



**Clarifications- Expression of Interest – Consultant for the
Integrated Application Software Solution**

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Clarifications -Expression of Interest (EOI) - Consultant for the Integrated Application Software Solution

Sr.No	EOI Reference(s) /Clause No.	Nature of query raised	Response / Clarification of DICGC
1	1.3.1 (Page No: 7)	Please provide the broad categories of portals needed at the front-end apart from banks, claims settlement & recovery, treasury, estate department/suppliers	The business processes referred to in the EOI document and identified subsequently ,if any, needs to be incorporated. Further details will be provided at the RFP stage.
2	Para 2.2.1	Please elaborate on the IT systems that needed to be studied for the implementation of IAS solution	Details of IT infrastructure used by the Corporation:1)Orion-Software for Premium Accounting, General Ledger Accounting etc. 2)Kastle /Kastle Risk Management – Software for accounting of various deals carried out in the Treasury Dealing Room, giving fund position and assess risk. (3) Trading System-PDO-NDS,NDS-OM,CROMS,NDS-Auction etc. (4) Payment System-RTGS,NEFT,ECS ..(5) HRMS, IES,e-Kuber etc.
3	2.2.11 (Page No: 11)	Can the consultant propose that a single SI (either alone or in the form of a consortium) deliver 'the other applications, IT infrastructure etc., to be implemented along with the IAS', instead of multiple SIs?	The modalities and requirements that have been laid down in para 2 of page 3 are to be adhered to.

4	2.2.20 (Page No: 12)	Can the consultant propose that the activities - digitisation of data, various tests, UATs, audits be brought within the scope of IAS and, wherever required, that the third parties would be agreed upon by SI, DICGC and the consultant together?	Items referred to in the query have already been indicated in EOI as outside the Scope of SI. Any third party for undertaking certain activities referred to under this para may be appointed by the Corporation through proper tendering process.
5	2.2.22 (Page No: 13)	It is assumed that the consultant would be drafting the required manuals till the SI is on-board and thereafter, the responsibility is taken up by the SIs and the consultant's role is limited to the review of documents. Please confirm.	Business process documents/manuals etc., are required to be prepared by the Consultant . However, technical documentations such as business solution mapping document etc., would be prepared by the SI and subsequently all the documents are to be validated/reviewed by the Consultant.
6	2.2.22 (Page No: 13)	Is the Consultant expected to draft an organizational wide BCP/DR document? Request you to demarcate the roles of Consultant and SI.	BCP /DR documentations duly factoring the IT/Non IT related contingencies required to be prepared by the Consultant in Co-ordination with the SI as per the Corporation's guidelines.
7	2.2.25 (Page No: 13)	Please provide the exact description of consultant's role during Program Management.	The consultant is required to facilitate and monitor the project till the completion of the project on an End-to End consultancy basis . The Consultant is expected to monitor/supervise the progress of the project and ensure that all contractual obligations are delivered by the SI and other vendors as per the time frame.Thus the Consultant would act as Project Manager.

8	2.2.33 (Page No: 13)	Please clarify the role to be played by the consultant in testing, as various tests, UAT will be taken care of by SI(separately from IAS)	The role of Consultant involves ,amongst other thing's, planning,benchmarking and indentifying test scenarios , test plan/strategic ,monitoring the implementation of tests ,evaluation of tests etc.
9	2.2.40.3 (Page No: 14)	Is there an existing system for depositor/claim life cycle management?	No.
10	2.2.40.6 (Page No: 15)	Please provide a rough estimate of the various number of platforms that the bidder might be required to study	The banks covered by DICGC include Commercial Banks,Co-operative Banks, RRBs, and Local Area Banks . Various platforms that are being used by banks need to be studied. The same was furnished in para 2.2.40.6.
11	3.1.4 (Page No: 16)	Will a self-declaration be sufficient for this point? If not, kindly provide what kind of documentary evidence is needed for the same.	At this stage 'yes'.However,at the RFP stage, the Corporation may insist on any associated documentary evidence.
12	Annex 1: A - Company Profile - Point 6 (Page No: 27)	Please elaborate on this requirement	This is ment for obtaining information on areas of work undertaken by the bidding entity.
13	Annex 1: A - Company Profile - Point 11 (Page No: 28)	Please elaborate on this requirement	Organisation Chart pertaining to the entity may be provided.
14	Annex 1: D - Points 1 and 4 (Page No: 29)	Will proprietary methodologies and relevant citations serve as evidence for (a), (b), (c) and (d)?	Yes .
15	Annex 1: D - Points 2 and 3 (Page No: 29)	Will declarations by the authorized signatory be sufficient for this requirement?	At this stage 'yes'.However,at the RFP stage the Corporation may insist on any associated documentary evidence.

