

EOI Clarifications

S.No	Subject of query / Relevant section or clause in EOI	EOI Clause	Query	NABARD Response	
1	NABARD's role and purpose	NABARD proposes to implement a Core Banking Solution (CBS) including Financial Inclusion in participating State Cooperative Banks (SCBs) and Central Cooperative Banks (CCBs).	Is this a compliance measure for NABARD? Are these banks sponsored by NABARD? Please specify size & geographical location of these banks?	This is not a compliance measure for NABARD. The purpose is given in the EOI. Other details such as geographical locations will be given at the stage of the RFP and/or Agreement.	
2	Section 1 (ASP model and end-to-end implementation)	The CBS solution will be offered on an Application Service Provider (ASP) model to cooperative banks.	Whether the proposed solution will be offered on ASP model by NABARD or should the Vendor provide the CBS solution on ASP model to NABARD?	The vendor is required to provide the proposed solution directly to the cooperative banks on ASP model.	
3			Is the ASP model applicable to the individual co-operative banks while NABARD will own the entire solution? OR is the ASP model applicable to NABARD also?		
4			The duration of the ASP model is not detailed. Kindly share the envisaged timelines for the same.	This would be detailed at the stage of RFP and/or Agreement.	
5			For those banks which are fully on manual operations, what is the scope of this project? Will it involve full computerization followed by CBS implementation?	Wherever required, the vendor is required to convert manual data into computerized format.	
6			The CBS vendor will be responsible for end-to-end implementation including, developing and customizing the CBS and other application software, user training, regular maintenance and support of related hardware and software, and data migration.	Need details about "other application software"	This refers to any other application software that the vendor may provide as a part of the proposed CBS solution.
7			Pls clarify the scope of deliverables from the bidder. Does the scope includes supply of DC/DR/ Branch hardware, network ?	The vendor is expected to provide CBS solution on ASP model to the cooperative banks. This is spelt out in the EOI in Section 4. It is planned that the branch infrastructure will be arranged by the bank however, this will be detailed in the RFP document.	
8	Will the bidder have to look out for partners for HW and NW?				
9	Does hardware sourcing have to be done by bidder?				
10	Should the bidder provide Hardware specifications along with the EOI Response?				
11	Pls clarify on where the DC will be based - in NABARD's premises or the vendor's premises.	The proposed solution is required to be provided on ASP model.			
12	Common DC and DR or Separate at each state level or bank level?	Vendors are expected to provide satisfactory and reliable CBS solution on ASP model. The infrastructure for ensuring this is to be arranged by the vendor. Further details would be provided at the RFP and/or Agreement stage.			
13	Pls. elaborate on the scope of 'end-to-end implementation of CBS'. Would this mean application implementation along with associated infrastructure?	Vendors are expected to provide satisfactory and reliable CBS solution on ASP model.			
14	Are all users of the 2500 branches required to be trained or training can be done on a "train the trainer" basis to selected staff per bank?	All the user of the 2500 branches are required to be trained. However, this would be detailed at the stage of RFP and/or Agreement .			
15	Whether the proposed solution is required to be implemented in all identified PACS or the scope is limited only to integration of CBS with PACS?	The scope of the proposed solution is limited to providing CBS to CCBs and SCBs. As for PACS, details would be furnished at RFP and/or Agreement stage..			

16		We understand that this project is not to be undertaken for SCB's already having CBS or undergoing CBS. Is our understanding correct? In such scenario, whether the integration will be required with SCB's having their own CBS?	This would be detailed at the stage of RFP and/or Agreement .
17		Interface with software operational at PACs - Request a list of the softwares operational at PACs	The relevant details can be provided in the RFP, if required.
18		What is estimated time frame for completion of all branches under CBS?	We are expecting that all branches would be on CBS within one year from signing of agreement. However, the specific details would be furnished at the stage of RFP and/or Agreement.
19		Pls. clarify the scope of work for financial inclusion project. Does this includes last mile connectivity option to deliver the services ?	No. The CBS should be capable of working with any financial inclusion products that the cooperative banks may install in the future.
20		What is the expected warranty period for this software?	This will be defined further at the RFP/ Agreement stage.
21		The CBS solution must not be restrictive to the Operating Environment- Please elaborate this point	The proposed CBS solution should be compatible with any operating system.
