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Clause in RFP

Sr. No.	Clause in RFP	Clarifications/ Changes made
1	**[A] Important Dates:** 4. Last Date of Submission of RFP Response (Closing Date) 04:00 PM on 5th January, 2024 5. Eligibility Cum Technical Bid Opening Date 4:30 PM on 5th January, 2024	**[A] Important Dates:** 4. Last Date of Submission of RFP Response (Closing Date) **04:00 PM on 10th January, 2024** 5. Eligibility Cum Technical Bid Opening Date **4:30 PM on 10th January, 2024**

Sr. No.	Clause in RFP	Clarifications/ Changes made
	Annexure 2 – Evaluation Terms	
	A. Eligibility Bid Evaluation.	
1	**A. General** **1.** Bidder must be a Government Organization / PSU / PSE / partnership firm / LLP or private / public limited company in India for last 5 years.	**A. General** 1. Bidder must be a Government Organization / PSU / PSE / partnership firm / LLP or private / public limited company in India for last **3 years**.
2	B. **Financial** 1. The Bidder must have registered a turnover of 25 Crore or above in each year during the last three completed financial years – FY 2020-21 & 2021-22 & 2022-23* (Not inclusive of the turnover of associate companies). **Below clause is applicable for bidders who fall under the category of Micro & Small Enterprise (MSEs) or Start-ups (Necessary**	B. **Financial** 1. The Bidder must have registered a turnover of 25 Crore or above in each year during the last three completed financial years – FY 2020-21 & 2021-22 & 2022-23* (Not inclusive of the turnover of associate companies). **Below clause is applicable for bidders who fall under the category of Micro & Small Enterprise (MSEs) or Start-ups**

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	valid documentary proof certifying the bidder as an MSE or Start-up needs to be submitted by the bidder). The Bidder must have registered average annual turnover of Rs. **10 Crore** or above during the last three completed financial years – 2020-21 & 2021-22 & 2022-23* (Not inclusive of the turnover of associate companies).	**(Necessary valid documentary proof certifying the bidder as an MSE or Start-up needs to be submitted by the bidder)**. The Bidder must have registered average annual turnover of Rs. **05 Crore** or above during the last three completed financial years – 2020-21 & 2021-22 & 2022-23* (Not inclusive of the turnover of associate companies).
	* If 2022-23 Financial Statements of any bidder is unaudited, then Financial statements for 2019-20, 2020-21 and 2021-22 will be considered, along with an undertaking letter from the bidder that FY 2022-23 statements are not audited. In this scenario Audited Financial statements for the financial year 2019-20, 2020-21 and 2021-22 are to be submitted.	
3	**C. Experience & Support Infrastructure** 1. Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years. **Document required:** Documentary Proof of order / contract copy / customer credentials.	**C. Solution capability and support infrastructure.** **1. Proposed Trade Finance Solution should have been** implemented and maintained in at least 2 Commercial Banks / Financial Institution / Government Organizations in India **/ Global** in **last 5 years.** **Document required:** Documentary Proof of order / contract copy / customer credentials. **Incase Bidder having NDA with their client, an undertaking from the bidder on the bidder's letter head confirming the implementation along with the contact details of client's representative (Bank may directly**

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		contact with the bidder's client to validate capability of the proposed solution)
Annexure 2 – Evaluation Terms		
B. Technical Bid Evaluation		
1	**Criteria:** Number of implementations carried out (In the last 3 years starting from 01-09-2020 till RFP submission date)	**Criteria:** Number of implementations carried out (In the last **5 years** starting from 01-09-2018 till RFP submission date) **Incase Bidder having NDA with their client, an undertaking from the bidder on the bidder's letter head confirming the implementation along with the contact details of client's representative (Bank may directly contact with the bidder's client to validate capability of the proposed solution).**
Annexure 13–Masked Commercial Bid and Annexure 14 – Commercial Bid		
Additional Clauses for clarifications		
1	Item description - Sr. no. 1.2. Any other Software License Cost (e.g. Any Middleware / Additional utility etc) (Note : Details along with cost is to be mentioned under this line item)	Item description - Sr. no. 1.2. Any other Software License Cost (e.g. Any Middleware / Additional utility etc) **Note : -** **i) Details along with cost are to be mentioned under this line item.** **ii) Bank will provide any middleware e.g Websphare / Web logic / Jboss if required for implementation. Bidder need to factor cost for any other middleware requirement (other than Websphare / Web logic / Jboss) in this line item.**
2	Item description - Sr. no. 2. (**additional point added below**)	

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Sr. No.	Clause in RFP	Clarifications/ Changes made
	Bank will provide Test & Development environment for CBS Finacle 10.x for Customization / Development to be under taken under CBS Finacle 10.x. Bidder is required to deploy onsite resource at Mumbai office for development. As Bank will not provide any remote access to our internal system, Bidder needs to factor all associated commercial under this line item. Production movement will undertake by Bank's internal team. The development is to comply with bank's standard guidelines and Quality Assurance.	
2. DELIVERY		
	The Software Solution for Trade Origination Automation Platform (Front Office & Mid Office) for Trade Finance Business Function of International Centers should be implemented as per project scope within a period of -12- Months from the date of acceptance of purchase order. --	The Software Solution for Trade Origination Automation Platform (Front Office & Mid Office) for Trade Finance Business Function of International Centers should be implemented as per project scope within a period of -12- Months from the **date of proving UAT Infra.** --
	Annexure 17 - Bank Guarantee for early release of retention money.	Adjacent Annexure 17 stand deleted from RFP.

Clarification of Pre-bid queries is enclosed as "Annexure A".

Addendum to the following Annexures:

All other Terms & Conditions are same as per our RFP Bid no.: GEM/2023/B/4260765 dated 28th November 2023 and subsequent addendums for Supply, Implementation & Support of Trade Origination Automation Platform (Front Office & Mid/Back Office) for Trade Finance Business Function of International Centers.

