KERALA STATE BACKWARD CLASSES DEVELOPMENT CORPORATION LIMITED
(A Government of Kerala Undertaking)
CIN-U75122KL1995SGC008705

Request for Proposal for Selection of System Integrator (SI) For Business Process Re-engineering and Implementation of Core Financial Services Solution (CFSS)

PREBID QUERY RESPONSE - selction of System Integrator for the implementation of CFSS

Sr. No.	Section Number	Page Number	Point Number	RFP - Original Clause	Query	KSBCDC Response
1	35. ELIGIBILITY CRITERIA	72	C1	The Bidder should have prior experience in Business Process Re-engineering and Digital Transformation Implementation of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with a minimum loan portfolio of INR 2,500 Crores. Each application should have been implemented in at least one qualifying BFSI institution, not necessarily the same institution, during the last five (5) financial years.	Request for revision of clause - The Bidder should have prior experience in Business Process Re-engineering and Digital Transformation Implementation of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with a minimum loan portfolio of INR 2,500 Crores. Each application should have been implemented in at least one qualifying BFSI institution, not necessarily the same institution. Similarly, the product implementation can be by OEM or implementation partner.	**RFP Clause remains unchanged**
2	40.9 Detailed Technical Evaluation Parameters:	78	2	Bidder's experience in digital transformation, IT consulting, or process reengineering projects for Financial Institutions, NBFCs, Banks, or Government organizations. •At least 1 similar project implemented – 2 Marks •At least 2 similar projects implemented – 5 Marks •3 or more similar projects implemented – 10 Marks	Request for revision of clause -Bidder's experience in Business solutions implementation projects for Financial Institutions, NBFCs, Banks, or Government organizations. •At least 1 similar project implemented – 2 Marks •At least 2 similar projects implemented – 5 Marks •3 or more similar projects implemented – 10 Marks	**RFP Clause remains unchanged**
3	Clause 35-Eligibility Criteria, Section C.1	72		The Bidder should have prior experience in Business Process Re-engineering and Digital Transformation Implementation of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with a minimum loan portfolio of INR 2,500 Crores. Each application should have been implemented in at least one qualifying BFSI institution, not necessarily the same institution, during the last five (5) financial years.	The RFP requires prior experience in implementing LOS, LMS and Accounting System in qualifying BFSI institutions with a minimum loan portfolio of ₹2,500 crore. Kindly confirm whether credentials from multiple BFSI clients can be considered collectively to meet this requirement, with each application implemented in at least one qualifying institution.	Yes. Credentials from multiple qualifying BFSI institutions may be considered collectively to satisfy this requirement. It is not mandatory that all three applications (LOS, LMS and Accounting System) be implemented in the same BFSI institution. However, each application must have been implemented in at least one qualifying BFSI institution having a minimum loan portfolio of INR 2,500 Crores, during the last five (5) financial years. Documentary evidence as prescribed in the RFP shall be submitted.
4	Clause 35-Eligibility Criteria, Section C.1	73		The proposed LLMS applications/product (LOS, LMS, Accounting system) implemented with multiple 3rd Party's real time Fintech integration such as Bureau (Credit Scoring, Dedupe) 3rd Party Data – Ekyc Income Assessment Legal(e-sign, e-stamp, e mandate) Video KYC Adhaar & OTP Authentication Payment Gateway Sponsor/Partner Bank Out of 8 at least 4 fintech integration experience has to be provided.	The RFP requires experience in at least four out of eight fintech integrations. Kindly confirm whether integrations implemented across multiple client projects and using different OEM products will be considered collectively.	Yes. Fintech integration experience demonstrated across multiple BFSI client projects may be considered collectively. It is not mandatory that all four fintech integrations be implemented in the same client institution. Integrations implemented using different OEM products may also be considered, provided they are associated with the proposed LLMS applications/products (LOS, LMS and Accounting System) and meet the requirements specified in the RFP.

