

Tender No. 1/2008-09 dated 27 February 2009

**DEPOSIT INSURANCE CREDIT GUARANTEE CORPORATION**

[www.dicgc.org.in](http://www.dicgc.org.in)

**Clarifications on**  
**Invitation for Expression of Interest (EOI) FOR**  
**DEVELOPMENT, SUPPLY AND IMPLEMENTATION OF**  
**INTEGRATED CLAIMS MANAGEMENT SYSTEM (ICMS)**  
*(Updated for queries received till March 30, 2009)*

**DEPARTMENT OF INFORMATION TECHNOLOGY**  
**DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION**  
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<b>Pre-Qualification Criteria</b>		
1	We satisfy all the eligibility criteria given the EOI expect only one condition, i.e last three years turnover average should be INR 500 crores average annual turnover. Currently, we have INR 416 crores average annual turnover for the past three years and expecting more in this financial year.	The EOI is meant for the vendors who not only conform to the pre-qualification criteria but also should have capability to deliver the requirements. As of now, no amendment to the quoted pre-qualification criteria is under consideration.
2	As we are one of top IT solution provider across all IT products & services, Software design, development & support is one of the revenue generating segment contributing to the entire business growth. So, instead of revenue from pure software development, if the statement can be more generalized and overall revenue as an IT service provider can be mentioned in the qualification criteria, it will enable top vendors like us to participate in this EOI.	The criterion mentioned in the Eoi document (paragraph 3.3) relates to average annual turnover relating to software related activities and it may not be possible to generalize it to overall revenue, which, for instance, might include even hardware business of a vendor.
3	The pre-qualification criterion requires the respondent to have a development or support office in Mumbai/ Navi Mumbai/ Thane. We would like to know if this is a hard criterion that mandates a fully functional centre and is a must-have for qualification. Alternatively, can the respondent propose a small site office with presence of key project personnel in Mumbai and augment it with a development centre in Pune for the rest of the project team?	Vendors not having development or support office in named places have the option to agree to open software development /support office at Mumbai/Navi Mumbai/Thane with a team exclusively dedicated for this development/ support till project closure.
4	Whether we would be qualified to participate in the EOI, if we have a Sales Office in Mumbai or provide support through registered vendors.	In order to qualify, you have to categorically agree to open software development /support office at Mumbai/Navi Mumbai/Thane with a team exclusively dedicated for this development/ support till project closure.
<b>Scope</b>		
5	Can we assume that the DICGC users of the application will be geographically situated at a single location? Or, will they be at multiple offices?	DICGC users will be located geographically in a single location, not taking into account DR site to be set up in future. However, as mentioned in the Eoi document, certain modules will be used by liquidated banks etc. located at any place in India.

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6	<p>(Para1.3 )This EOI seeks invitation from software developers / enterprise system integrators who are committed to providing services for an Integrated Claim Management System (ICMS) and subsequently have the capability and experience in providing the necessary implementation support with an <b><u>integrated system consisting of software like <u>web-enabling infrastructure, relational database management system, enterprise application integration tools, dash-boarding tools, data modelling tools, operating system, and hardware</u></u></b></p> <p>Please clarify which of the following is true:</p> <p>A. This EOI (and subsequent RFP) requires the selected Vendor to supply only the application with the described functionality</p> <p>B. This EOI (and subsequent RFP) requires the selected Vendor to supply the application, as well as the other underlined items in the above extract</p>	<p>This clause indicates the suitability factors of the prospective respondents of the EOI, and not scope of the project. However, for clarity's sake, the vendor may have to provide the software tools/ platforms that form integral part of the Application. Regarding other general infrastructure such as RDBMS / OS / Hardware etc., the Corporation has the option of including it as a scope of this project or procuring it independently which will be specified in the RFP stage.</p>
7	<p>IT Support can be classified as Application Maintenance Support and Infrastructure operations support. Is the infrastructure operations support in scope?</p>	<p>While Application Maintenance Support is certainly a part of the EOI under consideration, the infrastructure operations support will be specified as part, or otherwise, of the scope of the project during RFP process.</p>
8	<p>Who owns the infrastructure? Whether the vendor needs to take the IT infrastructure also into consideration? Who owns Infrastructure procurement &amp; maintenance?</p>	<p>The infrastructure will be, if necessary, procured, owned and maintained by DICGC / RBI through the RFP for the EOI under consideration or separately. As for its forming part of scope of the ICMS project, it will be specified in the RFP document based on the technology platforms considered.</p>
9	<p>Page 1 says "implementation support with an integrated system consisting of software like web-enabling infrastructure, relational database management system, enterprise application integration tools, dash-boarding tools, data modeling tools, operating system, and hardware in conjunction with professional consulting services in their own capacity". Does it mean that the vendor is expected</p>	<p>The scope of the project, so far as it relates to hardware infrastructure, will be specified during RFP process after examining technologies on offer and it's compatibility with those available with the Corporation during the EOI evaluation process. As regard third party tools / products to be used by the vendor in implementation of Application, the same may</p>