Annexure-A
RFP for Supply, Implementation & Support of Trade Origination Automation Platform (Front Office & Mid/Back Office) for Trade Finance Business Function of International Centers. Bid Number: GEM/2023/B/4260765 dated 28th November 2023
Prebid queries response / clarification as part of Addendum Dated 03.01.2024

S. No	Page #	Point / Section #	Clarification point as stated in the tender document	Comment/ Suggestion	Bank's Clarifications to the bidder query
1	31	**Eligibility Bid Evaluation.** C. Experience & Support Infrastructure	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years	Given that bank is intending to implement this solution is for International branches requesting the bank to consider global OEM experince in implenting solution in International Banks. Temenos is a global software organization with more than 3000 customers. Temenos Trade Finance solution has been implemented in Banks based in UAE, USA, Singapore, Uganda etc. which are also part of bank's list of countries where the proposed solution will be used. Request the Bank to kindly consider and modify the clause as " Bidder / OSD should have implemented the proposed Trade Finance Solution in at least 2 Commercial Banks/Financial Institution/Government Organizations in India or **Outside India. in the last 5 years."**	Please refer Addendum
2	12	**Payment Terms:** b.Software Licenses Cost & Any other Software License Cost (for DC,DR,SIT/UAT) OTC – One-time cost).	i. 40% of the license cost on delivery of Software Licenses plus applicable tax (wherever applicable) at actuals. The required documents to be provided along with original invoice are as under :	Request the Bank to kindly consider 100% upfront pay out of the license cost on delivery of Software plus applicable taxes. Implementation cost can be milestone basis but the Licence cost cannot be linked to implenetation milestones.	No Change
3	10	**7. Performance Guarantee**	The successful Bidder shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure - 17 to the extent of 10% of the Contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations.	The successful Bidder shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure - 17 to the extent of **3%** of the Contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations.	No Change, PBG percent is as per Govt directives
4		Eligibility Bid Evaluation. C. Experience & Support Infrastructure	Bidder should have direct support offices in Mumbai and Hyderabad. In case direct support office of the bidder is not present in Hyderabad / Mumbai then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad / Mumbai whenever desired by the Bank.	We request the bank to modify this as " Bidder / OSD should have direct support offices in Mumbai / Hyderabad / Chennai. In case direct support office of the bidder is not present in Hyderabad / Mumbai / Chennai then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad / Mumbai / Chennai whenever desired by the Bank."	No change
5		Annexure 14 - Commercial Bid	Licensing	We request bank to allow us to quote on usage based subscription or a term license model. Subscription model will bring down bank's upfront cash flow and help bank. Perpetual Licensing model will increase the cost for bank since this is for usage at foreign locations.	No change

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6	10	7	The successful Bidder shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure - 17 to the extent of 10% of the Contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations. The guarantee should be of that of a nationalized Bank or schedule commercial bank only, other than Bank of Baroda. In the event of non-performance of obligation or failure to meet terms of this Tender or subsequent agreement the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the Bidder. The Bank reserves the right to recover any dues payable by the selected Bidder from any amount outstanding to the credit of the selected Bidder, including the pending bills and/or invoking Performance Guarantee, if any, under this contract. If the Performance guarantee is not submitted within the stipulated time, the Bank reserves the right to cancel the order / contract and the earnest money deposit taken from the Bidder, will be forfeited.	Before invocation of the performance guarantee, Bidder should be given a chance to remedy the breach and an opportunity to be heard be given	No change
7	15	12	Bank reserves the right to terminate this RFP at any stage without any notice or assigning any reason. At any time during the course of the RFP process or before the award of contract or after execution of the contract that one or more terms and conditions laid down in this Request For Proposal has not been met by the bidder or the bidder has made material misrepresentation or has given any materially incorrect or false information. Bank may terminate his contract and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further bank may impose such restriction/s on the defaulting bidder as it deemed fit. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same, In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract.	Request the bank to discuss this at the contracting stage. Further, please omit termination without cause as bidder would be provisioning for the services for successful project completion not limited to time, resources and efforts. However, if required by regulatory authority then the same can be with a longer notice period subject to payment by bank for services rendered by the service provider. Secondly, we would request that any additional expense incurred by the bank for execution of the balance contract would be borne by bidder to a certain extent of amount which can be agreed by bank and bidder durring the contracting stage	No change
8	19	20.9	Acceptance of Terms: the bidders will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document	this would be subject to the queries/ deviations submitted by the bidder	No change

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9	114	17	Confidentiality clause	Requesting bank to please make confidentiality clause mutual	No change
10	115	18	Indemnity Clause	Request the bank to mutually discuss this at contracting stage. Further, for acts, ommissions, negligence, and misconduct and breach of terms of agreement, bank can claim for damages as remedy available at law as we are not agreeable with wide and open terms. Further, we propose to define indemnification process that where bank will by notice in writing inform service provider of any claim defined under this and shall provide due co-operation until culmination of court procedure or relating formalities like settlement/ compromise with such third party. Hence, we are not agreeable with descritionary provision where bank can recover indemnity obligation from amounts payable. please omit.	No change
11	118	21	Termination Clause	Request bank to kindly omit termination without cause. Alternatively, parties may mutually discuss the terms during contracting stage like notice period and payment for rendered services. Further, for any additional expenses incurred by bank for procuring services from third party due to default by service provider, the maximum % to be borne by service provider can be mutually discussed between parties during contracting stage	No change
12	120	25	Limitation of Liability	Request bank to discuss this at contracting stage. Further, we propose to modify the limitation to the maximum of fees received by the service provider during the 12 months from date of first claim	No change
13	122	30	Non-Solicitation Clause	Requesting bank to please make this clause mutual	No change
14	31	C. 1. Experience & Support Infrastructure	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years.	We request bank to modify the clause as below: Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations **Globally** in last **5 years**	Please refer Addendum
15	33	B. Technical Bid Evaluation	Number of implementations carried out (In the last 3 years starting from 01-09-2020 till RFP submission date) - For each Implementation 5 marks (Max. 3 implementations will be considered)	We request bank to modify the clause as below: "Number of implementations carried out, **including under implementation projects** (In the last **5 years** starting from **01-09-2018** till RFP submission date) - For each Implementation 5 marks (Max. 3 implementations will be considered)"	Please refer Addendum
16	-	-	Warranty Period	The RFP doesn't state the warranty period explicitly. Requesting bank to confirm on the warranty period for the Supply Chain Finance application.	Not applicable for this RFP