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5	Clause 35 – Eligibility Criteria, Section C.4	73		Mandatory Applications: Each of the following applications/products should have been implemented in at least one (1) BFSI Institution: 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App / Mobile Application for Field Agent Users 4. Fixed Asset Management Optional Applications: Experience in implementing the following applications/ products is desirable but not mandatory: 1. HRMS & Payroll 2. Mobile Application (Customers) 3. Web Portal (Customers)	The RFP identifies Budgeting and Forecasting, DMS, Field Inspection App and Fixed Asset Management as mandatory applications, while HRMS, Customer Mobile App and Customer Web Portal are optional. Kindly confirm whether all four mandatory applications must be implemented by the SI as part of the project scope or whether this criterion relates only to bidder experience.	The requirement under Clause 35, Section C.4, is an eligibility criterion relating to the bidder's prior implementation experience and not, by itself, a definition of the project implementation scope. However, the implementation scope is governed by the Scope of Work and the Functional Requirement Specifications (FRS) of the RFP. The four applications identified as mandatory under Clause C.4 are part of the supporting solutions envisaged for implementation under the project. The classification of HRMS & Payroll, Customer Mobile Application and Customer Web Portal as optional under Clause C.4 relates only to the experience requirement for eligibility and does not, by itself, exclude these applications from the overall project scope specified in the RFP. The selected SI shall undertake implementation of the core and supporting solutions in accordance with the RFP and approved FRS.
6	Clause 35 – Eligibility Criteria, Section C.5	73		The Bidder should have executed at least one project with a minimum project cost of Rs. 5 Crore (Rupees Five Crore only) during the last five years in the area of IT System Integration / Core Financial System / Digital Transformation / Enterprise Application Implementation	The RFP requires at least one project with a minimum project cost of ₹5 crore during the last five years. Kindly confirm whether the project cost can include the combined value of software licenses, implementation, infrastructure and support services.	Yes. For the purpose of assessing the minimum project cost of ₹5 Crore under Clause 35, Section C.5, the total project value may include the combined value of software licences, implementation services, infrastructure and support services, provided these components form part of the same qualifying project and are covered under the relevant Work Order / Contract Agreement.
7	Clause 3 – Scope of Work	16		The whole project is expected to be completed in two phases	The RFP describes the project as a two-phase engagement covering strategy, assessment, design, implementation and rollout. Kindly provide the detailed deliverables and acceptance criteria for each phase, including the expected output documents and sign-off authorities.	The deliverables and implementation requirements for Phase I and Phase II are detailed under Section 6 – Consolidated Deliverables (Phase I & II), pages 29 to 32 of the RFP
8	Clause 3 – Scope of Work	16		The solutions required by KSBCDC are classified into Core Solutions and Supporting Solution as detailed	The RFP lists CRM, LOS, LMS and Accounting as core solutions and several other applications as supporting solutions. Kindly confirm the final mandatory application inventory and whether all listed supporting applications are included in the implementation scope.	As specified under Clause 3 – Scope of Work, Page 16 of the RFP, the solutions required by KSBCDC are classified as follows: 1. Core Solutions - CRM - LOS - LMS - Accounting System, GST and Treasury 2. Supporting Solutions - HRMS and Payroll - Budgeting and Forecasting - Field Inspection App - Fixed Asset Management - Document Management System (DMS) - Mobile Application for Customers - Web Portal for Customers The above list constitutes the application inventory identified in the RFP. All the listed Core Solutions and Supporting Solutions are included in the implementation scope of Phase II, in accordance with the Corporation's Functional Requirement Specifications (FRS). Further, Section 6.2.1, Page 31, specifically states that all supporting applications should also be delivered as part of the implementation. The selected bidder shall undertake the implementation, customization, configuration and integration of the above solutions in accordance with the

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9	Clause 7 –	32-33		Brief Description of Implementation Model	The RFP mandates microservices-based architecture with containerization support. Kindly confirm whether KSBCDC has any preferred technology stack, container platform or orchestration platform, such as Kubernetes, to be followed by the SI.	KSBCDC has not prescribed any specific technology stack, container platform or orchestration platform. The SI may propose an appropriate technology stack and platform based on industry standards and best practices, subject to compliance with the requirements specified in Clauses 7 and 4 of the RFP. The proposed solution must support microservices-based architecture, containerization, scalability, security and portability across cloud and on-premises infrastructure without additional licensing costs. The proposed architecture and technology stack shall be submitted for review and approval by KSBCDC.
10	Clause 7	32-33		The application OEM or SI will be responsible for hosting the solution.	The RFP states that the application OEM or SI will be responsible for hosting the solution, while Clause 14 refers to infrastructure provisioned by the State Data Centre. Kindly clarify the hosting responsibility and the respective roles of KSBCDC, SDC, SI and application OEM.	KSBCDC shall provide the required infrastructure at the State Data Centre (SDC), including the Primary DC and DR setup, as specified in the RFP. The System Integrator (SI) shall be responsible for end-to-end implementation, deployment, integration and management of the technology architecture and in-scope applications, including facilities management services, in coordination with KSBCDC and the SDC operations team. The hosting responsibility shall be in accordance with Clause 7(v) of the RFP.