22		"Support end-to-end PKI" - kindly specify what is expected under this functionality. Will there be bulk uploads required to be provided as there is a query of PKI infrastructure?	The vendor is required to state if their proposed solution supports end-to-end PKI for all transactions.
23		Is reporting required only for Anti Money Laundering (AML) or does the bank need a full-fledged suite to handling AML requirements as part of Core banking solution?	The CBS needs to comply with all government regulations on Anti-Money Laundering. However, specific details would be furnished at the RFP and/or Agreement stage..
24		Can you list out the Marketable Securities under Remittances and Services?	This will be further elaborated upon in the RFP, if required.
		Kindly explain what are the card products NABARD is looking at here apart from Kisan Credit Cards?	The application should be flexible to accommodate standard banking products, however, the details would be furnished at the RFP and/or Agreement stage.
		Are the customer passwords and data security requirements related to Inetrnet Banking Facility? If no, kindly elaborate on the requirement.	This is normally related to internet banking. However, specific details would be provided at the RFP stage.
		Is CBS expected to handle only the accounting entries related to shares and transactions? Kindly clarify. Please provide more details.	CBS is expected to handle transactions across variety of purposes. However, specific details will be given at RFP and/or Agreement stage.
		Is retail loans origination also in the scope for the proposed solution? Please elaborate.	CBS is expected to handle transctions across variety of purposes. However, specific details will be given at RFP and/or Agreement stage.
25		Can you please elaborate on the requirement for parallel and reverse runs? What would be the period of parallel run with existing systems? Which system will be responsible for account balancing and finalization?	This will be further elaborated upon in the RFP, if required.
26		Is there any specific requirement for network availability and failover (manual or automatic) and disaster recovery as well as anti virus for the solution?	Requirements will be further elaborated upon in the RFP.
27	Section 4: Broad Scope of work	How many branches will be part of the pilot run?	This would be detailed at the RFP and/or Agreement stage.
28		Will the execution be completed in a phase-wise manner? If so, will NABARD specify the bank/branch wise implementation priority for the different phases?	Execution will not be in a phased manner. The details would be furnished at the RFP and/or Agreement stage.
		Please provide average number of deposits, A/c, Advances, Societies per branch, Members per Societies for the purpose of digitization.	This will be provided at the RFP and/or Agreement stage.
29		Does the scope of work include providing connectivity to all the 2500 branch locations that are envisaged for CBS rollout? Please clarify?	Yes, the vendor is expected to provide CBS on ASP model. Further details can be provided at the RFP and/or Agreement stage.

	To set up, maintain and run daily operations of Data Centre, Disaster Recovery sites including network connection to respective bank branches and Controlling Offices.	Kindly elaborate on all components at both DC and DR site. Kindly share your components of your vision at the branches level also..	Vendors are expected to provide satisfactory and reliable CBS solution on ASP model. The infrastructure for ensuring this is to be arranged by the vendor. Further details would be provided at RFP and/or Agreement stage.
30		We request details on High Availability requirements at DC & DR with expected RTO and RPO. Also need the details on branch locations, no. of users in each branch to estimate the bandwidth requirement and to conduct the feasibility of last mile availability.	Further details will be provided at the RFP and/or Agreement stage.
31		How many branches have the current data in manual format? How many year's data is envisaged to be migrated? Will there be a cut-off balance?	There will be a cut-off date. However, details will be furnished at the RFP and/or Agreement stage.
32		Can you provide details on branch wise records and fields to be digitized?	Further details will be provided at the RFP and/or Agreement stage.
33	Data migration across bank branches and Controlling Offices, including data entry to convert manual data to digital format if required.	Can NABARD share the names of the 100 banks with their branch numbers along with details of users at these branches so as to get a better idea of the data entry exercise to be conducted?	Further details will be provided at the RFP and/or Agreement stage.
34		The data entry and the other service providers have all to be part of the consortium or just third party subcontractors?	There can be third party subcontractors. Specific details would be given in the RFP document.
35		Will the data entry also have to be in local language?	Details would be provided at the RFP and/or Agreement stage.
36		Who will be responsible for data validation before upload?	It would normally be done by the cooperative banks but further details will be provided at the RFP and/or Agreement stage.