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17	30	A. Eligibility Bid Evaluation.	The Bidder to provide an undertaking on his letter head that all the functional and technical requirements highlighted as part of Technical Scope are covered in totality in the proposal submitted by the Bidder.	Since the evaluation criteria has marking on the compliance parameters of technical and functional requirements, we request this clause to be removed from the eligibility criteria	No change
18	31	A. Eligibility Bid Evaluation.	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years. Documentary Proof of order / contract copy / customer credentials.	Request to amend the clause as below: Bidder should have implemented and maintained the proposed Trade Finance Solution in **at least 1** Commercial Banks / Financial Institution / Government Organizations in India in last 3 years. Documentary Proof of order / contract copy / customer credentials. We have an NDA with a customer in Dubai & hence the name cannot be disclosed	Please refer Addendum
19	80	5/Infrastructure	Bank may use existing IT infrastructure or procure separately the required infrastructure based on the sizing proposed by the vendor.	What will be your preferred environment setup requirement i.e. on-prem, on cloud or SaaS setup?	Solution to be implemented on-prem initially. Soution should be cloud adaptive (please refer page 67 of RFP).
20	31	Eligibility Criteria	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years.	To change the criteria to include Bidder/OSD. We as an OSD have expereince in having implemented the proposed solution. But since we are bidding through our authorised partner, we would request the bank to consider our experience for eligibility. Major part of the implemention for BOB will be done by the us ie. OSD	Please refer Addendum
21	14	Point 9 - Subcontracting	The selected service provider/ vender shall not subcontract or permit anyone other than its personnel	Our understanding is that the bidder cannot subcontract to any thrid party but it is ok for the OSD to provide services. We are not considering this as subcontracting. Please clarify	Understanding is correct
22	12	Payment Terms	Payment for software license cost	Payment terms for software licenses to be paid 100% on delivery of licenses. The ownership of license transfer upon delivery and all software license vendors follow the same payment terms. Bank is anyways holding the implementation payment and paying the same as per milestones to ensure that implementation is completed as per Banks satisfaction.	No change
23	14	Payment Terms	Annual Technical support and Regulatory Changes	Annual Technical support charges are paid annually in advance. This is a standard practice followed by most PSU banks and request BOB to modify the same.	No change
24	77	Late Delivery Chanrges	1% of the total value	Request Bank to modify it to 0.5% of the undelivered value. This is a standard which most PSU banks have been following. Penalty should be for deliverables delayed for reason solely attributable to the bidder	No change

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25	1	MSE Exemption for Years of Experience and Turnover	No	Does it mean that for a MSME that is recent will not be eligible to participate	MSEs / Startups bidders can participate in bid fulfilling eligibility criteria mentioned in the RFP.
26	1	Startup Exemption for Years of Experience and Turnover	No	Does it mean that for a MSME that is recent will not be eligible to participate	MSEs / Startups bidders can participate in bid fulfilling eligibility criteria mentioned in the RFP.
27	1	Bid to RA enabled	No	Does it mean there will be no RA. It will be L1 approach?	MSEs / Startups bidders can participate in bid fulfilling eligibility criteria mentioned in the RFP.
28	1	Eligibility Annexure 02 A1	Bidder must be a Government Organization / PSU / PSE / partnership firm / LLP or private / public limited company in India for last 5 years.	Does it mean that for a MSME that is recent will not be eligible to participate	Please refer Addendum
29	3	Eligibility Annexure 02 C1	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years.	Bidder or OEM should have implemented and maintained the proposed Trade Finance Solution in at least 1 Commercial Banks / Financial Institution / Government Organizations in India in last 3 to 5 years	Please refer Addendum
30	3	Eligibility Annexure 02 D1	The Bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the proposed solution / licenses in India at least from last 3 years (from RFP date).	The Bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the proposed solution / licenses. The OSD/ OEM [Indian Company or an International OSD/ OEM] should be operational in India for at least 3 years (from RFP date)	No change
31	4	Eligibility Annexure 02 D4	Bidder should have direct support offices in Mumbai and Hyderabad. In case direct support office of the bidder is not present in Hyderabad / Mumbai then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad / Mumbai whenever desired by the Bank.	Bidder should have direct support office in Mumbai. In case direct support office of the bidder is not present in Hyderabad then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad whenever desired by the Bank.	Please refer Addendum
32	2	Eligibility Bid Evaluation. Part-B financial	Below clause is applicable for bidders who fall under the category of Micro & Small Enterprise (MSEs) or Start-ups (Necessary valid documentary proof certifying the bidder as an MSE or Start-up needs to be submitted by the bidder). The Bidder must have registered average annual turnover of Rs. 10 Crore or above during the last three completed financial years – 2019-20, 2020-21 and 2021-22* (Not inclusive of the turnover of associate companies).	Requested to reduce the turnover of Rs.10 crores to Rs.6 crores	Please refer Addendum
33	3	Experience & Support Infrastructure. Part-C Experience & Support Infrastructure	Bidder should have implemented and maintained the proposed Trade Finance Solution in at least 2 Commercial Banks / Financial Institution / Government Organizations in India in last 3 years	We have implemented and maintained the Trade Finaance solution through System Integrators and not directly with Banks. Please modify this clause as Bidder or through SI have implemented and maintained the proposed Trade Finance Solution in at least 2 commerival banks/financial institution/government organisation in india in last 3 years	Please refer Addendum