11	Clause 7	33		SI should design, conceptualize, implement, and manage the technology architecture that provides for secure container-based data management, where encryption keys and Hardware Security Modules are controlled by KSBCDC. The architecture should provide for a standard set of tools and processes to manage containers, images, and releases.	The RFP requires the encryption keys and Hardware Security Modules to be controlled by KSBCDC. Kindly confirm whether the required HSM, key management infrastructure and associated security components will be provided by KSBCDC or are to be provisioned by the SI.	KSBCDC shall retain control of the encryption keys and Hardware Security Modules (HSMs), as specified in Clause 7(viii), Page 33 of the RFP. The SI shall be responsible for designing, implementing and managing the secure container-based technology architecture, including the necessary tools and processes for managing containers, images and releases. The SI shall identify the technical requirements and infrastructure dependencies in its proposal for consideration by KSBCDC.
12	Clause 7	33		SI is required to provide complete and detailed documentation of the in-scope applications as per the requirements of KSBCDC.	Kindly confirm whether the SI is expected to provide the complete application source code, database scripts, API specifications, deployment scripts, configuration documents and technical documentation to KSBCDC, along with the applicable intellectual property and licensing terms.	As per Clause 16 (Escrow Arrangement), Pages 52–53, the SI shall deposit the source code, build procedures, flow diagrams and technical documentation of the software with a mutually acceptable escrow agency within 30 days of commencement of implementation. The escrow shall be released to KSBCDC under the circumstances specified in the RFP. Further, as per Clause 76(a), Page 100, all code developed for KSBCDC and subsequent code changes during the contract shall be documented and provided to KSBCDC. Other application documentation shall also be provided as specified in the RFP.
13	Clause 14(a) – Infrastructure	50		The RFP requires infrastructure provisioning through the State Data Centre based on OEM-validated sizing for the next six years.	Kindly confirm whether the SDC infrastructure will be provided by KSBCDC or whether the SI is required to arrange and bear the infrastructure provisioning cost.	As per Clause 14(a), Page 51 of the RFP, the infrastructure shall be provisioned by the State Data Centre (SDC), based on the sizing requirements validated and certified by the application OEM for KSBCDC, considering the envisaged transaction volume and LLMS TPS for the next six years. Accordingly, KSBCDC shall arrange for the required SDC infrastructure, while the SI shall coordinate with the SDC and undertake the responsibilities relating to application maintenance, security, configuration and DR support as specified in the RFP.
14	General	10		The RFP mentions approximately 500 core solution users, 500 ALM users and 300 concurrent ALM users	Kindly confirm the expected concurrent user count for each application/module, including LOS, LMS, Accounting, CRM, DMS, Budgeting, Field Inspection and Fixed Asset Management.	The RFP does not specify separate concurrent user counts for individual applications/modules such as LOS, LMS, Accounting, CRM, DMS, Budgeting, Field Inspection and Fixed Asset Management. Accordingly, the SI shall consider the above user details and undertake appropriate application-wise sizing based on the expected usage, transaction volumes and scalability requirements of the proposed solution.

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15	Clause 14- INFRASTRUCTURE	51		Non production infra	Kindly clarify the required non-production environments, including Development, SIT, UAT, Pre-Production, Training and DR environments, and confirm whether infrastructure for all such environments will be provisioned by SDC or SI.	The SI shall identify and propose the required environments, including Development, SIT, UAT, Pre-Production, Training and Disaster Recovery (DR), along with the corresponding infrastructure sizing and technical specifications. The infrastructure requirements shall be coordinated with the State Data Centre (SDC) in accordance with Clause 14 of the RFP. The SI shall be responsible for setting up, configuring, deploying, integrating and maintaining the respective environments, including the test environment, as specified in Clause 12 of the RFP. The proposed environment architecture and infrastructure requirements shall be submitted to KSBCDC for review and approval.