16	Annex 2: Proposed team profile (Page No:33)	Will declarations by the authorized signatory be sufficient for substantiating this matrix?	At this stage 'yes'. However,at the RFP stage the Corporation may insist on any associated documentary evidence.
17	Section 1.3.1 Page 7	Please elaborate on recovery systems	It relates to recovery of claims paid by the Corporation from the assets of failed banks.
18	Section 2.2.22 Page 1	What is the role of the consultant in preparation of the manual?We suggest that the consultant play a role of reviewing the manual and not actual preparation.	Business process related functional documents/manuals etc.,would be prepared and delivered by the Consultant . However, technical documentations such as business solution mapping document etc., would be prepared by the SI and subsequently all the documents are to be validated/reviewed by the Consultant.
19	Section 2.2.22 Page 1	Please elaborate on BCP / DR documents preparation	BCP /DR documentations duly factoring the IT/Non IT related contingencies required to be prepared by the Consultant in Co-ordination with the SI as per the Corporation's guidelines.
20	Bidder's Eligibility Criteria Page 16 Section 3.1	For profit and positive net worth, request you to allow us to submit the auditor's certificate stating all information for the last three years?	Auditor's certificate can be submitted along with all financial informations.

21	1.3 – Objective of IAS	Request DICGC to furnish the details on the Products and Solutions current used in the corporation?	Details of IT infrastructure used by the Corporation:1)Orion-Software for Premium Accounting, General Ledger Accounting etc. 2)Kastle /Kastle Risk Management – Software for accounting of various deals carried out in the Treasury Dealing Room, giving fund position and assess risk. (3) Trading System-PDO-NDS,NDS-OM,CROMS,NDS-Auction etc. (4) Payment System-RTGS,NEFT,ECS ..(5) HRMS, IES,e-Kuber etc.
22	Para 1.3	Business and IT Architecture of the DICGC for the current set of functions as well as peripheral functions.	Please refer para 1.3.1 of EOI for broad business areas . For IT architecture refer response given in Sr.no.21.
23	Para 1.3	The Eoi says “The core objective of implementing IAS has been to have, irrespective of hardware structures and software functionalities, a cross functional and seamless integration of all the existing applications of the Corporation into one system”. Does all the existing systems include applications such as ERP etc. in the scope?	We expect seamless integration of all applications such that there should be no duplication of effort. Further it would be desirable to have integration of in house applications like HRMS ,IES etc with the Integrated Application Solution for payment and accounting purposes.
24	Para1.3.1	Please provide details of the Treasury application and Policy Administration system.	Please refer to response at Sr.No-21 for as regards treasury applications. The work related to the Corporation encompasses the collection of premium from banks ,payments of claims w.r.t failed banks ,recovery of claims paid etc., and their related accounting processess. These activities are being handled through the our current software.

25	Para1.3.1	Please share the process map of the current business process. Also, details on the manual processes and automated processes	Please refer para 1.3.1 of EOI for broad business areas. Further details will be provided at the RFP stage.
26	Para1.3.1	What CBS solutions are in the scope as some of the bank's used customized or homegrown CBS solutions?	The banks covered by DICGC include Commercial Banks, Co-operative Banks, RRBs, and Local Area Banks . Various platforms that are being used by banks need to be studied. The same has been mentioned in para 2.2.40.6 of the Eoi.
27	Para1.3.1	What level of integration is expected with CBS and other outside systems?	Please refer para 2.2.40 of the EOI document. Also refer to our response at Sr. No 26.
28	Para1.3.1	Please share the data architecture / Data structures that are used in the corporation today?	Current data base is in oracle. Historical data would be in soft or manual forms . Further details will form the part of the RFP.
29	Para1.3.3	Can the consultant propose any of the existing solutions? Or the existing solutions are at sun-set	We reiterate that most of the business processes should be included within the proposed integrated solution with minimum customisation. However, we are open to suggestions for any solution proposed by the bidder if deemed fit.
30	Para1.3.3	What is the data size available in the current systems / solutions?	Complete details will emerge at a later stage. The consultant would be required to recommend data to be captured/ migrated based on statutory requirements and need for proper functioning of the proposed Integrated Application solution.