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	to provide infrastructure as part of the contract? As far as providing tools are concerned (ex. data modeling tools), Does DICGC have any plans of taking over this application at some stage in future?	form part of the Total Cost of Ownership (TCO) for evaluation of commercial bid for which clear terms will be specified in the RFP document.
10	(Section 1.3) Please elucidate on the scope of the wordings “in their own capacity”. Does it extend to Hardware?	<p>“In their own capacity” means, for instance, not in the capacity of a franchisee, reseller, agent, etc.</p> <p>In case of hardware being made part of scope of the project under consideration during RFP stage (if necessary), suitable norms will be prescribed in the RFP document.</p>
11	We understand that application development & maintenance cannot be subcontracted. Is infrastructure management can be subcontracted if it is in scope?	This aspect will be clarified when RFP document is issued. Generally, in situations warranting sub-contracting of infrastructure maintenance, terms of sub-contracting by the selected vendor are clearly stipulated by the Corporation.
12	The project cannot be sub-contracted to any other firm by the firm whom it might be awarded. Does it restrict the bidder from sub-contracting any part of the work where in the vendor will be prime? If it restricts, can a consortium be formed?	Sub-contracting and consortium bidding for the project are not visualized in the current EoI document.
13	Do we require to procure hardware, software, imaging & workflow software, reporting tools, any other tools etc required to develop ICMS?	Yes, in the developing stage of the ICMS, all the required infrastructure will have to be arranged by the vendor. However, at implementation stage, all the software / software tools essential to run ICMS have to be provided by the vendor to the Corporation under terms and conditions to be specified in the RFP document as a part of TCO evaluation.
14	Is it correct to assume that the provision and the security of the network is the responsibility of the DICGC?	Yes
<b>Technology / Data</b>		
15	Are there any existing proprietary systems/interfaces in use that are required to be considered.	There is an existing proprietary system in use but it is not to be reckoned for the purpose of the project under EOI.
16	Any information on the existing system and platform? If it's a entire re-engineering, does it mean throwing away the existing solution?	This project is to be treated as a fresh development, without any linkage or relation to the existing system.

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17	Please give us an overview of the current application functionality and technical environment in which it is deployed.	The existing application currently processing claims receives input data i.e claim lists from liquidators in pre-determined format (Annex-I) via physical media along with printed claim list. It creates 'clubbing' lists which are visually inspected and 'de-clubbed' (if and wherever necessary). It runs on Windows 2000 Server on Oracle RDBMS with Client Server architecture.
18	What are the existing DICGC applications? What are the details of the existing package in terms of platform interfaces etc. Please mention the technologies used in development of existing systems/applications.	Current application packages in DICGC run on Windows 2000 / 2003 Servers on Oracle RDBMS. Further details will be furnished in RFP document.
19	Apart from the interfaces to existing financial and accounting systems, what other interfaces are envisaged by DICGC for the new Integrated Claims Management System.	For the present, none other than those mentioned in the EOI.
20	What is the technology platform (Operating system, Relational database management system, hardware etc) of current proprietary package used by DICGC to handle claims	Pl. refer previous remarks.
21	We understand that DICGC uses an internally built application currently and looking at revamping the same. The solution that DICGC is looking for requires - a completely new product/solution - enhancement to the existing solution - 3rd party product (of choice) with customization	The current project is to replace the existing package with a new and more comprehensive total solution; not enhancement to the existing solution. A third party product with customization may be considered if it meets all the technological, functional and security requirements of the Corporation.
22	What are the key pain points of Proprietary package used by DICGC to handle claims?	(a) The 'clubbing' algorithms have changed over the years it has been in use (b) The 'clubbing list' includes large no. of items which have to be manually 'de-clubbed' (c) Limited capability for processing follow-on / supplementary claims from the same bank / liquidator (d) Lack of interface with other systems. (e) There are support issues with the firm which developed the package and its major resources since relocated (f) The consolidated list of depositors of the liquidated bank at the gross level on end-to-end basis which would help in the process of clubbing / de-clubbing and