16	Clause 14 c	51		Performing DR Drills on half yearly basis or suggested by regulatory body and submission of reports indicating success/ failure, remedies etc. For the purpose, the SOP may be so prepared to achieve RTO of 60 minutes and RPO of 15 minutes. However, the replication in DR should be real-time so as to be as close to zero with respect to RPO.	The RFP specifies an RTO of 60 minutes and RPO of 15 minutes, while also requiring real-time replication to achieve an RPO as close to zero as possible. Kindly confirm the binding RTO/RPO requirements for the project and the acceptance criteria for DR testing.	As specified under Clause 14(c), Page 51 of the RFP, the RTO shall be 60 minutes and the RPO shall be 15 minutes. The SI shall ensure real-time replication between the Primary DC and DR Centre, aiming to achieve an RPO as close to zero as technically feasible. The SI shall conduct DR drills at least half-yearly and demonstrate compliance with the specified RTO and RPO, successful application recovery and data integrity. Detailed DR drill reports, including test results and remedial measures, shall be submitted to KSBCDC.
17	Clause 14 c	51		Performing DR Drills on half yearly basis or suggested by regulatory body and submission of reports indicating success/ failure, remedies etc. For the purpose, the SOP may be so prepared to achieve RTO of 60 minutes and RPO of 15 minutes. However, the replication in DR should be real-time so as to be as close to zero with respect to RPO.	Kindly confirm the expected DC/DR architecture, including whether the solution is required to follow active-passive or active-active deployment, and specify the required replication mechanism for application, database and document storage components.	The SI shall propose a suitable DC–DR architecture (active-active or active-passive) and replication mechanisms for application, database and document storage, ensuring compliance with the specified RTO of 60 minutes and RPO of 15 minutes. The proposal shall be submitted to KSBCDC for review and approval.
18	Clause 11 – Interfaces & Integration	43		The RFP refers to integrations with NSDL, CIBIL, CERSAI, GST Portal and Partner Banks etc.	Kindly confirm whether API documentation, sandbox access, credentials, test data and third-party coordination will be provided by KSBCDC or are to be arranged by the SI. Also clarify whether third-party API usage charges, bureau charges, SMS gateway charges, payment gateway charges, e-sign/e-stamp charges and other transaction-based costs will be borne directly by KSBCDC or included in the SI's commercial proposal.	The SI shall be responsible for integration, testing and coordination with KSBCDC and third-party service providers as per Clauses 11.1 and 12.1 of the RFP. Required API details, access credentials and other dependencies shall be coordinated with the respective agencies and KSBCDC. Any applicable per-transaction costs shall be separately indicated in the technical proposal as specified in Clause 11.1. Such costs will not be considered in the commercial evaluation.
19	Clause 10 – Data Migration	41		The RFP assigns source mapping to KSBCDC and destination mapping, cleansing, transformation and loading to the SI	Kindly confirm the availability of source database schemas, data dictionaries, table structures, business rules, extraction scripts and existing data-quality reports.	KSBCDC shall facilitate source mapping and provide available source-system information required for migration. The SI shall undertake destination mapping, data cleansing, transformation, loading and reconciliation as specified in the RFP. The availability of specific documents such as data dictionaries, extraction scripts and existing data-quality reports shall be assessed and coordinated with KSBCDC during the migration planning phase.
20	Clause 13(a)–C	50		The RFP requires regulatory, statutory, cyber security and platform vulnerability-related changes to be implemented at no additional cost throughout the contract period.	Kindly define the scope of such changes and distinguish between mandatory regulatory compliance updates, defect fixes, major functional enhancements and new modules.	Mandatory regulatory/statutory updates and defect fixes, including vulnerabilities and bugs, shall be implemented by the SI at no additional cost as specified in the RFP. Requirements within the RFP scope and those communicated up to SRS sign-off shall also be covered without additional cost. New modules and requirements beyond the RFP scope shall be treated as Change Requests under Clause 78.1 and charged on an actual man-day basis, except mandatory regulatory/statutory changes.
21	Clause 65 – Information Ownership	95		Information Ownership	Kindly confirm the ownership and handover requirements for application licenses, source code, database objects, configuration, APIs, deployment scripts, technical documents, data and other project artefacts at the end of the contract.	All KSBCDC data and project documents prepared by or for the SI shall belong to KSBCDC and shall be handed over upon expiry or termination of the contract, at no additional cost. All code developed for KSBCDC and subsequent modifications shall be documented and provided. Source code of software shall be governed by the escrow provisions under Clause 16.