31	Para 1.3.3	Are there any policies in the corporation on Open Source systems?	The Corporation has adopted RBI's IT Policy for its operations. The Consultant may, however, propose Open source system .
32	2 – Scope of work for the consultancy	Is Program Management of the implementation phase in scope?	Yes. The consultant is required to facilitate and monitor the project till the completion of the project on an End-to End consultancy basis . The Consultant is expected to monitor/supervise the progress of the project and ensure that all contractual obligations are delivered by the SI and other vendors as per the time frame.
33	Para 2.1.3	Does the scope include DC/DR setup and sizing?	Yes. Subject to extant policy of the Corporation.
34	Para 2.2.5	Please provide details on the CRM, Risk & Compliance solutions used in the corporation?	At present no CRM , risk & compliance application is used by the Corporation. However, treasury application has risk management reporting in a limited manner. Other departments use standard reporting formats generated from current applications.
35	Para 2.2.5	Does the current data exist in manual format, electronic format or a combination of both?	Both
36	Para 2.2.5	Please share the details on the organizational structure of the corporation? For the purpose of this engagement, which all corporation's offices and locations will the work be carried out from?	Please refer to the DICGC website for Organization structure. The consultant needs to work from the current location of DICGC.

37	Para 3.1.3	Request DICGC to reconsider the condition on having India only experience, as we have done similar consulting engagements across the globe. Also, we have implemented in India in many large banks, there is a very good understanding of the Indian Market requirements and CVC guidelines	The stipulated eligibilty criteria in para 3.1.3 of EOI needs to be complied with.
38	Para 3.1.6	Request us to present the experience in the other sectors, as most of the IT solutions for the functionalities in scope are horizontal in nature	The stipulated eligibilty criteria in para 3.1.6 of EOI needs to be complied with. However, any additional experience ,if any, can be presented by the firm.
39	Para 6.17	Can the EOI response be submitted with the soft-copy of the signature of the authorised signatory?	No.
40	Para 6.19	The services and solution designed specifically for the corporation will be Corporations' IP, as there may be IP and Capabilities which the consultant bring in and will remain as consultant's IP. Please confirm the understanding	The Corporation would have IP rights for the services and solution designed and developed exclusively for the proposed project.
41	Annex 1 – Technical Bid Section A	Please provide details on the information required in section “Business Structure” and “Chart”	Please refer to response at Sr.no 12 &13 above.
42	Annex 2 – Proposed Team Profile	Is legal expertise are to be provided for all the proposed profiles? If Yes, what details would be required?	The details for legal matters handled ,if any , by any of the members of the proposed team may be furnished.
43	Page 16; Section 3.1.5	We request DICGC to relax the eligibility criteria to consider earned operating profit for two out of last three years.	No relaxation allowed in the eligibility criteria.The stipulated eligibilty criteria in para 3.1.5 of EOI needs to be complied with.

44	Page 16; Section 3.1.5	For calculation of earned operating profit are Depreciation and Amortization to be included in this calculation?	Yes.
45	Page 17; Section 3.1.7	We request DICGC to waive off the criteria of quality certifications - ISO / CMM for eligibility. We help companies to get ISO certified.	No waiver is allowed in the eligibility criteria stipulated in para 3.1.7. Any additional quality certifications specified here in, held if any, may be listed.
46	Page 8; Section 1.3.3	What are the applications implemented at DICGC currently?	Please refer to response at Sr.no 2 above.
47	Page 8; Section 1.3.3	What are the key issues faced in the current applications?	Different packages /applications used by the Corporation are serving their intended purpose . However , Corporation needs an Integrated Application Solution to serve the Corporation on long term basis to align the Corporation to enhanced mandate.
48	Page 8; Section 1.3.2	CRM application - Who are termed as customers here - Individual depositors or the Banks	Banks ,individual depositors, regulatory agencies, functionaries of State/Central Governments etc., form part of stakeholders.
49	Page 10; Section 2.1.3	The EOI states -"the bidder shall be required to but underlying intent."We propose that activities outside the documented scope in the contract of successful bidder should be treated as change request and the financial impact should be mutually decided by the bidder and DICGC.	The conditions specified are required to be met with.
50	Page 11; Section 2.2	Which applications/modules are envisaged to form part of Integrated Application Solution (IAS)?	Please refer to responses at Sr.No 2 , Sr. No 23 and S.No 27.

