



# Odisha Gramya Bank

H.O-At- Gandamunda, P.O. Khandagiri, BBSR -30

## Corrigendum to RFP on KYC Registration Solution – Ref No-OGB/RFP/ITD/CKYC/002/18-19

Sr. no	Page No.	RFP Clause Number	Clause	Bidders queries	Bank's Remark / Amendment
1	11	3.7	Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted	Request Bank to kindly allow submission through courier as we are a Mumbai based organisation	Mode of submission can be by person, courier or by post, however bank will not be responsible for late receipt.
2	23	5.6	Existing hardware details available with the bank	The mentioned hardware under point number 5.6 is under warranty or AMC please clarify	The mentioned hardware are under AMC
3	23	5.6	Existing hardware details available with the bank	How many servers of the specifications mentioned in 5.7 are available	Only one server at DRC Hyderabad is available as per details in 5.6
4	24	5.12	The bidder should either provide the source code itself with necessary documentation or arrange to keep it under escrow arrangement	Kindly clarify if the bank or the vendor will borne the cost for escrow	Vendor should provide perpetual license for the CKYCR solution software
5	24	5.15	Data capture page of proposed solution given for branch users should validate PAN and Aadhaar number from NSDL and UIDAI sites and same facilities to be available for other OVDs in public domain as and when they become available	Will the bank provide necessary links to external sources	Data capture page of proposed solution for branch users to be developed within Finacle with field level validation to validate PAN and Aadhaar numbers.
6	24	5.23	Branches should be able to login through separate user-id and password or Single Sign On using Lightweight Directory Access Protocol (LDAP). System should allow the users to add or modify based on maker checker or as per configured workflow by Bank official. System should allow configuring the work flow by admin user of the Bank.	Kindly give us more details	This clause has been removed

7	25	5.35	The proposed solution should have the ability to delete or modify or remove the configured workflows, if they become redundant or obsolete as per bank's requirement and there should be sufficient logs for every action without any cost to bank	The application is designed as per CERSAI based CKYCR flow hence requesting bank to remove this clause as amendment and deleting will not be required.	The proposed solution should have the ability to delete/modify or remove the configured workflows as per CERSAI requirement and there should be sufficient logs for every action without any cost to bank
8	25	5.47	On-site Support of an engineer to be provided for 3 months after go-live.	Under Annexure - VIII point number 5 it is mentioned that the engineer has to be provided for 3 years, please clarify.	On-site support engineer with sufficient knowledge to be provided at H.O. Bhubaneswar for 5 years.
9	23	5.10	The main scope is implementation of enterprise wide web based application for Bank to manage KYC records of new and existing customers of Bank by fetching required details from CKYCR & Bank's CBS via Straight through Processing-STP and allowing the users of Branch to fill the gap data to meet the requirements of CKYCR template. The application should be accessible via banks network not through internet.	As per our understanding CBS will provide KYC data in csv, xls or as staging database to Newgen application instead of downloading the data by the application. Kindly confirm our understanding is correct.	Solution should capture gap data & store it within CBS system database except images and images should be stored in CKYC server.

10	24	5.26	The activities of every user in workflow should be logged by the system automatically for each record and the same should be maintained.	<p>As per the RFP, a robust workflow management solution is required by OGB with custom form building capability to create forms at various stages of the CKYC flow.</p> <p>As per our understanding the system should provide inbuilt facility to design Custom forms that can be attached at one or more stages of workflow. The Form designer interface shall support facility to define text boxes, Combo boxes, radio buttons, Drop down etc. The system shall provide facility to define variables in the process or in external database tables, which can be linked to fields defined in the form for efficient data entry. The system shall provide facility to define zones at forms and images, so that relevant part of the image is highlighted for Image assisted data entry. Please confirm whether this understanding is correct.</p>	The data capture menu will reside within bank's CBS (finacle), so workflow management is not required.
11	34	(B-Database Requirements) 8	Data migration capabilities- Migration of data on one time basis from existing systems and also on ongoing basis if needed	As per our understanding the legacy data to be migrated will be as per CERSEI prescribed specifications. Kindly confirm our understanding. Also, Please confirm the volume, size and the type of the data to be migrated.	Data should be migrated as per the CERSAI format as per CERSAI guidelines.
12	23	5.11	The Successful Bidder will be responsible for redundancy of hardware installed between DC Chennai and DR Hyderabad. Any kind of replication should be automated by Bidder.	Kindly clarify whether required HW, System SW, Networking will be provided & done by the successful bidder at DC Chennai & DR Hyderabad location.	Replication of gap data at CBS to be taken care by the bank and application image backup to be taken by vendor and necessary tape to be provided by the vendor