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		settlement of subsequent supplementary claims is not available. (g) existing application supports only claims processing and accounting has to be done separately in another system. (h) existing application supports limited MIS reports (i) existing system do not have any workflow, dual authentication, security parameters, etc.
23	(Section 4.2.10) What are the other applications that are being referred here ? Could you provide a list and a brief idea regarding their functionality and the technical platform on which these are developed. This will enable us to better understand the integration requirements.	The details will be furnished in the RFP document. However, the other applications where integration may be relevant is a financial module of an ERP solution named 'Orion' developed by M/s. 3i Infotech Ltd which runs on Windows 2003 Cluster Server system using Oracle 10g RDBMS under client server architecture.
24	(a) Our understanding is that the entries are to be made in the database of the proposed ICMS itself, (and not into another accounting system). Please confirm / correct our understanding. (b) If entries are to be additionally passed to a separate Accounting system, please mention the details of the Accounting system.	The ICMS will be the system to process the depositors data to arrive at the Corporation's insurance liability and manage its life cycle till the process is complete. However, at various stages, e.g while paying a depositor, the appropriate financial entries have to be passed on to the Integrated General Ledger Enterprise System (IGLES) the relevant part of which is explained above.
25	Please indicate the applications to be integrated, and the functional purpose of each integration	Pl. refer to the above response.
26	What are the existing systems wherein ICMS system is required to be integrated	Pl. refer to the above response.
27	Please validate our following assumptions with respect to the existing application. 1) No facility exists in the application to extend data entry facility for claims lists from banks. 2) There is no pre-processing done in the claims list from the banks and hence data entry errors can creep into the next level rendering the process somewhat inefficient.	Assumptions are correct.
28	With reference to "Data Import (DI) functions, preferably with ETL (Extract, Transform and Load) or other such tools, to import data available in electronic form in a bank with or without additional	The Corporation does not have any preference towards any ETL tool <i>per se</i> . Its use, or other-wise, in the application has to be evaluated by the vendor in the context of the total

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	modifications ", please confirm if there is a preference towards any ETL tool. Will ETL be used only for Data-importing?	solution which, in turn, be seen in the context of assessing the Technical / commercial Bids after issue of RFP by DICGC .
29	Any specific tool/stack of choice for performing ETL?	No
30	What would be the data load (approx) for the ETL application to support?	Such specifications will form part of RFP.
31	(Section 4.2.3) Are there any preferences of DICGC for any particular product of Application Server, like Weblogic, or Websphere etc?	No.
32	(i) How is the extraction currently happening (from the database of liquidated bank)? (ii)What is the extent of customization / database mapping activity required for each bank? (iii)Which are the various banking products (eg Finacle, etc) extracted from liquidated banks so far?	(i) The task is currently performed by the liquidators of the banks using their own resource or by locally outsourcing. (ii) The extent could be wide ranging between data-entry from manual records to a proper CBS package. (iii) Currently, DICGC is not associated with the activity which is the responsibility of the respective liquidators. Most banks submitting claim lists in recent past are small co-operative banks without much computerization.
33	Does the uploading requirements still apply if the vendor plans to use a commercial off the shelf (COTS) application from a reputed vendor?	COTS application / tool are acceptable if it meets the requirements of the RFP specifications. However, the details regarding evaluation methods for such solutions will be issued in the RFP document.
34	Are there are any Application Integration tools/middleware products in use in DICGC (for example Vitria)? Is there any preference for any of these tools in to leverage on the existing investments in these tools?	No
35	What are the current tools (enterprise application integration, dashboarding tool etc) used by DICGC to manage proprietary claims package	None
36	Which imaging and workflow system used by DICGC currently?	None
37	Can we suggest the technology platform, RDBMS, we feel suitable for DICGC requirement	Yes

