

**CORE BANKING SOLUTION (CBS)**  
**PRE-TENDER MEETING HELD ON MONDAY 2<sup>ND</sup> DECEMBER, 2019**  
**CONTRACTORS' QUESTIONS & ADB'S RESPONSES**

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**1Q:** *Do you expect the supplier to submit all core Banking under one umbrella?*

**A:** Yes; Proponents should submit a total solution in accordance with the requirements of the RFP. If the solution comprises different component software the bidder will be responsible contractually. Proponents shall supply a complete total harmonious CBS. Alternative add-ons, utilities, modules, hardware/software must be fully integrated into the CBS.

**2Q:** *Minimum Eligibility Criteria – regarding the 100 manpower on payroll, is the Bank holding to this strictly?*

**A:** The Bank would not hold strictly to this requirement. However a detailed organizational chart along with profiles outlining the experience and qualifications of staff must be stated.  
Note: Justification for such number (100) resides in the proponent ability to deliver on the development/customization/parameterization CBS life cycle. The Bank shall require a quick turn over and response from the successful proponent (e.g. Help Desk team, Design Team, Project Management Team, Functional Team).

**3Q:** *With regard to the timeline and commencement of March 2020, kindly clarify whether this is to be from commencement of the tender or the actual agreement?*

**A:** March 2020 is the targeted start date of the contractual arrangement.

**4Q:** *Is there an estimated budget?*

**A:** The Bank is not at liberty to disclose.

**5Q:** *It was mentioned in the RFP about online and offline internet Banking; kindly clarify what is meant by these terms.*

**A:** Proponents CBS shall support transactions being conducted electronically over the Internet & Web Banking technology/modalities. Additionally, proponents CBS shall facilitate offline transactions, such as signature debit transaction (debit card to transfer funds (Checking accounts) across a digital credit card network.

**6Q:** *What does the ADB mean by Collections?*

**A:** Monitoring of accounts in relation to arrears management in accordance with the Bank's Policy.

**7Q: Section 1; 1.4 (8) - What is Sub sector Reporting?**

**A:** The ability to generate reports in relation to the various sub sectors of agriculture to which the Bank lends (e.g. Primary production, distribution, machinery). It must be noted that some loans may fall into more than one sector. Sub-sector reporting that leads to decisions, data analytics, Business Intelligence (BI Reports) as well as Quantitative /qualitative statistical reports. Reporting shall be facilitated through Dashboards to varying layers of the Bank (Strategic/Tactical/Operational).

**8Q: Regarding section 1.4 Core Functionalities of the Key Modules point 6 '*Able to integrate with existing 3<sup>d</sup> party applications as per the Bank requirements;*' does this refer to loans and disbursements and taking loan applications?**

**A:** Proponents CBS modules shall have built in functionalities that integrate, share and allow seamless access, storage and dissemination of data to varying modalities without infringing on proprietary licenses. Moreover, proponents CBS must be adaptable, flexible, and scalable with built functionalities to integrate into varying RDBMS software engines as well as hardware solutions (e.g., SharePoint, HR Solutions, and Enterprise Content Management).

**9Q: If Contractors have other queries, via email, how would these be entertained?**

**A:** It was the intent that the Pre Tender meeting be the closing opportunity for the submission of questions. The email address identified in the RFP can be used to submit questions and queries which may be responded to by the Bank. Answers to all questions and queries raised up to the date of the pre tender meeting will be responded to by Friday 6<sup>th</sup> December 2019.

**10Q: Item 1.10 – Connectivity Architecture: Is this hard and fast or is this open to discussion?**

**A:** Proponents shall note that the Bank is open to discussions and the provision of recommendations as per RFP requirements (Connectivity Architecture Bandwidth)) for the successful initiation to implementation of the CBS. The Bank shall be responsible for all agreements/ contracts with local ISPs as indicated in the RFP.

**11Q: Process for Submission of Tenders**

**A:** Boxes would be placed on the ground floor, Head Office and it is the responsibility of each proponent for placing tenders into the boxes. The submission will be registered by ADB staff. **Note that the dimension of the Tender box opening is 2¾" by 16".**

**12Q: Regarding the Test Environment and the provision of source code, is this to be done via an Escrow Agreement.**

**A:** Proponents shall provide all source code for the initiation to implementation, Pilot testing/Prototype etc., of the CBS. An Escrow Agreement is required only for the CBS source code as cited in the RFP.

**13Q: Connectivity – is the Bank expecting the bidder to provide connectivity?**

**A:** Proponents are to provide recommendations relative to the CBS WAN/LAN connectivity as cited in the RFP. All negotiations based on those recommendations shall be the responsibility of the Bank as cited in the RFP.