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34	3	Experience & Support Infrastructure. Part-D Others	The Bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the proposed solution / licenses in India at least from last 3 years (from RFP date).	Request to modify this clause as below: The Bidder OR System Integrator is an authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the proposed solution / licenses in India at least from last 3 years (from RFP date).	Please refer Addendum
35		Annexure 14 - Commercial Bid	Licensing	We request bank to allow us to quote on usage based subscription or a term license model. Subscription model will bring down bank's upfront cash flow and help bank. Perpetual Licensing model will increase the cost for bank since this is for usage at foreign locations.	No change
36		Volumetrics		We request bank to provide details for each of the countries on the below lines: 1. Total number of Accounts & deposits 2. Total number of trade finance transaction / year 3. YoY growth to be factored for point 1 & 2.	The details with respect to volume will be provided to Successful bidder
37	2	Functional Requirement	Front-office Trade Web Portal for Customer / Branch user initiation	Do you require the same portal for customer and bank for raising TF request online	No, Customer portal on Internet and Bank portal with different roles on Intranet
38	2	Functional Requirement	Mid Office function for Assessment / Scrutiny / Fulfilment and	Do bank require a separate system at middle office level to check the documents raised online before entering the CBS	Yes
39			compliance		
40	2	Functional Requirement	Dynamic Forms / Sample format / template forms for view & download	Please elaborate	Dynamic form may be referred to forms which may be changed as per the user requirements, Sample format of required forms/ template is self explanatory
41	2	Functional Requirement	Trade Intelligence	Please elaborate	Trade intelligence refers to Transaction behaviour pattern of customers
42	62	Technical Requirement	The proposed Trade Origination Automation Platform Software Solution is to be Centrally hosted at Bank's Global Data Center in India. Bidder is required to provide Software License, as mentioned, undertake customisation in Bank-end CBS System, implement, support under this engagement. Bank has specifically included the CBS Customisation (i.e. API Development & integration) so as to ensure end-to-end implementation under this engagement.	Is the bidder expected to undertake customization (if required) on existing Trade Finance back-end which is from Finacle?	Yes
43	62	Technical Requirement	Other Associated Software - Bidder needs to factor other associated software license, if any, including Document Management Software license in their commercial as indicated in the commercial sheet	Is the requirement to have the DMS application also as a separate instance deployment for each international branch?	Yes

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44	64	Technical Requirement	If Bank desires to upgrade to higher version of Oracle Database or hardware, the Bidder shall be required to comply with banks requirement. The solution should support the Oracle Database and hardware version provided by Bank. Bank will take care of hardware and Oracle Database upgrade activity. The Bidder has to ensure that the application should be compatible with hardware and Oracle Database etc. without any additional cost.	What is the current version of Oracle database license available with the bank. What is the expected version as part of upgrade plan of the bank?	Bank has Enterprise agreement with Oracle and latest available version will be provided by the bank.
45	70	Interfaces & Integrations and Reports Requirements	The solution should integrate with Customer ERP and Finacle Core Banking for all transactions (Adapter based/ API based/ Web Service/ File Based). System should support authentication through Tokens/ Soft Token, OTP, Digital Certificates, IP Address & Mobile Application	What are the customer ERP solutions expected to be integrated with. E.g. SAP, Oracle, others?	This will be as per Customer requirement, if required by customers, but the Solution should have the capabilities
46	14	8. e. Onsite Technical Support Charges	There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the vendors. But, any benefit arising out of any subsequent reduction in the prices due to reduction in duty & taxes after the prices are fixed and before the delivery should be passed on to the Bank.	This has to be a two way approach. Vendor will agree to passing on the benefit arising out of any reduction in the prices due to reduction in the duty & taxes. Similarly request the Bank for paying any increase in prices due to any subsequent increase in duty & taxes or due to any other factor beyond the control of the vendor.	No change
47	63	3.13	The solution is to be integrated with back-end CBS Finacle 10.x system. For this purpose, the API development under Finacle 10.x CBS is to be undertaken by the bidder. Bank will enable Test and Development Environment for the necessary development. It will be Bidder's responsibility for complete end-to-end integration of their proposed solution with Bank's existing Back-end System i.e. Trade Finance Module of Finacle CBS 10.x. Bidder need to factor all effort (customization, integration, implementation, post implementation support, if any) in this regard accordingly in their commercial proposal. Customization / API Development under Bank-end System i.e. CBS Finacle 10.x is to be undertaken for each CBS Instance of respective Center.	The customizations and APIs which are to be developed on Finacle should be managed by Finacle team as the corebank will be managed by Finacle team. We would request bank to descope this requirement from the RFP scope.	No, bidder needs to undertake Customization in Finacle 10X (CBS Core). Please refer to Annexure - 14 of RFP document (Page no. 90 - Sr. no. 2)
48	66	3.33	The solution should be capable of being installed either as a single instance or multi or multi-tenant instance depending on Bank's requirements	For Multi-tenancy: If we have multiple tenants, we assume that a single deployment can serve users from different regions, please confirm? • Additionally, can bank provide details about the strategy for deploying the application and database? For example, will there be a single database for all regions or one database per region?	The solution is to be implemented under a separate instance (at each layer i.e. Web, Application, Database) for respective International Center to comply with local regulation including data privacy rules/laws.

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49	70	5.1.14	The Solution should be capable of handling multi country, multi-currency, cross-currency multi-product administration and services. Solution should also be capable of interfacing with multiple back-office solutions and core banking systems, if required. In addition, the solution should be dynamic enough to configure for all types of operations, viz. centralized model, hub and spoke model and at regional centers.	Requesting bank to please provide more details on the said points. Is the bank expecting country level compliance and whether single / logical group instance or separate instance for each centres	The solution is to be implemented under a separate instance (at each layer i.e. Web, Application, Database) for respective International Center to comply with local regulation including data privacy rules/laws.
50	75	7.2.2	8. Supports multi zone / multi country / multi branch parameters for processing with a single instance		The solution is to be implemented under a separate instance (at each layer i.e. Web, Application, Database) for respective International Center to comply with local regulation including data privacy rules/laws.
51	85	Annexure 13 - Masked Commercial Bid	i) Implementation is to comply with Local regulation of respective centre as well as International Norms/Standards.The solution is to be implemented as per the time zone of respective centre. ii) Implementation of dedicated logical Software and separate dedicated Database Instance for respective centre 2.1. IFSCBU, Gandhi Nagar 2.2. UAE 2.3. Mauritius 2.4. Uganda 2.5. Kenya 2.6. Singapore 2.7. Australia 2.8. UK -GW (Implementation to comply with GDPR guidelines) 2.9. USA		The solution is to be implemented under a separate instance (at each layer i.e. Web, Application, Database) for respective International CenterN and to comply with local regulation including data privacy rules/laws.
52	56	2.5	· Push & Pull Mechanism	Please elabore more on the requirement with the help of a use case	Self explanatory
53	56	2.5	· Deferral	Please elabore more on the requirement with the help of a use case	Solution may have option to defer the ongoing task and prioritise some other task
54	56	2.5	· Integration Adapters	Please elabore more on the requirement with the help of a use case as to which all system the requirement is requested for.	Self explanatory
55	56	2.5	· Relationship Manager	Please elabore more on the requirement with the help of a use case	Solution should be capable of assigning Relationship Manager to Corporate customers
56	57	2.7.3 Bills	· Invoice Discounting/PPC Discounting/Invoice Financing	Please elaborate more on the PPC requirement with a detailed use case and also confirm that bank is looking for a initiaion of invoice discounting request and the processing of the request will be handled by Finacle trade back office sustem, please confirm	Yes
57	57	2.7.3 Bills	· Cheques/DDs Purchased/ Cheques/DDs Discounted	Please elaborate on the requirement with the help of a use case	Yes