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22	B. FINANCIAL (1)	**72**		The Bidder should have an annual turnover of Rs. 20 Crore or more (Rupees One Hundred Crore) in the last three financial years (2022-2023, 2023-2024 and 2024-2025). Note: In case the Bidder falling under category of MSME as defined by Govt. Of India, this criterion would be exempted as per O.M. No. F. 20/2/2014-PPD dated 20.09.2016	With reference to the annual turnover eligibility clause, the minimum turnover requirement is mentioned as ₹20 Crore in numeric figures; however, the amount in words within brackets is mentioned as Rupees One Hundred Crore. We request the Authority to kindly clarify the intended minimum annual turnover requirement and confirm whether the correct eligibility threshold is ₹20 Crore or ₹100 Crore.	The intended minimum annual turnover requirement is ₹20 Crore. The reference to "Rupees One Hundred Crore" in brackets is a typographical error and shall be read as "Rupees Twenty Crore". A corrigendum will be published to rectify the error in the RFP.
23	Mandatory Qualification Criteria for the SI (4)	72		The OEM of the proposed LOS, LMS and Accounting System should have minimum CMMi Level 3 or above as on Bid Submission Date.	Our organisation's CMMI Level 3 appraisal final audit is scheduled from 12th to 17th November 2026. Since the appraisal process coincides with the tender submission period, the final appraisal results and issuance of the CMMI Level 3 certificate are expected to take at least one week after completion of the final audit. In view of the above, we kindly request the Authority to consider allowing us to participate in the tender and submit the CMMI Level 3 certificate before the commencement of technical bid evaluation, instead of making it mandatory as on the Bid Submission Date.	**RFP Clause remains unchanged**
24	C. EXPERIENCE AND SERVICE CAPABILITY (1)	72		The Bidder should have prior experience in Business Process Re-engineering and Digital Transformation Implementation of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with a minimum loan portfolio of **INR 2,500** Crores. Each application should have been implemented in at least one qualifying BFSI institution, not necessarily the same institution, during the last five (5) financial years. The proposed LLMS applications/product (LOS, LMS, Accounting system) implemented with multiple 3rd Party's real time Fintech integration such as •Bureau(Credit Scoring, Dedupe) •3rd Party Data – Ekyc •Income Assessment •Legal(e-sign,e-stamp, e-mandate) •Video KYC •Adhaar & OTP Authentication •Payment Gateway •Sponsor/Partner BankOut of 8 at least 4 fintech integration experience has to be provided.	The Bidder should have prior experience in Business Process Re-engineering and Digital Transformation Implementation of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with a minimum loan portfolio of **INR 1,000 Crores**. Each application should have been implemented in at least one qualifying BFSI institution, not necessarily the same institution, during the last five (5) financial years. The proposed LLMS applications/product (LOS, LMS, Accounting system) implemented with multiple 3rd Party's real time Fintech integration such as •Bureau(Credit Scoring, Dedupe) •3rd Party Data – Ekyc •Income Assessment •Legal(e-sign,e-stamp, e-mandate) •Video KYC •Adhaar & OTP Authentication •Payment Gateway •Sponsor/Partner BankOut of 8 at least 4 fintech integration experience has to be provided.	**RFP Clause remains unchanged**
25	Bidder's capability and experience Criteria 4	79		The Proposed LLMS (LOS, LMS, Accounting System) should have been implemented in NBFC having Corporate Loans in last 7 years. (Maximum 5 Marks) At least implemented in 1 NBFC – 2 Mark At least implemented in 2 NBFC – 5 Marks Credentials from clients mentioning the application name in form of Letter of Awards / Contract Agreement supported with credential letter to be furnished. For confirmation of Loan Type, SI to submit relevant documents to justify the clause (Letter from client / other public domain available documents).	The Proposed LLMS (LOS, LMS, Accounting System) should have been implemented in NBFC having Corporate Loans/BFSI licensed and regulated by RBI in last 7 years. (Maximum 5 Marks) At least implemented in 1 NBFC/BFSI licensed and regulated by RBI – 2 Mark At least implemented in 2 NBFC/BFSI licensed and regulated by RBI – 5 Marks Credentials from clients mentioning the application name in form of Letter of Awards / Contract Agreement supported with credential letter to be furnished. For confirmation of Loan Type, SI to submit relevant documents to justify the clause (Letter from client / other public domain available documents)	**RFP Clause remains unchanged**
26		52	Escrow Arrangement	The SI will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of commencement of the implementation in escrow with a reputable agency acceptable to both the parties.	The source code and related intellectual property of the proposed solution are proprietary to KiyaAI and shall remain the exclusive property of KiyaAI. Any release of source code shall be subject only to the specific escrow release conditions set out in the Agreement.	The SI shall comply with the escrow requirements specified in the RFP

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27		95	Limitation of Liability	The Bidders liability in case of claims against the organization resulting from, misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Kindly limit the Bidder's aggregate liability to themaximum of 2% of the contract value	**RFP Clause remains unchanged**
28		96	Statutory and Regulatory Requirements	All mandatory requirements by regulatory / statutory bodies will be provided by the SI under change management at no extra cost to KSBCDC during the tenure of the 6 year and 3-month contract.	Any regulatory / statutory change requiring additional development, customization, integration, effort or third-party procurement shall be handled through mutually agreed change request and commercials.	The SI shall implement all mandatory statutory and regulatory requirements during the contract period at no additional cost to KSBCDC, as specified in the RFP. The proposed condition to treat such requirements as separately chargeable change requests is not acceptable.