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38	Does DICGC have any preference for the operating system platform?	The current solutions in the Corporation run on Windows 2000 / 2003 Servers. As per internal guidelines on Standardization of Hardware & Software Applications, the Server Operating System should be WIN2000/2003 and data base should be Oracle 10g for easy interface and compatibility among the future applications.
39	As per Appendix C, item 8, are we to assume that DICGC requires a Windows 2003 server for the proposed application?	As clarified elsewhere, although the DICGC uses Windows 2003 Server, it would consider other platforms on the basis of the overwhelming relative merits of the total solution.
40	(a) Which is the version of Oracle available with DICGC? (b) Can vendor propose an upgrade (if required for proposed application)	(a) Oracle 10g. (b) Yes
41	As per Appendix C, item 9, are we to assume that DICGC requires an Oracle 10g RDBMS configured under RAC? (Also pre-qualification criterion 3.9 requires demonstration of experience in Oracle RDBMS)	It is true that Oracle is the standard preferred RDBMS for the Corporation.
42	Document states that system must be able to display/Present screen in regional languages, Kindly provide the list of language(s) that system should display.	Current requirement is only bi-lingual format (i.e Hindi and English). Requirement for other Indian languages e.g Gujarati, Kannad, Marathi, Telugu etc. will be taken up through 'Change Request' process of the awarded contract, if required, in future.
43	The display (presentation) screens should have the capability to be displayed in desired languages (Indian regional languages). To start with the language would be English / Hindi and the vendor may have to demonstrate the extensibility of the software to have the display screens in regional languages. Is it mandatory that it should support web interface of different languages or initially we may go only with English and will keep Indian languages for further scope/enhancement of the application?	Initial interfaces / select reports have to be in bi-lingual format i.e Hindi and English. Other Indian languages will be considered at a later stage as stated above.
44	The display (presentation) screens should have the capability to be displayed in desired languages (Indian regional languages). What needs to be presented in Indian Language? Is it the	The presentation screens (UI) will be bi-lingual to begin with. Data / Tables will be in English.

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	Labels/Field name and Data from tables or only Labels/fieldname on the UI screen?	
45	What is the volume of data that is entered into system on daily basis from each location/office	Such specifications, if relevant, will form part of RFP.
46	<p>Our understanding is that:</p> <p>A. Only the GUI captions need to have support for Hindi.</p> <p>B. All data input into the application (through GUI or through import) will be input in English only and displayed in English only.</p> <p>Please confirm / correct our understanding.</p>	The understanding is correct. Additionally, certain reports (i.e particularly those of communication nature) will need to be in bi-lingual format.
47	What is the expected latency of data refresh in the central server?	Such specifications, if relevant, will form part of RFP.
48	Does the data entry approval happen locally or does it happen at the central database server? If that is case how does the offline data entry will undergo the workflow process? Can you share more details on the workflow process?	Data entry, being an off line process (as explained elsewhere), approval have to take place at local level before being validated and with 'zero error' uploaded to the central database server. Detailed workflow process, other than those provided in EOI document, will form part of the RFP document.
49	What are the various external systems from which data is retrieved?	Such external systems could consist of the applications used by the source banks (e.g the liquidated bank) or data maintained in non-electronic form.
50	What kind of infrastructure would be provided to the liquidators while on a survey?	The existing infrastructure available with or arranged by the liquidator / DICGC (if required) at their site will have to be used.
51	What would be the typical process for them to accumulate, sort and update the claims list?	Such process specifications, if relevant, will form part of RFP.
52	What is the security level feature	Such specifications will form part of RFP.
53	Is there a specific requirement of a database and the application installed locally and refreshed on a daily basis in the central database server?	No
54	What kind of authentication is expected at the system which would be downloaded at the client site?	Such specifications will form part of RFP.