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58	57	2.7.3 Bills	· Trust Receipt/invoice financing for import	Please elaborate more on Trust recipt with an example	Self explanatory
59	57	2.7.3 Bills	· Cheques/DDs Purchased/ Cheques/DDs Discounted	Please elaborate More on the use case with an example , Is bank Expecting this to be handled from core banking system to which we are expected to integrate and pass on the request from corporate Internet portal , please confirm our understanding	Yes
60	57	2.7.3 Bills	· Factoring & forfaiting	We assume that this is the request which should be handed over to Finacle for further processing, please confirm	Yes
61	57	2.7.4 Remittances : –	· Outward and Advance remittance against Imports	We assume that this is the request which should be handed over to Finacle for further processing, please confirm	Yes
62	57	2.7.4 Remittances : –	· Inward and Advance remittance against Exports	We assume that this is the request which should be handed over to Finacle for further processing, please confirm	Yes
63	57	2.7.4 Remittances : –	· Remittances other than Import/Export	We assume that this is the request which should be handed over to Finacle for further processing, please confirm	Yes
64	58	2.7.5 Other functionalities : -	· Buyer's credit, Export finance - Pre-Shipment (Packing Credit) - RPC/PCFC & Post Shipment, Forward Contract – Sale & purchase, Factoring, FCTL/FCDL, UPAS for Trade Credit from International banks	Factoring, Please elaborate the scope of Factoring in details and also let us know the highlevel functionality required in factoring FCTL/FCDL, Is bank mean forign currency term loan and demand loan UPAS for Trade Credit from International banks- Please elaborate the scenario expected from trade finance susyem with an use case	Self explanatory
65	58	2.7.5 Other functionalities : -	· Banker Acceptance	Please elaborate the requireement on bank acceptance is needed on what scenarios?	Self explanatory
66	58	2.7.5 Other functionalities : -	· Trade Loan	We Assume that this is a request which should be placed from corporate Internet portal which then will be passed on to core banking system of the bank for further processing Please confirm our understanding	Yes, request received from customer will be assessed at Mid office and will be submitted to Finacle for further processing
67	58	2.7.5 Other functionalities : -	· deferred payment / trust receipt, clean bankers' acceptance, FDI, ODI, factoring, forfeiting (e.g. Invoice financing, Invoice discounting.)	FDI, ODI, factoring, forfeiting (e.g. Invoice financing, Invoice discounting.) - Is bank looking for a factoring module covering these factoring functionaties and what is the expected functionalities from FDI and ODI perspective?	Solution Should have capability to handle mentioned trade finance instruments.
68	58	2.7.5 Other functionalities : -	· Merchant Trade transaction	What is the expectation and fucntioanlity needed under merchanting trade?	Self explanatory
69	59	2.9 Integration with following third party system for compliance check	2.9.3 Fraud Database	We understanf that it will be an integration to banks ecisting fraud database please confirm	The integration will be as per the services sourced by respective centres locally. Bidder need to integrate to those services.
70	59	2.1	· daily events	Please elaboate more on the requirement with an example	As part of Dashbaord to provide realtime information to users

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71	61	2.31	2.31 The solution should have provision to handle/ upload documents with DMS (Document management System) and associated work flows.	Can you please explain the associated workflows for the document with an use case	Associated work flow related to Trade Request initiation.
72		Generic	Volume details for HW sizing - Requesting bank to provide the volume details to enable effective HW sizing projection		
73			**Description**	**Total count Year 1 to Year 5**	
74			Total Corporates (including sole prop)	Year 1 Year 2 Year 3 Year 4 Year 5	
75			No of active corporates for projected years	Year 1 Year 2 Year 3 Year 4 Year 5	
76			Total Corporate users for projected years	Year 1 Year 2 Year 3 Year 4 Year 5	
77			Total active corporate users for projected years	Year 1 Year 2 Year 3 Year 4 Year 5	
78			Total Bank users for projected years	Year 1 Year 2 Year 3 Year 4 Year 5	
79			No of concurrent bank users accessing through internet for first (base) year	Year 1 Year 2 Year 3 Year 4 Year 5	
80			No of concurrent corporate users accessing through internet for first (base) year	Year 1 Year 2 Year 3 Year 4 Year 5	As this is required for Infra Sizing purpose, these details will be provided to Successful bidders post acceptance of PO.

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81			YOY growth for concurrency for bank Users in percentage from second year	Year 1 Year 2 Year 3 Year 4 Year 5	
82			YOY growth for concurrency for Corporate Users in percentage from second year	Year 1 Year 2 Year 3 Year 4 Year 5	
83			Total average transactions per day through internet for first year including all modules	Year 1 Year 2 Year 3 Year 4 Year 5	
84			YOY growth for transaction volume in percentage from second year	Year 1 Year 2 Year 3 Year 4 Year 5	
85			How many years to be considered for projection	Year 1 Year 2 Year 3 Year 4 Year 5	
86			No of Inquiry / report to be downloaded from system for first year	Year 1 Year 2 Year 3 Year 4 Year 5	
87	55	1.6/Scope of Work	All these International Centers function as separate entity and the proposed solution is to be implemented as separately for respective Center.	As per this statement, assuming that separate applications as well as different workflow would be deployed for each center. Please confirm.	Yes
88	55	1.6/Scope of Work	The proposed solution is to be implemented for -9- International Centres, under a centrally hosted environment at Data Center in India and the implementation will be as per the local, regulatory & statutory requirement of respective center and to comply with international standard norms as applicable	Please provide the no of users for each center for given branches and how many concurrent users do you anticipate?	As this is required for Infra Sizing purpose, these details will be provided to Successful bidders post acceptance of PO.