37	To implement CBS including Financial Inclusion on an ASP model across participating State Cooperative Banks (SCBs) and Central Cooperative Banks (CCBs), including procurement, customization, installation and maintenance of the Core Banking Solution across the cooperative banks' controlling offices and branches and training to banks' staff	Is all hardware necessary for the CBS implementation to be procured afresh, or is there any reuse of existing infrastructure envisaged?	The vendor is expected to provide a satisfactory and reliable CBS solution on ASP model. The selection of infrastructure is normally upto the vendor. However, specific details will be provided at the RFP and/or Agreement stage.
38	Shared infrastructure	Does the physical infrastructure for this CBS implementation (through NABARD) need to be dedicated for these banks or can it be shared with other implementations?	The vendor is expected to provide a satisfactory and reliable CBS solution on ASP model. The selection of infrastructure is normally upto the vendor. However, specific details will be provided at the RFP and/or Agreement stage.
39		Is the bank open to use an existing hosted shared model setup for the solution?	The vendor is expected to provide a satisfactory and reliable CBS solution on ASP model. The selection of infrastructure is normally upto the vendor. However, specific details will be provided at the RFP and/or Agreement stage.
40	Offline capability	Please provide the details of those branches which would require offline capability.	All branches would normally require offline capability, however, the specific details would be furnished at RFP and/or Agreement stage.
41		In terms of offline capability are there any branches which have no connectivity with the HO at all and that current data synchronization is done through external media? Please provide the numbers of these branches or approximate percentage of such branches.	All branches would normally require offline capability, however, the specific details would be furnished at the RFP and/or Agreement stage.
42	Language Requirements	Is the local language requirement limited to screen labels and reporting or additionally the banks will need the data entry in the system to be done in local language?	Details would be provided at the RFP and/or Agreement stage.
43		NABARD has not asked for software to be bilingual as per the Official Languages Act 1963. We request inclusion of this feature.	Details ,if required, would be provided at the RFP and/or Agreement stage.

44	Section 1 (Number of Vendors)	NABARD may choose to appoint one or more vendor/s for the participating cooperative banks.	Can the Bank please elaborate on this clause? Does the bank envisage single vendor for implementation and multiple vendors for rollouts?	NABARD may choose to appoint more than one vendor to implement CBS in the participating cooperative banks in a timely manner. If multiple vendors are appointed, there will be one vendor selected for each cooperative bank. The specific details would be given at the RFP and/or Agreement stage.
45			NABARD has stated in the EOI that NABARD may choose to appoint one or more vendor(s) for the participating cooperative banks. Our interpretation of the clause is that the same CBS application offered by two different SIs can also be an appointed vendor for participating banks. Is our understanding right?	The qualification for the prime vendor is given in Section 5 and as per that your understanding seems to be correct.
46			Kindly elaborate how capital investment which is required to be made in such a venture will be recovered in case NABARD terminates the contract. Also, similar question arises, given the scenario of multiple vendors being selected.	This would be detailed at the stage of RFP and/or Agreement.
47			Will the co-operative banks have an option to go with any of the shortlisted and selected vendors or will NABARD decide which bank needs to go with which selected vendor?	NABARD may choose to appoint more than one vendor to implement CBS in the participating cooperative banks in a timely manner. If multiple vendors are appointed, there will be one vendor selected for each cooperative bank. The specific details would be given in the RFP / Agreement.
48			Once NABARD selects the final CBS vendors, will the co-operative banks be required to enter in contract with the selected vendors immediately after the RFP / vendor selection process or will the co-operative banks be free to contract with the selected vendors at any later stage at their convenience?	The cooperative banks will be expected to enter into a contract with vendor immediately after the vendor has been appointed, however, the specific details will be provided at the RFP and/or Agreement stage.
49		In case multiple vendors are selected, will there be any minimum commitment (in terms of number of branches or banks) for each vendor?	Yes, there will be minimum commitment. However, details would be provided at the RFP and/or Agreement stage.	
50	Section 1 (Customization of software)	The CBS vendor will be responsible for end-to-end implementation including, developing and customizing the CBS and other application software, user training, regular maintenance and support of related hardware and software, and data migration.	The bank proposes to implement CBS for its 100 SCB's and CCB's. Will the functional requirement be similar across these banks? Request clarification?	The functional requirements will normally be the similar with some level of customization, however, the specific details would be given at the RFP and/or Agreement stage.
51			The selected vendor needs to maintain a single base version of the Core Banking Solution for all the co-operative banks participating in this initiative from NABARD. Any specific customization required by any co-operative bank would be maintained as a separate module for the bank and any such requirement would be discussed mutually between the bank and the vendor during the respective contracting process. Please confirm if the understanding is correct.	This would be detailed at the RFP and/or Agreement stage.