13	24	5.13	Bidder will ensure that, the application should work on any enterprise grade database (MYSQL/Oracle/DB2/Windows SQL server) with latest version (Upgradable / Down gradable) and shall be responsible for providing necessary licenses.	As Bank is having huge volume of customer confidential data which is very much important in terms of business growth and security norms, we suggest OGB to go for Enterprise Level Databases like ORACLE/Windows SQL and DB2. Requesting OGB to consider this suggestion.	Bidder should ensure that, the application should work on any secure enterprise grade database with latest version (Upgradable / Down gradable) and shall be responsible for providing necessary licenses.
14	8	3.1. Minimum Eligibility Criteria for the Bidder EC-3	Audited Balance Sheet for last three Financial Years 2015-16, 2016-17 and 2017-18 to be submitted. CA certificate with regard to turnover is required to be submitted by the bidder.	In lieu with Balance Sheet for Financial Year 2017_18;Can we share provisional balance sheet statement.	Audited Balance Sheet for last three Financial Years 2015-16, 2016-17 and 2017-18 (Actual/Provisional) to be submitted. CA certificate with regard to turnover is required to be submitted by the bidder.
15	9	3.1. Minimum Eligibility Criteria for the Bidder EC-7	The Bidder must have supplied and implemented the proposed solution in at least 3 Banks / Financial institute in India having at least 300 branches each. Completion certificates & PO to this effect from the Bank(s) are required to be submitted.	The Bidder must have supplied and implemented the proposed solution in at least 1 Banks / Financial institute in India having at least 300 branches each. Completion certificates & PO to this effect from the Bank(s) are required to be submitted.	The bidder should be engaged in implementation or have implemented CKYC solution at least in 1 Bank / Financial institution in India having at least 200 branches. A letter of reference/ Completion certificates & PO to this effect from the financial organization should be submitted along with the technical bid.
16	23	5 - Scope of Work ,5.1	The main scope is implementation of enterprise wide web based application for Bank to manage KYC records of new and existing customers of Bank by fetching required details from CKYCR & Bank's CBS via Straight through Processing-STP and allowing the users of Branch to fill the gap data to meet the requirements of CKYCR template.	What is the communication channel to download the KYC data from CBS to Application? is it WebAPI ?	Finacle 7.x does not provide web services or APIs. Bidder's application should use connect24 interface as communication channel. However, Finacle can consume APIs of bidder's application to initiate transaction.
17	25	5 - Scope of Work, 5.38	The proposed solution should be capable of using existing scanners available at branches as per description of CKYCR uploading requirement.	What is the model of scanners available in the branches?	Canon Lide 110 and HP scanjet 200.