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89	55	1.4/Scope Of work	Mid-Office Function role will at controlling office at respective Center as indicated below. In case of Single Branch Center, the Mid-Office layer function is undertaken by separate team/user at the same Branch. It is envisaged to have a common Trade Web Portal (with necessary applicable access control) for both Branch user for Branch Initiation and Mid-Office Layer Bank user as both functions fall under Bank's Intranet Environment.	What is difference between a Branch User and Bank User, will both have different set of task or will do same tasks?	Please refer RFP page no. 54, point no. 1.3
90	⬆ 55	2.3/2.7	Support following, but not limited to, Trade business function: 2.7.1 Guarantee/Undertaking : - ☐ Performance, Financial, Deferred payment, Shipping, Bid Bond, Advance payment, Payment / Loan, SBLC etc. ☐ Features - Issuance, amendment, Mark invoke, Cancellation, Invocation, Closure and Extension. 2.7.2 Letter of credit :- ☐ Import/Export LC	Provide confirmation on below points: 1. Confirmation on the list of Trade Finance Products for each centre. 2. Also please bifurcate your products according to the dedicated team deployed in the bank.	Please refer to Page no. 55 - Point no. 1.2 and Page no. 66 - Point no. 3.30 , Within this High level scope defined in this RFP
91	56	2.6/Scope of Work	☐ Relationship Manager	Please provide more details on the 'Relationship Manager' functional module. What functions or features are you looking for in the 'Relationship Manager' functional module? Is this role or functional module?	Solution should be capable of assigning Relationship Manager to Corporate customers
92	56	2.4	Automate compliance function and have capability for real time integration with international and national sanctions list screening i.e. Internal, regulatory checks, AML checks, screening of sanction country, port & vessel and credit checks. Bank has deployed a centralized AML/TBML solution for sanction list screening which needs to be leveraged for this integration. Additionally, centre do have separate AML/TBML sanction screening list at their respective centre.	What kind of business validations would be there, please share some details for each process at center.	Integration capabilities with bank central AML applications & Integration capabilities with other AML services/ Screening service providers for realtime data. It should also have capabilities for integration with service provide for Sanction country/port and alert generation in realtime.
93	59	2.9	Integration with following third party system for compliance check 2.9.1 DEDUP 2.9.2 AML (Watch list /OFAC/Blacklist/ Screening etc.) 2.9.3 Fraud Database	Please provide the name of each integrating system/software.	Will be part of SOW as per the requirement given by respective centre as per applicable Regulatory/Statutory requirement
94	59	2.12	Bidder should clearly indicate the size /type of document and scanning specifications for this facility, as also the bandwidth (Network Connectivity bandwidth) needed. It is expected that the bidder clearly specifies the file types supported and the estimated bandwidth requirement for a given file size.	Please provide the below details with respect to Trade Instruments or documents to be scanned/uploaded by Customer/branch office: 1. Average size and maximum size of the document 2. Document File Formats.	Will be part of SOW as per the requirement given by respective centre

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95	60	2.13	The solution should have multifactor authentication features like digital signature / bio- metric/OTP based login for login / transaction. Transaction file upload should support facility for digital signature of document	Please provide details on the multi-factor authentication systems/application which BOB currently have for authentication features like: 1. Digital signature 2. Bio- metric 3. OTP based login for login/transaction	BOB uses multiple multi-factor authentication systems/application as per the requirement. But here, we expect the Solution should have capabilities to handle multifactor authentication features like digital signature / bio- metric/OTP based login for login / transaction. Transaction file upload should support facility for digital signature of document
96	60	2.14	The solution should be able to print Bank of Baroda's respective centres logo on all reports generated (whether standard or customized).	Please confirm if this print is required on paper or you want online print to pdf. Generally print on paper happens on Organization letter head.	As per respective centre's requirement
97	61	2.40	The Solution should have the capability to allow the admin /customers to link / de-link the accounts	We assume, this will be happening in the core trade finance system, only the provision to send such requests needs to be provided on the proposed solution. Please provide more details on this requirement.	Link/delink will be taken care at CBS
98	74	7.1	The compliance must be given for each point. The necessary documents and Certificates should be submitted.	Please confirm what documents and certificates are you seeking for Compliance.	The mentioned requirement should be part of Proposed Solution and an undertaking may be given for the same.
99	75	7.2	The compliance must be given for each point. The necessary documents and Certificates should be submitted.	Please confirm what documents and certificates are you seeking for Compliance.	The mentioned requirement should be part of Proposed Solution and an undertaking may be given for the same.
100	**77**	**2/Delivery**	**The Software Solution for Trade Origination Automation Platform (Front Office & Mid Office) for Trade Finance Business Function of International Centers should be implemented as per project scope within a period of -12-Months from the date of acceptance of purchase order.**	**Considering the technical and functional requirements, we estimate the required implementation time to be 22 months. Kindly amend.**	Please refer Addendum
101	76	7.2 Technical Requirement point 19	Application supports periodic activity report covering security event and application usage	Do you have any application monitoring system, please provide the name.	Relevant audit logs of application
102	63	3.11	The Hardware sizing, along with Project Implementation Plan, is to be provided within -4- weeks of acceptance of PO, so as to enable Bank to initiate Hardware & Software provisioning requirement well before the live implementation. Any delay on part of the Bidder shall be treated as Delay in Delivery and factored accordingly under the non-compliance to the delivery schedule.	As per this statement, assuming that bidder will start the implemention when hardware and software would be provisioned by Bank. Hence implementation period of 12 months, will start when hardware and software are provisioned by bank and are ready to use by Bidder for implementation. This is also contradicting the point 2 mendtioned in 'Delivery' section in page 77.	Please refer Addendum
103	66	3.31	Onsite support resources need to co-ordinate with respective Bank's service provider team providing support Services towards Infrastructure, OS, DB provided by Bank.	Please confirm if you want onsite resource to support or only assist the bank's support team for infrastructure, OS and DB provided by Bank.	Onsite resource for application Support. However, issues related to OS/DB/Network & other infra onsite support to co-ordinate with Banks service provider.