52			The EOI states that "Intellectual Property Rights for all major modules / products developed specifically for the Cooperative Banks and integrated with CBS will rest solely with the Cooperative Banks. This is a mandatory requirement and will form a part of the final contract between the vendor and the Cooperative Banks". We request that "any enhancement done in the existing software should remain the right of the vendor".	This would be detailed at the RFP and/or Agreement stage.
53			Can we configure/customize the CBS for one bank and replicate the same for the other banks OR is customization necessary for each individual bank?	The functional requirements will normally be similar with some level of customisation. However, the specific details would be given at the RFP stage.

54	5.1.11 to 5.1.13: Qualification criteria for CBS experience		Can the criteria in 5.1.11 to 5.1.13 be fulfilled by the consortium instead of only by the prime bidder?	No, there is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
55			We request you to kindly reconsider and waive the conditions mentioned in clauses 5.1.11 to 5.1.13.	No, there is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
56	5.1 Qualification Criteria	Only Original Equipment Manufacturers (OEM)/ Product Vendors of Core Banking Solutions, or organizations authorized by the OEM/ Product Vendors to make customizations to the CBS application are allowed to bid.	Is a company eligible to bid if it has authorization by a Product vendor of a CBS product?	Please refer to Section 5 (clause 5.1.1) of the EOI.
57			If Company X is authorized by OEM / Product vendor, who will be the primary bidder – X or product vendor?	It is for the bidders to decide this as per Section 5 of the EOI.
58		The bidder must have past experience in end-to-end implementation of CBS application. Experience should strictly be end-to-end implementation and not implementation of part/parts of a CBS project.	Will it satisfy the eligibility criteria if the Product vendor from whom Company X has authorisation has past experience in end-to-end CBS implementation (and not X itself)? In this case who will be deemed as the primary bidder?	This is clearly spelt out in Section 5 of the EOI.
59			Does the Product vendor with whom Company X has authorization, have to satisfy all eligibility criteria?	This is clearly spelt out in Section 5 of the EOI.
60		The bidder must have presence in India for at least 5 years.	What is the artefact that the Bank would like as a proof for the same? Please clarify	This would be normally through documents and/or site visits.
61		The company should have registered office with legal presence in India with a localized development and support center.	What is the artefact that the Bank would like as a proof for the same? Please clarify	This would be normally through documents and/or site visits.
62		The bidder must have a permanent establishment with adequate technical staff attending to product development work as well as maintenance and customer support services across India. A stand alone liaison office will not be considered as a permanent establishment.	What is the artefact that the Bank would like as a proof for the same? Please clarify	This would be normally through documents and/or site visits.
63		The bidder must warrant that the key project personnel to be deployed in this project have been sufficiently involved in similar projects in the past three years. The bidder should provide documentary evidence of the same.	What is the artefact that the Bank would like as a proof for the same? Please clarify	This would be normally through documents and/or site visits.
64		The bidder must have the capability to ramp up the team size (resources) at any time during the Project Life Cycle to meet the project objectives in a timely fashion and maintain the quality. The bidder should provide documentary evidence of the same.	What is the artefact that the Bank would like as a proof for the same? Please clarify	This would be normally through documents and/or site visits.
65		The product offered by the bidder should have been in the market for a minimum period of three years and offered version should be compatible with the latest technology. The bidder should provide documentary evidence of the same.	What is the artefact that the Bank would like as a proof for the same? Also, please clarify on what the Bank means by "compatible with the latest technology"?	This would be normally through documents and/or site visits.
66		Can you please clarify on what end to end implementation means? Would this mean application implementation along with associated infrastructure?	End-to-end means that the vendor should have experience in all the stages of the CBS implementation.	
67	The bidder must have past experience in end-to-end implementation of CBS application. Experience should strictly be end-to-end implementation and not implementation of part/parts of a CBS project.	As an SI we have experience of implementing a CBS in x banks and y RRBs. However, considering the cooperative sector's unique and different needs, a CBS different from the one implemented in commercial banks may be more suitable to the functional needs. As long as the functional requirements mentioned in Section 3 of the EOI are met, are we allowed to bid with a product that is different from the one we have implemented in other commercial banks?	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.	