18	45	ANNEXURE-VIII Format for Commercial Bid, 4	ATS of Application Software, Operating System and Database per year (For DC and DR) @Rs. (A). Total Cost for 4 years ATS after warranty period of one year (i.e. A x 2)	Our understanding is ATS should be calculated for 4 years rather 2 as per commercial bid	ATS of Application Software, Operating System and Database per year (For DC and DR) @Rs. (A). Total Cost for 4 years ATS after warranty period of one year (i.e. A x 4)
19	45	ANNEXURE-VIII Format for Commercial Bid, 4	ATS of Application Software, Operating System and Database per year (For DC and DR) @Rs. (A). Total Cost for 4 years ATS after warranty period of one year (i.e. A x 2)	Our understanding is, in cost column, we have to quote ATS for 4 years & not for 1 year	ATS of Application Software, Operating System and Database per year (For DC and DR) @Rs. (A). Total Cost for 4 years ATS after warranty period of one year (i.e. A x 4)
20	45	ANNEXURE-VIII Format for Commercial Bid	5. Cost of onsite support at HO , Bhubaneswar as per the scope of RFP @ Rs. Per year X 3 Years	Our understanding is onsite support required for 5 years with 1 support staff at bank premises on bank working days only	Cost of onsite support at HO , Bhubaneswar as per the scope of RFP @ Rs. Per year X 5 Years. Payment for support staff will be released as quarterly arrear. At any point of time bank at its sole discretion may discontinue the support staff with a notice of 90 days.
21	45	ANNEXURE-VIII Format for Commercial Bid, 5	Cost of onsite support at HO , Bhubaneswar as per the scope of RFP @ Rs. Per year X 3 Years	Our understanding is, in cost column, we have to quote onsite support cost for 5 years & not for 1 or 3 year	Cost of onsite support at HO , Bhubaneswar as per the scope of RFP @ Rs. Per year X 5 Years
22	45	ANNEXURE-VIII Format for Commercial Bid, 6	Cost of two days training to Bank staff at any location in India.	Please share the number of person per batch for training & also confirm, whether it will be two continues days or two different days/different palces for training	Cost of two days training to Bank staff at H.O. and 1 day at each 9 R.O.s should be provided in commercial and will be consider in TCO. Infrastructure will be provided by the bank
23	45	ANNEXURE-VIII Format for Commercial Bid, 8	Change request (CR) cost = unit cost @Rs. X 10 man days	Our understanding is man-days consist of 8 hours	Change request (CR) cost = unit cost @Rs. X 1 man day(8 hours)
24			Chapter 5 - Scope of Work (General)	How to get the CKYC Scanned images. Need some manual intervention to crop the images as per CKYC norms. Who will do the data cleansing (Bank/Vendor)?	The system should identify the image of person and required information / images from the bank's form automatically.

25		Limitiation of liability Page no:22	. Limitation Of Liability Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply to third party claims for IP Infringement indemnity Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. Vendor shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.	In case property cost, real cost or bodily injury or death claim is more than contract value then can be limited to contract value. Confirming on contract value is not known since don't know what could be order so it is better we negotiate the maximum liability to very much less value. Confirming on contract value is not known since don't know what could be order so it is better we negotiate the maximum liability to very much less value.	Limitation Of Liability Vendor's aggregate liability under the contract shall be limited to a maximum of the order value. This limit shall not apply to third party claims for IP Infringement indemnity Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. Vendor shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.
26	23	5.4	The platform should work in JRE1.6. No update to JAVA at client PC or branch PC will be allowed.	<b>The Clause is only applicable for Client or Branch PC , not for Server , please clarify it.</b>	The platform should work in JRE1.6. No updation of JAVA at client PC at branch will be allowed.
27	Page No. 18	Clause No 4.7. a.	That the Bidder will assume total responsibility for the fault free operation of application software and maintenance during the warranty and post warranty (AMC period) for a total duration of five years. The bidder will accomplish preventive and breakdown maintenance activities to ensure that application execute without defect or interruption for at least 99% uptime for 24 hours a day, 7 days a week of operation on a quarterly basis. If the service support is less than 24*7 basis, Bank may at its own discretion reject the proposal in total, without assigning any reason.	Our understanding is that Hardware will be managed by bank so we request bank to relax this clause.	That the Bidder will assume total responsibility for the fault free operation of application software and maintenance during the warranty and post warranty (AMC period) for a total duration of five years. The bidder will accomplish preventive and breakdown maintenance activities to ensure that application execute without defect or interruption for at least 99% uptime during working hours of the bank.