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55	The software may be based on component model and fuzzy logic to deliver optimum and authentic “clubbing”. PI elaborate “authentic clubbing”.	The term ‘authentic clubbing’ is used to connote intelligent ‘clubbing’ results taking into account the deficiencies in data quality (e.g non-availability of any unique field, use of abbreviated & full names, etc.) and peculiarity. The intention is that the ‘clubbing list’ generated by the system could be, say, at least 90-95 % correct where as the remaining may involve user decision / manual intervention to tide over the data imperfections.
56	It is preferable if the Respondent already has components developed which can be customized for developing the overall solution. Java will be the preferred technology platform. Is DICGC looking for some package solution/product to be customized according to DICGC specification?	The DICGC is looking for a total solution which can have products as its embedded components. If a product with customization can meet the requirements fully, the DICGC would consider the option as well.
57	What is the rate of increase (in percentage) of data per year?	Such specifications, if relevant, will form part of RFP.
58	What is the volume of data that is existing in hard copies (paper formats) (which is not available in electronic format)?	No data migration in respect of existing data from paper formats is envisaged.
59	( Section 4.3.6) How much data has to be migrated? PI give an idea in terms of number of files, size, format of storage and storage media.	Such specifications will form part of RFP.
60	A.Whether the data of the existing system is present in the form of a relational database. If Yes, which RDBMS? B.Whether the data model of existing system is well documented. C.What is the size of the data in the existing system? How many (liquidated) banks does this existing data cover? (To get an idea of the average data size per bank)	A. Oracle B. No C. Since the scope of the proposed development is much wider, the existing database is not comparable. Vendors can use market data on banks deposits and the historical extent of claims from DICGC website (Annual Report Link)
61	Is there any current Database with the depositor information? If Yes, can you pls provide the size of the current database?	The basic database of the depositors comes from each source bank i.e liquidated bank. The size of the current data base with the Corporation is roughly about 25 million records. The input data structure is at Annex-I.
62	(Section 5.2.1 serial number 5.) This refers to Incorporated System Security. Please explain the scope of this item.	Incorporated System Security refers to the features such as access controls, maker-checker validation, data encryption etc. being offered by the vendor in products / development it specializes in.

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<b>Functional</b>		
63	Data Entry Application (DEA) function which may be used by the Liquidators of small non-computerized banks to enter the deposits / depositors data from its books in order to generate a Claim List, after basic validation routines, interest accrual and clubbing of accounts across branches for depositors in the same capacity and right. Please elaborate on "same capacity and right."	Please refer to the following link at DICGC website : <a href="http://dicgc.org.in/GuideToDepositInsuranceInIndia.htm#q10">http://dicgc.org.in/GuideToDepositInsuranceInIndia.htm#q10</a>
64	<p>Regarding Liquidators Interaction with DICGC, each defunct bank may have its own data structures. While we need to provide a standard/common interface for liquidated banks, data transformation during upload is defunct bank's specific data structure.</p> <p><b>A.</b> Assumption: The above mentioned data transformation is outside scope of the work and is subject to additional payment. Is this assumption correct?</p> <p><b>B.</b> What are the DICGC SLAs for claims payment to liquidated banks? The transformation of liquidated banks data is a part of DICGCs claim life cycle.</p>	<p>A. Provision of necessary tools / interface modules for data transformation is part of the scope of the EOI under consideration. However, situations warranting the vendor's on-site support for activity will be governed by 'additional on-site support terms' to be specified in the RFP document and will form part of TCO evaluation.</p> <p>B. As per the current legal framework, the transformation of liquidated banks data is not a part of DICGC Claims Life Cycle. This module is being envisaged as an optional facilitator / enabler to the liquidators in the interest of expeditious settlement to the actual depositors. The present statutory time limit for preparation of a claim list by the liquidator is 3 months and settlement by the DICGC is 2 months. However, through the proposed project, the objective is to synergise the above two distinct sequential processes to drastically compress the settlement period from a depositor's point of view, wherever possible, to, say, a few days/weeks.</p>
65	<p>As per our understanding we need to synchronize / upload data from banks to DICGC for two reasons:</p> <ol style="list-style-type: none"> <li>1. To arrive at claim liability and other reports of a functioning bank.</li> <li>2. Uploading actual claims of defunct bank at the time of liquidation.</li> </ol>	<ol style="list-style-type: none"> <li>1. This may not be a regular use of the application. However, in order to ascertain the likely liability of the Corporation or other statistical information such as actual assessable / insured deposits etc. for strategic decision-making, this capability will be necessary.</li> <li>2. Correct</li> </ol> <p>As mentioned, the frequency of activity 1 will be very limited.</p>