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104	63	3.10	In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements. The Bank has the right to deduct/ recover from the Bidder, the required additional expenses which the Bank may incur on account of such upgrades/ replacements	Recommend removal of this clause	No change
105			General - Transaction Volume	Please provide details on transaction volume: 1. Per day transactions of the documents, 2. Volume at the peak time	The details will be provided to Successful bidder
106			General - Archival Policy	1. Confirm on the Retention period for the document. 2. Also on Archival Policy of the organization.	This will be applicable as per Respective Centres regulation/policy and as per requirement
107	55	Functional Requirement and Annexure 11 - Scope of Work	**2. Functional Requirement** (Sr Nos. 2.1 to 2.49) **3. Technical Requirment** (Sr Nos. 3.1 to 3.46) **4 General / Common Requirement** (Sr. Nos. 4.1 to 4.25) **5. Interfaces & Integrations and Reports Requirements** (Sr. Nos.5.1 to 5.8) **6. Training & Documentation** (Sr. Nos. 6.1 to 6.1.8) **7.1 Functional Specification Compliance & Scoring** (Tables 7.1.1 and 7.1.2) **7.2 Technical Specification Compliance & Scoring** (Tables 7.2.1 and 7.2.2)	We would like to confirm that for the purpose of this RFP, the bank wants us to respond to 7.1 and 7.2 tables and that sections 2, 3, 4, 5 and 6 are for information purpose only or does the bank require us to respond to each line items in section 2, 3, 4, 5 and 6 as well	Yes, however Bidder need to submit confirmity letter (Annexure 08)
108	General	Implementation	Kindly confirm, the implementation for 9 centers will be from India and single location without any onsite travel for any project activity.		Yes
109	69	Point 5 - Interfaces& Integrations	Can bidder recommend SAAS (Cloud Native) based micro tools for digitization, compliance, draft, LC Issuance, and Doc srutiny which is subset of overall solution This will is hosted in India with the recommendation by Bank of Baroda (AWS, Azure or Oracle Cloud). SAAS based module is proposed to have near real time update of multi country trades rules like UCP, ISBP and URC with could more than half a million rules which are preconfigured.		Will be discussed with Successful bidder
110			Kindly mention the names of of the current applications AML / Watchlist / Sanction list Systems (OFAC, US/EU Sanctions) or any other screening solution (Centre specific requirement).		It will be as applicable to Respective Centres
111			Can the bidder also suggest recommended compliance engines and train BOB as part of our solution		Will be discussed with successful bidder
112			Pls share the list of exixting compliance applications other than mentioned the list of integration which are exclusive to out of country instances.		As applicable to Respective Centres

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113			Kindly mention the names of the current application name 1. Big Data, Lake / Data Ware house		BDL Name - Cloud Era
114			What is the existing mobile and internet banking apps		Mobile banking - Mconnect & Internet banking - Feba
115			What is the existing CRM application and Intent for Integrations		Existing CRM application is Finacle CRM and intent will be as per applicability of the proposed solution
116			What is the existing ERP application and Intent for integration?		This will be as per Customer requirement, if required by customers, but the Solution should have the capabilities
117			Kindly confirm, if there is any existing ESB application for integration.		No
118	13	Training Cost:	As per the RFP, training needs to be separate for each center. Please confirm the training mode is only Online using online meeting tools.		Online
119	General	Data	For existing 9 implementation across the globe, kindly confirm where the data resides.		Infra set up will be provided in India, however solution should comply to GDPR/respecective centre Regulatory guidelines for data protection
120			We request for the below Volumetric Information to be able to provide the right software licenses and suggest the hardware sizing		The details with respect to volume will be provided to Successful bidder
121			Total Value of Trade under Management. - $ Million of Trades under Management		The details will be provided to Successful bidder
122			Total number of corporates for Trade origination		The details will be provided to Successful bidder
123			Total number of bank users for mid office operations		The details will be provided to Successful bidder
124			Import LC Issuance		The details with respect to volume will be provided to Successful bidder
125			Import LC Amendments		The details with respect to volume will be provided to Successful bidder
126			Import LC Bills scrutiny		The details with respect to volume will be provided to Successful bidder
127			Import Domestic LC Issuance		The details with respect to volume will be provided to Successful bidder
128			Import Domestic LC Bills scrutiny		The details with respect to volume will be provided to Successful bidder
129			Export LC Advising		The details with respect to volume will be provided to Successful bidder
130			Export LC Amendments		The details with respect to volume will be provided to Successful bidder
131			Export LC Bills scrutiny		The details with respect to volume will be provided to Successful bidder
132			Export Domestic LC Advising		The details with respect to volume will be provided to Successful bidder

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133			Export Domestic LC Amendments		The details with respect to volume will be provided to Successful bidder
134			Export Domestic LC Bills scrutiny		The details with respect to volume will be provided to Successful bidder
135			SBLC's (Foreign + Domestic)		The details with respect to volume will be provided to Successful bidder
136			Guarantees (Foreign + Domestic)		The details with respect to volume will be provided to Successful bidder
137			**Outward remittances**		The details with respect to volume will be provided to Successful bidder
138			Outward remittances (goods, services)		The details with respect to volume will be provided to Successful bidder
139			**Collections**		The details with respect to volume will be provided to Successful bidder
140			Import Collections (inward)		The details with respect to volume will be provided to Successful bidder
141			Export Collections (outward)		The details with respect to volume will be provided to Successful bidder
142			Open A/c Trade		The details with respect to volume will be provided to Successful bidder
143	1	Scope of Work 1.6	The proposed solution is to be implemented for -9- International Centres, under a centrally hosted environment at Data Center in India and the implementation will be as per the local, regulatory & statutory requirement of respective center and to comply with international standard norms as applicable. All these International Centers function as separate entity and the proposed solution is to be implemented as separately for respective Center	Will all of these be in the same instance of deployment or will it be separate Application Instance	The solution is to be implemented under a separate instance (at each layer i.e. Web, Application, Database) for respective International Center to comply with local regulation including data privacy rules/laws.
144	2	Scope of Work 2.4	Automate compliance function and have capability for real time integration with international and national sanctions list screening i.e. Internal, regulatory checks, AML checks, screening of sanction country, port & vessel and credit checks. Bank has deployed a centralized AML/TBML solution for sanction list screening which needs to be leveraged for this integration. Additionally, centre do have separate AML/TBML sanction screening list at their respective centre.	Need more clarity on these requirements stated. Need to know how are the checks expected to be done. Need more insight on the AML/TBML system	Integration capabilities with bank central AML applications & Integration capabilities with other AML services/ Screening service providers for realtime data. It should also have capabilities for integration with service provide for Sanction country/port and alert generation in realtime.
145	2	Scope of Work 2.5	Document Digitization / Document Management	Clarify on what is meant by Document Digitization specific to this project	DMS Solution to be provided by the Bidder