**14Q: What is the meaning of Locker – Page 8, 1 (k)?**

**A:** Proponents CBS shall provide end to end security, administration and built in triggers that limits access of users as well as records (Live or active records(Security Privileges). Triggers and notifications shall be based on RDBMS design as well as Decision Support Systems design (DSS) that manages record utilization (e.g., Record is currently in use).

**15Q: Page 8**

*The core functionalities of the Key Modules should enable:*

1. *Support physical & electronic delivery channels viz (1) ATMs, (2)Mobile Banking, (3) Tele Banking (4) Internet Banking (5) Kiosk Banking (6) Agent Banking & (7) Bill payment integrations etc.;*

*Please clarify the meaning of “Kiosk Banking and “Agent Banking” in the context of “support”. In particular:*

- a) *Please specify the kiosk functions that must be supported by the CBS that are in the scope of the proposal*
- b) *Please specify the Agent functions that must be supported by the CBS that are in the scope of the proposal*

**A:** **(a)** Proponents CBS functionalities shall support/facilitate current/ future integration into Kiosk functions & features such as Cheque deposits, Personal inquiries, Internet Banking, Customer Tool support, Marketing Tool, MIS Reporting.  
**(b)** Feature such as Touch & Non-touch display, Barcode Scanner, Magnetic Card Reader, Integrated Speaker, Video Camera etc.

**16Q: SWIFT ready & Other Interfaces required by Bank;**

*Please clarify the meaning of “SWIFT ready”. What is the nature of ADBs connectivity to SWIFT?*

**Please specify the “other interfaces”, both mandatory and optional, that must be included within the scope of the proposal.**

- A:** Proponents shall respond within the context of the sector that the Bank resides operates in, and subsequently frame their responses, relative to connectivity functionalities/messaging/networks in Commercial, public & private financial institutions local & internationally. Proponents shall note that SWIFT enables secure, standarized transactions, and reliable transactions.

- 17Q:** *The Bidder shall be resopnsible for identifyingthe detailed requirements for integrating the CBS into the Bank proposed UEA & all other functionalities as mentioned in this RFP. The Bidder shall be responsible for documenting, mapping, training & also providing all the trainig material for same (hardcopies & softcopies);*

**Please provide documentation and other supporting details pertaining to the “proposed UEA” so that we can determine the work effort and related costs to fulfill this requirement.**

**One or more of the interBank interfaces in the list “NEFT, ECS, SFMS, RTGS, CFMS” relates to the best of our knowledge, standards particular to the Indian Banking market. Please clarify if all or some of the cited interBank interfaces are required to be included within the scope of the proposal.**

**Please clarify which interfaces comprise the category of interfaces specified as “etc” and if those interfaces are either mandatory or optional within the scope of the proposal.**

- A:** Proponents shall identify their CBS detail requirements. The Bank has given prospective proponents key information relating to its proposed RDBMS and Architecture. Proponents must maintain awareness that the Bank’s Architecture shall be based on an UEA Model. The successful Bidder shall receive the Bank’s UEA reference document. Proponents must also be aware that their CBS shall reside within the category and situated component of the Business Architecture within the UEA of the Bank. Proponents’ CBS shall have current and future ability to interface with varying modalities and interfaces. Proponents shall utilize the suggested interface within the RFP as an example.

- 18Q: Page 10 point 7.**

7. *Mapping & Migration of data from the branches from the legacy system to the required platform of CBS; for the branches which are still running on manual basis either fully or partly required date to be cleaned, validated & entered on sample basis so as to facilitate a smooth computerization of branches under the CBS;*

**Please provide an overview of the nature and scope of the information that will be available to support this requirement for each branch that operates on a manual basis so that we are able to determine a work effort estimate and associated price for this requirement.**

- A:** Proponents shall provide migration of legacy data as part of its overall CBS initiation to implementation (Costing shall be built in). The Bank shall work with the proponents to classify and determine the migration scope, processes and lifecycle.

**19Q:** *Page11*

2. *CBS Software Support: The Bidder shall provide free onsite support that includes incorporation of requisite changes in the CBS & documentation for a period of three (3) years after successful implementation/ first (1<sup>st</sup>) "live run" of the respective module duly certified by the Bank. This support includes, providing solutions to the day-to-day challenges that may be encountered due to any of the components of the (a) Web-based front-end solution, (b) RDBMS backend database solutions of (d) Queries, (e) Modules etc. It may also include minor changes in the CBS & customization required for report generation;*

***Please clarify the meaning of "free onsite support". It is our understanding that "free" means that the price for providing the specified services shall be included as part of the license fee and not as a separate line item in the financial proposal.***

- A:** Proponents shall not merge license fees with onsite or service level support. CBSs of this scope require Pro-Active Services Level Agreements (SLA) or Operational Lever Agreements (OLA) as such, proponents shall cite such wherein the Bank may or may not enter into a contractual agreement.