68	Role of vendors in consortium	Can the prime bidder do the program management, requirements gathering and testing while OEM does the customization?	The prime bidder has to meet the qualification criteria given in Section 5, however, the consortium may decide its own working arrangement.	

69	5.1.12	Should have completed implementation of CBS in at least three Cooperative Banks (including Urban Cooperative Banks) or Regional Rural Banks in India with minimum 100 branches combined with the product running successfully for at least one year	Please modify to "Should have completed implementation of CBS in at least 2 Cooperative Banks (including Urban Cooperative Banks) or Regional Rural Banks in India with minimum 50 Branches combined with the product running successfully for at least one year."	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
70			Please modify to "Should have completed implementation of CBS in at least 3 cooperative banks (including UCB) or RRBs in India with minimum 100 branches combined. The product in any of these banks should be running successfully for at least one year."	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI. However, it is clarified that "at least 3 Cooperative Bank (including Urban Cooperative Banks) or Regional Rural Banks" in this Clause the meaning of at least 3 is 1 bank with 100 branches or 2 banks with 100 branches combined or 3 banks with 100 branches combined.
			Please modify to "Should have completed implementation of CBS in cooperative sector in India with minimum 200 branches with the product running successfully for at least two year."	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI. However, it is clarified that "at least 3 Cooperative Bank (including Urban Cooperative Banks) or Regional Rural Banks" in this Clause the meaning of at least 3 is 1 bank with 100 branches or 2 banks with 100 branches combined or 3 banks with 100 branches combined.
71			Can the criteria of 150 crores annual turnover per year be relaxed?	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
72			Please modify to "The Bidder or its parent /promoter company must have an annual financial turn over of at least Rs. 150 Crores for the last 3 years ending March 31st 2010"	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
73			Please modify to "The Bidder or its parent /promoter company must have an annual financial turn over of at least Rs. 50 Crores or lower for the last 3 years ending March 31st 2010"	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
74	5.1.5	The Bidder must have an annual financial turn over of at least Rs. 150 Crores for the last 3 years ending March 31st 2010	Please modify to "The Bidder or its parent /promoter company must have an annual financial turn over of at least Rs. 35 Crores for the last 3 years ending March 31st 2010 and be should be SECMMI level 3 or more"	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
75			Please modify to ""The bidder must have an annual financial turnover of at least Rs. 150 Crore during the last three years ending 31st March 2010 OR The parent company of the bidder (holding more than 50% stake) must have an annual financial turnover of at least Rs. 500 Crore during the last three years ending 31st March 2010"	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
76	5.1.2	The bidder must have presence in India for at least 5 years	The bidder or its wholly owning parent company must have presence in India for at least 5 years	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
77	5.1.4	The bidder must be a profit making company for the last three years	The bidder or its wholly owning parent company must be a profit making company for the last three years	There is no relaxation in the qualification criteria laid down in Section 5 of the EOI.
78	5.1.16	Please provide: Current installed base of CBS clients, with details, client-wise, of hardware, operating systems, application software, delivery channel technology deployed, size of network (number of cities, branches/locations), date of installation and size of database.	Are we required to give such details for all the clients or only India clients? Details such as delivery channel technology for each CBS clients, hardware, size of network, (number of cities, branches/locations), size of data base etc will be difficult to get for worldwide clients.	Only India clients is sufficient for the EOI response.
79	5.1.17	Please provide: Number of states in India with completed CBS implementations along with number of branches in each state.	With reference to clause 5.1.17, States wise Branches- What is the expectation here. Getting the details of bank's branches in different states- will require going to reference bank.	The information as desired in clause 5.1.17 is required to be provided.

80	5.1.18	Please provide: Copy of agreements, legal documents, including agreement with other vendors with whom the Prime vendor will work in the consortium to provide the proposed solution.	With Reference to clause 5.1.18, the primer bidder can form a consortium on understanding the detailed scope of work. The partnerships are made on the basis of detailed understanding of the scope of work. Hence submitting the legal agreements, partnerships at this juncture may not be possible	The complete set of legal agreements can be submitted with th RFP response if the vendor is shortlisted for RFP. However, as part of the EOI response, the vendor must submit a legally binding document.
81	Form 2	CBS Technical Information	Alliances: Third party products - Does the requirement here is to provide the name of the alliance partner. At this stage, without having detail functional requirement, it will not be possible to give third party product name.	This information is required.