51	Page 11; Section 2.2.1	As per Section 2.2.1, consultant is expected to study existing Business Processes & IT systems - Please provide a list of Business departments for which processes need to be studied?	Nature of activities undertaken by the Corporation has been enlisted in para 1.3.1 of EOI. Further details will be provided at the RFP stage.
52	Page 11; Section 2.2.2	It is stated that the consultant should carry out basic of BPR plan / design in consultation with the corporation. Does scope encompass core processes of organization or only those with direct linkages with core IT systems? Does scope encompass processes with significant outcome or those which require re-design urgency?	The Scope encompasses core as well as other processes.
53	Page 8 - 1.3.4	It is stated that there may be a need to do a basic BPR. Whether the 'as-is' assessment would involve discussion with process owners and reviewing process documents only or would it involve performing walk-through with doers & understanding process in and out?	The assessment would involve discussions, referring the manuals/documents and also understanding processes in and out from various sections.
54	Page 8 - 1.3.4	It is stated that there may be a need to do a basic BPR. Will design of processes involve full scale recreation of work flows or only optimization and re-design of identified processes? Will only technology dimension be taken care of while designing processes or other dimensions like organization, strategy and people will be taken care of as well?	The processes are defined as per the mandate . However, basic BPR may involve all dimensions for enhanced efficiencies and to take care of changes in mandate.

55	Page 11; Section 2.2.2	It is stated that the consultant carry out BPR plan/design in consultation with the Corporation. Will implementation, testing and knowledge transfer (in terms of process diagrams, training to employees etc.) be part of scope and Consultant's responsibility solely?	The consultant is required to facilitate and monitor the project till the completion of the project on an End-to End consultancy basis . The Consultant is expected to monitor/supervise the progress of the project and ensure that all contractual obligations are delivered by the SI and other vendors as per the time frame.Thus the Consultant would act as Project Manager.
56	Page 11; Section 2.2.4	Where are the DC and DR situated?	The DR site is located at Primary Data Center ,Kharghar,Navi Mumbai.
57	Page 11; Section 2.2.5	Does DICGC have a CRM solution currently implemented? If yes, which system is implemented?	No.
58	Page 11; Section 2.2.5	What is the current support for MIS reporting at DICGC?	Standard reporting formats from different applications are used for this purpose.
59	Page 11; Section 2.2.5	Does DICGC have a Risk Management solution currently implemented? If yes, which system is implemented?	Please refer to response at Sr. No 34.
60	Page 12; Section 2.2.19	With reference to the statement 'Plan, assist, guide and formulate strategy for digitizing all data' - we require clarity on scope of digitization?	All Data that is necessary for retrieval/archival while running the Integrated Application solution. Further details will be provided in due course.
61	Page 12; Section 2.2.19	With reference to the statement 'Plan, assist, guide and formulate strategy for UAT & Audits (Third party / Internal)' - our understanding is that the consultant is expected to prepare only the strategy and not participate in UAT / Audit. Please confirm.	The Consultant's involvement in UAT & Audits would be till the successful completion of these activities . Also please refer to response at Sr. No 8.

62	Page 13; Section 2.2.21	Consultant is expected to draft all agreements / contracts related to IAS - we propose that the consultant should draft the (Statement of Work) SOWs and Service Level Agreements) SLAs for the agreement. Legal terms and rest of the agreement should be drafted by DICGC Legal team. Please confirm.	The Consultant would be required to draft all EOI's,RFPs, agreements/contracts related to the proposed solution including the SOWs ,SLAs, in compliance with existing laws. The document would be vetted by the DICGC's/RBI's legal team.
63	Page 13; Section 2.2.22	Drafting all manuals related to IAS is proposed to be part of Consultant's scope. Usually this activity is done by the SI / implementing vendor. Is DICGC open to idea to transfer this into SI scope? Consultant can review the documents.	Please refer to response at Sr.No 18.
64	Page 13; Section 2.2.25	As per EOI, carrying out all other tasks / activities necessary and incidental to the implementation of IAS as may be identified from time to time, in considered to be part of Consultant's scope.We propose that activities outside the documented scope in the contract of successful bidder should be treated as change request and the financial impact should be mutually decided by the bidder and DICGC.	Please refer to response at Sr.No 49
65	Page 14; Section 2.2.40.4	What are the internal and external interfaces in DICGC application stack currently?	The Corporation's internal applications includes ORION, Kastle and Kastle Risk Managent Systems. Whereas external appliations includes the treasury applications like PDO-NDS, NDS OM, CROMS etc., and payment applications like RTGS ,NEFT, ECS, E Kuber etc.