29	B) Design of Digitalized Lending Process from Loan Origination, Sanction, Disbursal & Monitoring till Loan Closure	19	e. Digital Banking System	API banking integration for fund transfers.	Kindly confirm whether the necessary APIs will be provided by the Bank for integration.	KSBCDC shall facilitate coordination with the concerned bank(s) for obtaining the necessary API details and access, as applicable. The SI shall be responsible for designing, developing, testing and implementing the API banking integration for fund transfers in accordance with the RFP. Availability of APIs and access credentials shall be subject to the respective bank's policies and procedures.
30	B) Design of Digitalized Lending Process from Loan Origination, Sanction, Disbursal & Monitoring till Loan Closure	19	b. Loan Processing System	End-to-end application processing and digital sanctioning.	Kindly clarify the scope of activities covered under end-to-end loan processing, from application submission to final loan sanction.	End-to-end loan processing shall cover the complete workflow from application submission to final sanction, including KYC validation, eligibility checks, in-principle approval, document submission and verification, credit analysis using credit bureau and other relevant data, project appraisal, credit scoring and risk assessment, collateral and document management, credit decision-making, generation of sanction letters with applicable covenants, and communication of the sanction to the applicant. The process shall be workflow-driven and digitally enabled, in accordance with KSBCDC's approved credit policies and business rules, as specified in the RFP (pp. 19 and 35–36).
31	h. External System Integrations	20	h. External System Integrations	· Integration with the following platforms and agencies: · NSDL · CIBIL · CERSAI · GST Portal · Partner Banks (via API banking)	Kindly confirm whether the necessary API access, credentials, and integration support will be provided by the Bank.	KSBCDC shall facilitate coordination with the respective banks and agencies for obtaining the necessary API details, access credentials and integration support, as applicable. The SI shall be responsible for designing, developing, testing and implementing the required integrations. Availability of APIs, credentials and support shall be subject to the respective bank's or agency's policies and procedures.
32	i. API-based integration with national/state agencies for real-time data sharing and compliance reporting, including:	20	i. API-based integration with national/state agencies for real-time data sharing and compliance reporting, including:	· Demand-supply gap reports for social justice departments or funding agencies	Kindly clarify the scope and expected requirements of Demand-Supply Gap Reports for Social Justice Departments or Funding Agencies.	The SI shall study and define the requirements for generating demand-supply gap reports for Social Justice Departments and funding agencies, based on the Corporation's lending data and relevant business parameters. The reports shall support analysis of demand for financial assistance, availability and utilisation of funds, and gaps between funding requirements and actual disbursements. The detailed reporting parameters, formats and data-sharing requirements shall be finalized in consultation with KSBCDC during the requirement analysis and design phase.
33	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	21	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	· Ensure that all customer journeys are designed with ease-of-use, inclusivity, multilingual support, and visual appeal (UI/UX) in mind, particularly to support first-time and rural digital users.	Kindly clarify which regional languages, are expected to be supported in the digital customer journeys.	The digital customer journeys shall support Malayalam and English. The SI shall ensure multilingual support in the customer-facing interfaces

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34	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	21	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	Payment gateways and virtual account management systems	Kindly clarify whether the Bank has any preferred payment gateway. If so, will the Bank provide the necessary API documentation and access credentials for integration?	KSBCDC has not identified any preferred payment gateway. The SI shall assess and propose a suitable payment gateway and virtual account management solution for KSBCDC's approval. The SI shall be responsible for the required API integration, subject to approval and coordination with the selected service provider.