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146	3	Scope of Work 2.5	Process Designer	What exactly should be the interpretation of Process Designer. Are you expecting Form Designing by virtue of Drag/ Drop	The solution should be capable of designing end to end process for all the modules of trade finance Solution. The solution should have option to prioritise/deprioritise request.
147	3	Scope of Work 2.5	Dynamic Forms	Clarity on what do you mean by Dynamic Forms. Also confirm if you need Forms only on WEB/ Browser or will not the Bank prefer to have Offlince PDF Application Forms (to enable offline approach to Application Submission)	Dynamic form may be referred to forms which may be changed as per the user requirements, Sample format of required forms/ template is self explanatory
148	3	Scope of Work 2.5	Realtime Reports	What is expected in Realtime Reports	Dashboard to the customers/bankusers, where Realtime data in the form of reports should be available
149	3	Scope of Work 2.6	Case Initiation	Case means an Application - right? Would not the bank want it both WEB/ Browser based and thru offline non tamperable PDF submission with data directly being extracted by the Application - so that there is no Back Office for Application Data Entry + also data is directly given by the customer (so ownership on Customer only)	Application/Request initaition by user
150	5	Scope of Work 2.9.1	DEDUP	Need more insight on this	Solution should have capabilities for integration to an application for finding duplicate Finance
151	5	Scope of Work 2.13	The solution should have multifactor authentication features like digital signature / bio- metric/OTP based login for login / transaction. Transaction file upload should support facility for digital signature of document	We need to know exactly what all is required. The requirement stated is open ended or is it that all of these should be included	Self explanatory
152	7	Scope of Work 2.22	The solution should be able to provide the workflow and ability to create the new workflows.	Does it mean that you need a Workflow/ Form Designed with a drag/ drop feature (which is difficult). We suggest requirement be defined and the appropriate workflow be designed from backend	Solution should be capable to create workflow from backend as and when required
153	7	Scope of Work 2.32	The solution should provide web content management capabilities for providing web-based access to users.	Need more clarity on this requirement	The solution should provide role based access to users
154	8	Scope of Work 2.41	The solution should support virtual keyboard.	Need more insight on this	Self explanatory
155	9	Scope of Work 3.5	Other Associated Software - Bidder needs to factor other associated software license, if any, including Document Management Software license in their commercial as indicated in the commercial sheet. Bidder need to factor implementation & ATS cost accordingly in their commercial proposal.	An application like the requirement stated would need Web Server, Application Server and certain others. Is the Bank wanting these to be considered in bidder proposition or we just need to state the requirement. Also can Bank confirm preference of OS platform (we recommend it be Linux/ Unit and not Windows - due to the security concerns). Also confirm if Bank woudl be open for Open Source or woul Bank mandate products like WebSphere/ Weblogic/ JBOSS?	* Bank will provide required Servers * Bank will provide Websphere/Weblogic/Jboss * Os will be as per Bidder preference * No open Source software/OS is accepted
156		Scope of Work		Woud Bank extend solutions like HSM/ KMS for Encryption and Key Management or Bidder has to consider	System should be capable of handling such requirements
157		Scope of Work		Can we have clarity on the WORKLOAD - so that sizing can be done appropriately	As this is required for Infra Sizing purpose, these details will be provided to Successful bidders
158		Scope of Work 4.25		The Solution should support Document preparation and e-presentment related to Trade Finance business/ products.	Self explanatory

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159			Additional general query	Please share product wise volume?	The details will be provided to Successful bidder
160			Additional general query	What is the current solution landscape? Please provide the system name and its version- a.AML Screening System - b. Loan Management System (Loan Creation & Interest Accrual System) - c.Limit Liability System - d.Payment gateway System - e.e-signature system - f.Vessel Tracking Engine - g.Treasury System - h.Any other system being used to process the Trade Transactions	The details will be provided to Successful bidder
161			Additional general query	How many No. of corporate Users would be accessing the said web portal if to be provided by newgen. a.Total number of users b.Total number of concurrent users	The details will be provided to Successful bidder
162			Additional general query	Approximate numbers of Bank users that would be accessing this Trade system. a.Total no. of Bank users requiring access b.Total no. of Concurrent users (Simultaneous Users).	The details will be provided to Successful bidder
163			Additional general query	Kindly, share the breakup of transactions volume details product wise initiated through various channels the present and expected scalability volume in next 5 years.	The details will be provided to Successful bidder
164			Additional general query	What is the business model followed by the Bank ? (Centralized / Decentralized)	Each Int. centre has centralised model wherein the respective controlling office mentioned in the RFP act as centralised function for that Intl. Centre. The proposed solution is to be implemented individualy for respective centre.
165			Additional general query	Trade is a document intensive system. Does the Bank has Document Management System? or is the bank looking for an integrated DMS?	Bank is looking for an integrated DMS solution as part of this proposed Trade Origination automation platform solution

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166			Additional general query	We understand that proposed solution should have the functionality to automate the trade origination and process transactions via integration with Finacle core where proposed Solution should support pushing the collected data to the Finacle via APIs. Accounting entries will be generated automatically by existing CBS of the bank based on the input shared by proposed application. Subsequent to accounting entry, SWIFT message will be generated and transmitted by CBS. After successful completion of transaction, CBS will generate and handover the corresponding SWIFT to SWIFT gateway. Reverse feed in a folder structure by SWIFT will be shared back to proposed application to archive the generated swift messages.	Yes
167	57	Scope of work	2.7.3 Bills	Factoring & forfaiting - This is generally part of SCF solution. Please confirm whether the bank is looking for SCF solution and Factoring and Forefaiting is to be included as part of the scope of work	Bank is looking for this request initiation for Factoring & Forfaiting as part of this proposed solution of Trade origination Automation platform
168	57	Scope of work	2.7.3 Bills	Cheques/DDs Purchased/ Cheques/DDs Discounted - pls confirm if the bank is looking for a workflow for the same.	No, remittance from Customers will be handedover to Finacle for processing after assessment
169	61	Scope of work	point 2.3, 2. 11	As per understanding, proposed solution will push interest parameters to Finacle for further handling of interest, Accrual interest and principal & interest adjustment. Please confirm our understanding.	Yes