experience of 3 years in deployment, monitoring and management of the proposed reconciliation solution in any Scheduled Commercial Banks/RRB/Private Banks/SFBs/Co-operative Banks in India (i.e. from 01/04/2019 to 31/03/2022). The solution offered should have already been implemented in any Scheduled Commercial Bank/RRB/Private Bank in India having minimum business of 25000 crore as on 31st March 2022.</p>
		Additional Clause		<p>Bidder shall submit a detailed technical write-up of the proposed solution along with the technical bid.</p>