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	<p>Is our understanding correct? How many times (frequency) typically in a year the activity in point 1 above takes place? Will the activity in point 2 takes any time other than the liquidation time?</p>	<p>However, activity in point 2 takes place only at the time of Claim List preparation at liquidation / merger / restructuring time etc.</p>
66	<p>Please refer to the Broad workflow: Branches A, B and N. As per our understanding the Data entry application (DEA) will be used to capture Branch data. Please confirm our understanding.</p>	<p>Yes, DEA will be used to capture depositor data in branches where electronic records of such data is not available. However, the DEA can be used either at branch level or head office level depending upon the requirement, size / spread of the bank etc.</p>
67	<p>Is there a process or a system to uniquely identify each depositor currently? If yes, can you please elaborate on the same?</p>	<p>Though there are certain regulatory guidelines in the matter of identifying a depositor under KYC norms, there may be varying level of its compliance at field level. Such issues are in the process of being addressed by the Corporation in consultation with the regulators before finalizing the data structure / issue of RFP.</p>
68	<p>How or in which format is the current statistical data on depositors maintained?</p>	<p>The dbf format / data structure in which the Claim Lists are currently received from the Liquidator is at Annex-I. These data are maintained in Oracle RDBMS Tables in the existing application. However, the data input to be received under the current project may be wider.</p>
69	<p>It is assumed that the historic data migration will extract the data which are stored in electronic format - What is the plan for providing data which are available in hard copy format?</p>	<p>All data in the Corporation are in electronic format and there is no plan for any data migration from hard copy format.</p>
70	<p>It is not entirely clear how the "off-site uploading" of claims will happen. Is the below understanding correct: 1. DICGC shall mandate the file format for such bulk claims 2. The liquidated bank shall prepare such a file using their data 3. The new application shall provide a mechanism to upload this data to DICGC server. 4. The new application shall use the data provided (in the pre-defined file format) for further processing.</p>	<p>1. Yes 2. Yes, either using systems / tools available with them or using the modules being developed under the project under EoI. 3. Yes, that is a part and not whole of the functionalities. 4. Yes</p>
71	<p>Should we assume that the non-electronic format data will be entered via the web based user interface.</p>	<p>No, the non-electronic data will have to be captured and validated in the off-line modules mentioned in the EOI before</p>

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		being uploaded with, say, a 'zero error list' and control amounts to the Core Claims Management (CCM) module in the Corporation via the web interface or otherwise.
72	Can we assume that all non-electronic formats of data in future will be entered by the liquidators?	Yes, but probably at their option.
73	Details of the existing and anticipated volumes for the at least next 5 years	Insurance Claims volume is subject to unpredictable factors. However, for historical volume of claims settled, you may please take a look at the Annexure VI in the Annual Report of the Corporation available at our website viz. <a href="http://dicgc.org.in/AR0708.pdf">http://dicgc.org.in/AR0708.pdf</a> .
74	What is the turnaround time for the current systems to settle Depositors' claims.	It is between 2 months to 3 or 4 years.
75	What is the expected time frame of such history data that would reside in the system?	The average time for the history data to remain within the system may be 2-3 years.
76	What are the security validation criteria for security approvals?	Such specifications will form part of RFP.
77	How many users will connect concurrently? (approx)	The No. of users connecting concurrently to the Core Claims Management (CCM) module in the Corporation should be around 25.
78	Please provide list / approximate number of the Reports required to be developed.	This will be specified in the RFP document.
79	Is cheque printing included in the scope?	Yes
80	(a) Is the solution required to provide functionality for printing cheques, warrants, etc? (b) Does existing claims application support cheque printing, etc? If Yes, could you please provide details, for example, does the application interface to any 3rd party solution for cheque printing, etc?	(a) Yes (b) No
<b>General</b>		
81	Methodology to interface with the participants of the solution. Does this mean interfacing with multifarious modules of the overall solution landscape or bid participation	As a part of project implementation strategy, this refers to interface with other participants such as vendors in respect of product, network, tools etc., wherever applicable.

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	(consortium/subcontract) methodology?	
82	Who are all the participants to the solution referred herein? PI provide details.( Appendix A, 6c)	As above
83	Where open source components are incorporated and embedded in the developed solution, it may not be possible to provide exclusive IPR of the open source components, in favour of the Corporation, as they belong to the public domain.Request DICGC to remove this clause.	The point is well-taken. Appropriate clarificatory clause will find place in the RFP.
84	Instead of the above, we propose that we would: -Identify the parts of the software that were developed in this project (as opposed to any third party components) - Provide an undertaking that the developed parts are not the intellectual property of any other 3rd party? Request DICGC to confirm the above amendment	Pl. refer to the above.
85	The Corporation reserves the right to select more than one vendor keeping in view requirements. The DICGC is free for dealing separately with any of the divisible elements of any proposal, received through this EOI process. Does this mean the ICMS solution may be offered in parts among different bidders?	The Core Claims Processing Module will not be offered in parts to different bidder. However, if the off-site modules can work independently meeting all the requirements of the RFP, the DICGC will have the option of going in for different vendors purely on technical and financial merit.
86	Does DICGC required information exactly in the same format as in Appendices A, B & C to the Eoi notification? Do Vendors have flexibility in changing the order of information presented for convenience and organization of content based on similarity and context relevance?	It is better to submit the information in standard format as it would help easy tabulation and comparability during evaluation process.
87	As per RFP the response should be submitted in the form of mentioned annexure i.e. A, B and C. Should we consider the eligibility criterion (chapter 3. pg no 4 – 6) as a separate table of it is covered under any particular annexure? Kindly clarify the above point.	The covering letter at Appendix A asks for an unambiguous declaration by the vendor about compliance with the pre-qualification criteria. However, vendors are free to submit separate compliance matrix, if they have any doubt about any particular criterion. The DICGC shall be cross checking on specific points after receipt of the response, if need be.
88	"Constitution of the Organization" – Please elaborate as to what	For example, "Ltd. Co.", "Pvt. Ltd. Co.", Partnership etc.