35	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	21	C) Design and Support Implementation of Digital Customer Journeys for Lending and Liabilities, and Recommend Enhancements to Alternate Delivery Channels (ADC)	Propose strategy for driving customer adoption of digital platforms, including: · User awareness campaigns · Target-based onboarding plans · Training and support modules for staff and field functionaries · Monitoring dashboards to track usage, success rates, and feedback loops	Kindly clarify whether the training is expected to be conducted physically, virtually, or through both modes.	Training shall be conducted through both physical and virtual modes, as appropriate, based on the training requirements, target audience and convenience of KSBCDC. The SI shall propose a suitable training plan in consultation with KSBCDC.
36	35. ELIGIBILITY CRITERIA	71	A. GENERAL S.No. 1	Certificate of Incorporation and other Documentary evidence to be attached. If the SI is the OEM of the (LOS, LMS, Accounting System), then the SI to submit IPR/Copyright or relevant documentation regarding the OEM of the solutions.	Kindly confirm whether a Self-Declaration on the company's letterhead, duly signed by an authorized signatory, confirming that the SI is the OEM of the LOS, LMS, and Accounting System, would be acceptable. Provide the format of the declaration.	**RFP Clause remains unchanged**. As per Section 35 – Eligibility Criteria (A. General, Sr. No. 1), if the SI is the OEM, the SI must submit valid IPR/Copyright certificates proving OEM ownership of the proposed LOS, LMS, and Accounting System. A self-declaration alone will not be accepted in lieu of IPR/Copyright or relevant OEM documentation; hence, no separate declaration format is prescribed. If the SI is not the OEM of the LOS, LMS, or Accounting System, the SI must submit the Manufacturer's Authorization Form (MAF) from the OEM of the respective solutions.
37	General			Loan Products	Kindly provide the details of the existing loan products offered by KSBCDC. Additionally, please clarify the specific loan products that bidders are expected to offer or develop as part of the proposed solution.	As indicated in the RFP, KSBCDC's existing lending portfolio includes Term Loans, Micro Credit Loans, Education Loans, Working Capital Assistance and other development-focused credit schemes. The Corporation also provides financial assistance for self-employment, marriage assistance, foreign employment, computer loans, house construction and maintenance, and personal loans. Bidders are not required to introduce or offer new loan products. The proposed solution shall support the existing loan products and schemes of KSBCDC, as well as future products, through configurable product parameters, eligibility criteria, interest rates, workflows and business rules. The detailed scheme-wise requirements shall be finalized during the requirement analysis and design phase.
38	General			Existing System	Kindly provide details of the existing system currently being used by KSBCDC for managing its loan operations, including its functionalities, workflow, and mode of operation. Also, please clarify whether the proposed solution is expected to integrate with the existing system or replace it with a new system. Additionally, kindly share the details of the existing loan products offered by KSBCDC and the loan products expected to be covered under the proposed solution.	The proposed CFSS shall replace the existing BCDCOnline system with a new unified platform for managing the Corporation's end-to-end business and lending operations. The SI shall undertake the implementation of the new solution, including migration of data from the existing system, configuration of business processes and workflows, and integration with the required internal and external systems, as specified in the RFP.
39	General			Customer Profile	Kindly provide the details of the customer profile to be maintained in the proposed Loan Management System.	The customer profile shall include personal and contact details, address, KYC/CKYC information, community and beneficiary details, financial and income details, bank account information, credit history, and loan-related information. For institutional borrowers, incorporation details, shareholding pattern, promoter and guarantor details shall also be captured, as applicable. The detailed fields shall be finalized during the requirement analysis and design phase.

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40	Overall	FTRCFSS.xls file			The RFP mentions integrations with various external agencies and platforms, including CIBIL, Equifax, GST, eKYC/CKYC, Aadhaar, NSDL, CERSAI, Account Aggregators, partner banks, API banking, UPI, NACH, payment gateways and virtual accounts.Kindly confirm whether this represents the complete list of integrations envisaged for the CFSS project, or whether additional internal/external systems and third-party agencies are also expected to be integrated.	The integrations listed in the RFP are not exhaustive. As specified in Clause 11.1, the SI shall integrate all existing interfaces currently used by KSBCDC and identified in Section A – Overview, along with other required KSBCDC and third-party applications within the scope of the RFP. The detailed integration requirements shall be identified and finalized during the BRD/SRS phases. Any new integrations arising beyond the defined scope, including integrations with additional banks in the future, shall be handled through the Change Request process, as applicable.