66	Page 20; Section 4.2.5.4	It is stated that the bidder may be required to present details of proposed solution architecture to meet requirements, approach and roll-out strategy. In Annexure 1 C, it is mentioned that detailed project plan, estimated work plan, time schedules are to be provided. We assume the proposed solution architecture will be done post selection of consultant after looking at current state architecture and studying high level business requirements and the plan for this activity is to be part of the proposal. Please confirm.	We expect suggestion for the technical architecture under the entire project plan at this stage of EOI.
67	Page 16/Clause 3.1.3“Be in the line of similar project consultancy ie CBS/Financial Institution (FI)/Insurance Companies at least for a period of 5 years in India as on 30.11.2012. Bidder should have handled similar projects in India.	We request the following modification to this clause:“Be in the line of similar project consultancy ie CBS/Financial Institution (FI)/Insurance Companies or project consultancy support to Central/State governments in tax/revenue or public finance domain at least for a period of 5 years in India as on 30.11.2012. Bidder should have handled similar projects in India.....	The conditions specified under para 3.1.3 of EOI are required to be met with.

68	<u>Eligibility Page 16/Clause 3.1.6</u>	1. We request the following modification to this clause:“Have prior experience in providing of end to end consultancy services for Financial Institution/Insurance company/banks or Central/State governments in tax/revenue or public finance in India in last three years. Mention at least two projects....	The conditions specified under para 3.1.6 of EOI are required to be met with.
69	<u>Evaluation Page 28/Form C</u>	It is not clear if the technical architecture is being evaluated or the project plan. Please clarify on what parameters the proposed solution architecture will be evaluated.	The parameters would cover in full as given in scope of work in Chapter 2. However, we expect suggestion from the Consultant for the required technical architecture under the entire project plan.
70	<u>Evaluation Page 28/Form C</u>	Please provide a list of deliverables	This is intended to get suggestions/inputs ,if any, from the prospective bidders.
71	Page 30 : Documentary evidence of track	Please provide us the detailed criteria for evaluation of the past experience. This will help us submit to you the most relevant projects done	The necessary criteria for evaluation of past experience has since been given in Annex-1 E read with para 3.1 of EOI.
72	Proposed Team :Page 33 Annex 2	Please provide the criteria for scoring and evaluating the CVs.	Please refer Annex 1-D points 2 & 3 of EOI.
73	Section 2.2.1 (page 11)	It is assumed that the corporation has a well defined and documented IT policy which will be made available to the consultant during the project execution.	Yes
74	Section 2.2.2 (page 11)	The business process reengineering is assumed to be done at the high level process.	Please refer to responses at Sr.no. 52. Sr No.53 and Sr. No 54.
75	Section 3.1.4 (page16)	can you please provide a format for this declaration?	No format has been prescribed for this purpose. However, the information in support of the criteria may be furnished.
76	Section 3.1.5 (page16)	What do you mean by adequate financial standing?	Please provide the required financial informations as specified in the para 3.1.5 of EOI.

77	Section 4 (page 18)	Will the corporation consider QCBS or L1 or some other method of evaluation for final selection?	It is viewed that the information sought is not warranted at this stage.
78	Section 4.2.5.4 (page 20)	can we assume that the Solution architecture will be at high level depending on the information provided in this Eol document.	The details will emerge at RFP stage.
79	Section 4.2.2 (page 19)	Do we have to submit the technical bid as part of Eol response? "Only the vendors who qualify in the Eligibility Criteria as mentioned in para 3.1 should apply and provide response" - Annex 1, Page 27	Yes.
80	Chapter 5	All hardcopy documents to be submitted in a single envelop?	Yes.
81	Section 5.1.3 (page 21)	Will there be a separate booklet on "A hard copy of the credential letters from banks / FI / clients neatly bound, labeled and segregated into different areas (Core Banking credentials, System Integration etc.)"?	Yes.
82	Section 5.2.1 (page 21)	Structure of Technical Bid is not clear, same subsection repeats. Please clarify.	The details/information sought under para 5.2.1 to 5.2.4 of EOI may be duly provided for this purpose.
83	Annex 1, D (page 29)	Do you need all these certifications - ISO9001 (or above) (2000), BS7799, ISO17799, CMM Level 5 along with Six Sigma?	The higher level certification held by the prospective bidders under any category may be provided.
84	Annex 1, D (page 31)	In project details, you have asked for quite a few information (e.g. hardware make, network topology etc.) are confidential and most of the clients will not agree to share the same. Can this be replaced by project description?	The information in the nature of not highly confidential ,if any , may be shared.