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	are the expected details.	
89	With reference to “Please indicate the names of key personnel and salient features of the methodology.”, please elaborate on “key personnel”.	The ‘Key Personnel’ means those hierarchy / team that will be associated with the project under EOI with their snap-shot profile / back ground in specific relation to the project under EOI.
90	We need to understand what it means by indicate names of key personnel in Methodology.	Same as above
91	With reference to the Proof of Concept (POC): The vendors prima facie short-listed after the Evaluation of EOI will be asked to provide a solution, within a given period of time, for a representative Problem Definition, in order to prove understanding of the Project and the availability of expertise and other resources required for its performance, can you please elaborate on this? What type/details of presentation is expected from the vendor?	The presentation would be expected to delineate the high level architecture of the proposed solution with stress on major points such as validation and ‘clubbing’ of deposit accounts, de duplication features etc. It is not meant to be a replica software development but a demonstrable functional model.
92	It is assumed that any such POC shall be developed and showcased in our premises	The PoC will be prepared in the vendor’s premise. However, it may be required to present it before the EOI Evaluation Committee in the premises of the Corporation or any other place decided by the Corporation.
93	What is going to be the POC scope	As above
94	What is the tentative timelines when the POC will start? Also what will be base location for conducting the PoC?	Pl. refer to above clarifications. The time line will be in conformity with overall estimated time line indicated elsewhere in the clarification.
95	<p>As this is only an EOI, we request that POC Phase should ideally be conducted after RFP Phase (RFP issue and RFP Response Short-listing), since:</p> <ul style="list-style-type: none"> <li>• There will be greater clarity on scope</li> <li>• There will be more details available, such as the interfaces required between proposed application and other DICGC systems</li> <li>• The proposed solution and technologies will also be more relevant to the Corporation</li> </ul>	As already clarified, the PoC at EOI stage is more of presentation, rather than development, nature. A proper PoC exercise will be requested, if necessary, at the time of technical evaluation under RFP stage.

SI No.	Query / Clarification Sought	Response
96	What is the expected time line for the project implementation and go live?	Although it is yet to be finalized, the process of EOI evaluation and issue of RFP may take at least 2-3 months time. Evaluation of the Technical / commercial bids and Issue of Award of Contract may take another 2-3 months time. While the exact timeline to complete the implementation of the project will be indicated in the RFP document taking into consideration the inputs received from the vendors during EOI evaluation process, the standard delivery period of 180 days is generally followed by the Corporation.
97	Kindly mention the amount for solvency certificate.	There is no mention about any amount relating to solvency certificate in the EOI document. In terms of paragraph 3.4 the vendor has to warrant that they are financially solvent.

**REFERENCE FOR SUBMISSION OF CLAIM LIST IN ELECTRONIC FORMAT BY THE BANK**

MEDIA : CDROM OR 100MB ZIP DISK

FORMAT : DBF (STANDARD DBASE/FOXPRO/CLIPPER FORMAT  
 COMPRESSION OF THE DBF FILE USING PKZIP/WINZIP  
 TO SAVE SPACE WHERE THE DATA DOES NOT FIT ON  
 THE MEDIA IS ACCEPTABLE

Field No	Field Name	Field Type	Field width	Notes
1.	SRNO	NUMERICAL	7	Starting with 1 this field must contain a unique running serial Number for each claim. This number shall be used to identify the depositor in all future reference / correspondence.
2.	TYPE CODE	Numerical	2	As per description below.
		Typecode	Title	Detail
		1	Single account	All accounts held by a single Major person in individual capacity (e.g., not ones as an HUF or Trustee or Director or Guardian for someone else)
		2.	Joint account	All accounts held by two or more persons
		3.	Minor account	Any single account held by a minor or a joint account where one holder is a minor.