28	Page No. 25	Clause No. 5.44	The successful bidder has to provide 24x7 online support to Bank and if required the vendor's engineer has to visit Bank's premises to resolve the issue.	How many L1/L2 resources bank is looking for onsite support? What is daily Account Opening Volume with bank?	The successful bidder has to provide online support to the Bank during business hours and if required the vendor's engineer has to visit Bank's premises to resolve the issue. Account opening volume with the bank <b>approx 1500 daily.</b>
29		General Query	NDA	To be submitted on stamp paper or Bidders Letter Head?	NDA should be submitted in stamp paper.
30		General Query	Power of Attorney	Format Not Given also to be submitted on stamp paper or Bidders Letter Head	Power of Attorney should be submitted in stamp paper.
31		General Query	Volumes	What is current volume at Bank? What growth should be considered for upcoming years?	Current Customer volume is - 62 lacs Growth should be considered at 10% each year.

**REVISED COMMERCIAL BID FORMAT FOR CKYC REGISTRATION SOLUTION**

**Ref No - Ref No-OGB/RFP/ITD/CKYC/002/18-19**

**ANNEXURE-VIII  
Format for Commercial Bid**

**Software Cost**

S.NO	PARTICULARS	Unit Cost	Units / Years	Total Cost excluding Taxes	GST %
1	Application Software Perpetual License Cost with one year warranty		1		
2	Operating System Software Perpetual License Cost with one year warranty		1		
3	Database Software Perpetual License Cost with one year warranty		1		
4	Change request (CR) cost for one man days <ul style="list-style-type: none"> <li>Rate of Charges towards Change Request is to be mentioned, in per man days.</li> </ul>		2000		
	<b>Total Software Cost</b>	XX	XX	<b>(A)</b>	<b>XX</b>

**One Time Cost**

S.NO	PARTICULARS	Total Cost	GST %
1	Project Implementation Cost		
2.	Total Training Cost		
3	Hardware Cost with one year warranty		
4	Migration Cost of Old data		
	<b>Total OTC</b>	<b>(B)</b>	<b>XX</b>

**Recurring Cost**

S.NO	PARTICULARS	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	Total	GST %
1	Support Staff Cost							
2	Annual Maintenance Cost of all Hardware	NIL						
3	Application Software ATS	NIL						
4	Operating System Software ATS	NIL						
5	Database Software ATS	NIL						
	<b>Total</b>	<b>XX</b>	<b>XX</b>	<b>XX</b>	<b>XX</b>	<b>XX</b>	<b>(C)</b>	<b>XX</b>

**TCO = (A) + (B) + (C)**

**All prices are exclusive of applicable taxes.**

Sign & Stamp of Authorized Signatory



**BANK HAS DECIDED TO RESCHEDULE THE BID DATES  
FOR CKYC REGISTRATION SOLUTION  
Ref No-OGB/RFP/ITD/CKYC/002/18-19**

**THE UPDATED SCHEDULE IS AS FOLLOWS:**

Tender Reference Number	OGB/RFP/ITD/CKYC/002/18-19	
Activities	Existing Date & Times	Proposed date & Times
Date of Issue of RFP	24 <sup>th</sup> July 2018	24 <sup>th</sup> July 2018
Last date of receipt of queries	30 <sup>th</sup> July 2018 - 03:00 P.M	30 <sup>th</sup> July 2018 - 03:00 P.M.
Pre-bid meeting	31 <sup>th</sup> July 2018 - 11:00 A.M	31 <sup>th</sup> July 2018 - 11:00 A.M
Last date for submission of bids	17 <sup>th</sup> August 2018 - 05:00 P.M	23 <sup>rd</sup> August 2018 - 05:00 P.M
Date for opening technical bid	18 <sup>th</sup> August 2018 - 11:00 A.M	24 <sup>th</sup> August 2018 - 12:30 P.M
Date for opening commercial bid	will be intimated to technically short listed bidders	