**20Q:** *Page17*

<b>1. Core team comprising of</b>	<b>10 persons in 1 batch</b>	<b>for 2 weeks</b>
<b>2. End-users comprising of</b>	<b>150 persons in 15 batches</b>	<b>for 1 week</b>
<b>3. Executives comprising of</b>	<b>10 persons in 1 batch</b>	<b>for 4 days</b>

***Please clarify ADB's expectation with respect to Item 2. For example, shall the training be delivered to all 150 people at once or in groups of 10 over a period of 10 weeks? 5 weeks? Our typical approach to training large numbers of end users is to "train the trainers (TTT)". Will ADB accept TTT as a viable training alternative?***

- A:** The Bank, within the specified period, requires Core, Executives, End User training. Proponents are free to suggest alternative methods. However, training shall not at any time affect the Bank Strategic, tactical or daily Business operations and continuity.

**3.8 CBS Benchmark Reports**

The Bank shall request at an appropriate time (during the process of evaluation) for benchmark reports in respect of the specification of the CBS components (hardware/ performance) of the hardware from a suitable third party acceptable to the Bank. The report shall include all factors as maintainability, reliability, security, scalability, portability, and safety.

**21Q:** Does the Bank have a preferred supplier ("third party") that will be responsible for overseeing this activity or is it the Bank's expectation that bidder find and engage the supplier?

**A:** The Bank at its own discretion, pursuant to the CBS successful initiation to implementation (Sign off), shall engage a preferred independent third (3<sup>rd</sup>) party Vendor to undertake the certified Benchmarking process and associated activities. However, the successful proponent shall provide complete testing results, reports etc. to be utilized as a means for confirmation and verification to the Bank.

**4.1 Gap Analysis & Resolution**

The Bidder shall be responsible for gap identification and resolution and provide all functionalities as mentioned in this RFP.

**22Q:** Can the Bank provide any documentation or supporting detailed information about the current operating model with particular reference to transactions sets, number of customers at each location, numbers of accounts and account types, interest rate models, loan products, savings products, technology employed in HO and branches for retail service delivery? This information will assist in the preparation of a work effort estimate and associated pricing in order to fulfill this requirement.

**A:** Proponents shall pay attention to the sector that the Bank operates in and models utilized. Proponents CBS shall be both customizable inclusive of parameterization (Cited in the RFP) to facilitate the Banks Reference legacy information (Customers, Accounts/Types, rate models, products). Proponents shall pay attention to the Banks proposed UEA.

**23Q:** There are several requirements stating that the Bidder shall "arrange insurance". Please clarify ADBs expectations in this regard. In other words, is it ADB's expectation that the Bidder will both arrange for and pay the premiums or source suppliers?

**A:** Yes bidders are to arrange and pay the insurance premiums.

**24Q:** We have CBS on Oracle Database, and NOT on MS SQL as mentioned on pg. 9 , Point No.5. Can we still submit bid if we are eligible?

**A:** Microsoft SQL Server Enterprise as cited in the RFP is the required backend RDBMS solution that the Bank shall utilize. Microsoft SQL Server Enterprise is mandatory.

Section 1.6 CBS Brief Overview:

Point No1.:

Initiation, implementation, integration, & maintenance of (1) SQL Servers, (2) Storage, and the (3) Network & security components as required for the CBS successful operationalization at the HO DC, branches, & DRC.

**25Q: Does the successful CBS Bidder have to "Maintain" the "database Servers, Storage & Network & security components"?**

**A:** Maintenance of the MS SQL Enterprise Servers, Storage & Network Architecture is the responsibility of the Bank. However, proponents shall pay attention to the term CBS Facility Management (Referred as CBS Components) definition cited in the RFP.

**26Q: Section 4.3. Project Initiation to Implementation, Pg.18.  
Kindly mention the Version & Edition of Legacy MS SQL for Migration?**

**A:** The successful proponent shall be given the required information for successful migration of the Bank Legacy Data into their proposed CBS. Please note that the successful proponent shall coordinate with the Bank relative to successful migration and strategy of the specified Data.

Section 4.8 CBS warranty (Appendix-3)

In case the CBS proposed by us DOES NOT include any Hardware Component & only 3<sup>rd</sup> party Licensed Software.

**27Q: Is It Still Mandatory to submit the OEM Letter, because generally it's meant for "Tangible/Hardware" assets?**

**A:** Proponents shall submit the OEM Letter in order to ensure that the proposed CBS assets (Small or Large software/ hardware) are verifiable and supported by a legal agreement.