		4.	HUF	Account held in the name of HUF entity
		5.	Legal entity	Accounts held by a legal entity like PvtLtd., Limited companies, clubs, Associations, Samaj,Trust,Charitable Institutions,Mandals etc.
		6.	Firms	Accounts held in the name of proprietorship or partnership firm.
3.	Company	Character	200*	(If applicable ,i.e.,when Typecode field is 5 or 6) shall contain i)Name of the firm(proprietor ship/partnership)  OR 2)Name of legal entity like a limited Company,Private Limited Company,Club,association,Samaj,Trust,Charitable Institution,Mandal etc.

4	PERSON 1	Character	200*	If TYPECODE is	Then the field contains
				1	Name of the major person
				2	Name of the 1 <sup>st</sup> Joint holder
				3.	If the person is a minor then the name must be followed by (M)  If it is in the name of any other major person who has a joint account with the minor, then this field contains the full name of the major person.
				4	The name of the karte of the HUF. The field must contain only the full name of the Karta and no other qualifiers with it.
				5	This field remains blank.

				6	For a proprietorship firm this field contains the name of the first partner.
5	PERSON 2	Character	200*	If TYOECODE is	Then the field contains
				1	Filed remains blank
				2	Name of the next joint holder
				3	If it is a joint account of minor s or of major person(s) then if the next person in such account is a minor then the name must be followed by (M).  If it is in the name of any other major person who has a joint account with the minor then thos field contains the full name of the major person.
				4	Field remains blank
				5	This field remains blank
				6	For a partnership firm the name of the next partner.
6	PERSON3	Character	200*		Same as above
7	PERSON4	Character	200*		Same as above
8	PERSON5	Character	200*		Same as above
9	PERSON6	Character	200*		Same as above
10	PERSON7	Character	200*		Same as above
11	PERSON8	Character	200*		Same as above
12	PERSON9	Character	200*		Same as above

13	PERSON 10	Character	200*	-Same as above-
14	PERSON 11	Character	200*	-Same as above-
15	PERSON 12	Character	200*	-Same as above-
16	PERSON 13	Character	200*	-Same as above-
17	PERSON 14	Character	200*	-Same as above-
18	PERSON 15	Character	200*	-Same as above-
19	PERSON 16	Character	200*	-Same as above-
20	PERSON 17	Character	200*	-Same as above-
21	PERSON 18	Character	200*	-Same as above-
22	PERSON 19	Character	200*	-Same as above-
23	PERSON 20 **	Character	200*	-Same as above-
24	ADDLINE1	Character	200*	Flat no/House No /Plot No/Room No
25	ADDLINE2	Character	200*	Building Name
26	ADDLINE3	Character	200*	Society Name
27	ADDLINE4	Character	200*	Street /Village name

28	ADDLINE5	Character	200*	Locality/area/Post
29	ADDLINE6	Character	200*	Other information/Taluka
30	ADDLINE7	Character	200*	City/District
31	ADDPIN	Numerical	6	Pin code
32	FDAMT	Numerical	12.2*	Amount in Fixed Deposit
33	SDAMT	Numerical	12.2*	Amount in Saving Deposit/Account
34	OTAMT	Numerical	12.2*	Amount as any other deposit inclusive of current account balance
35	TOTAMT	Numerical	12.2*	Total deposits(FDAMT+SDAMT+OTAMT)
36	SETAMT	Numerical	12.2*	Amount of set off i.e.,amount recoverable by the bank from the dep.
37	NETAMT	Numerical	12.2*	(TOTAMT-SETAMT)
38	INSAMT	Numerical	12.2*	NETAMT or 1,00,000 whichever is lower
39	PAIDAMT	Numerical	12.2*	Any amount paid to the liquidator after the liquidation of the bank/Cancellation of licence whichever is earlier
40	CLAIMAMT	Numerical	12,2*	INSAMT-PAIDAMT.

\*Indicates the maximum field width to be taken, if data fits completely in lesser width the may bank may reduce the field width.

\*\*Indicates that in case the number of joint account holders/partners exceed PERSON20 the bank may add more fields like PERSON21,PERSON 22 and so on.