41	Application Processing: 2, 12, 20	FTRCFSS.xls file			What are the different customer/beneficiary categories supported by KSBCDC (individuals, groups, institutions, enterprises, etc.)?	KSBCDC primarily provides financial assistance to individuals, NGOs, CDS and Kudumbashree groups belonging to backward and minority communities. The proposed CFSS shall support these beneficiary categories, including borrowers engaged in self-employment and business activities, as applicable to the respective loan schemes. The system shall provide configurable customer and beneficiary categories to accommodate the Corporation's various loan schemes and eligibility criteria.
42	Overall	FTRCFSS.xls file			Confirm the volume metrics including expected number of users, employees, customers, active and inactive loan accounts, channel partners and other stakeholders to be supported by the proposed solution. Please also indicate the anticipated growth in business volumes.	As per Clause 1.1 (Pages 9–10) of the RFP, the SI shall consider the specified baseline business volumes and annual growth assumptions for sizing the proposed solution: 10% increase in customers and loan accounts, 2 additional branches per year, 5% increase in users and 15% increase in transaction volume.
43	Application Processing: 20; Loan Management: 28–34,	FTRCFSS.xls file			Kindly provide the list of loan products required by KSBCDC and in which phase it is required, and whether new products are expected to be introduced during the project period. Term loans, microcredit, education loans, working capital and other development-focused schemes are mentioned in RFP.	As specified in Section 1.1 (Pages 11 and 20) of the RFP, the proposed solution shall support Term Loans, Micro Credit Loans, Education Loans, Working Capital Assistance and other development-focused credit schemes. The detailed scheme-wise requirements shall be finalized during the requirement analysis and design phase. The system shall also support the introduction of future loan products through configurable product parameters and business rules.
44	Application Processing: 9, 29–33; Loan Management: 35–49	FTRCFSS.xls file			Kindly clarify the types of securities/collateral accepted by KSBCDC, such as property, movable assets, guarantees and other forms of security, and whether the proposed system must support valuation, revaluation, insurance tracking, lien/charge management and collateral release.	The types of securities/collateral accepted shall be governed by the respective loan scheme guidelines and KSBCDC policies. As specified in Section 1.1 (Page 36), the proposed solution shall support legal and valuation-based security evaluation as part of loan appraisal. The detailed requirements relating to collateral types, valuation, revaluation, insurance, lien/charge management and collateral release shall be finalized during the requirement analysis and design phase.
45	Overall	FTRCFSS.xls file			Can KSBCDC clarify expected responsibility split during migration: Data cleansing Business validation Branch-level reconciliation Customer-level exception confirmation?	As specified in Section 10 (Pages 41–42) of the RFP, KSBCDC shall be responsible for source mapping, while the SI shall undertake data mapping, cleansing, transformation, loading and reconciliation, including business-rule verification and data integrity checks. Branch-level reconciliation and customer-level exception validation shall be coordinated with KSBCDC's concerned officials. The detailed roles and responsibilities shall be finalized as part of the data migration plan.
46	Application Processing: 1, 22–23, 34–37	FTRCFSS.xls file			Are all loan products governed through common workflow stages, or does each scheme have independent approval processes?	The proposed CFSS shall support a common loan lifecycle with configurable workflows and approval processes based on the respective loan schemes, customer types, facilities and eligibility criteria. Scheme-specific approval stages and business rules shall be configurable as per KSBCDC's requirements and finalized during the requirement analysis and design phase.
47	Technical Details	11		BCDCOnline, which is managed in-house by the KSBCDC IT team. In addition to loan-related functions, the system supports modules for Human Resources, Provident Fund, Payroll, and other administrative operations. Several digital interfaces and applications have been built around this system, including loan origination, processing, and management modules, enabling comprehensive handling of the loan lifecycle—from sanction to closure.	Please share high level workflows and modules handled in BCDC Online. Please share expected data size, type of Data(SQL/No-SQL)? Please share the DB type also. (SQL/OracleSQL,Postgres etc)?	Refer RFP and FTR

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48	3. Scope of Work	15–17		SI to study AS-IS and implement LLMS (LOS/LMS + Accounting) and supporting solutions; SI is single point of contact	Please confirm if multi-OEM architecture is acceptable (best-of-breed), with SI accountable for end-to-end integration, SLAs, and single invoicing. If yes, specify any preferred/excluded OEMs	The proposed solution may comprise components from multiple OEMs. However, the System Integrator (SI) shall act as the single point of contact and shall be fully responsible for end-to-end solution integration, performance, adherence to SLAs, and overall project delivery. There are no specific preferred or excluded OEMs; however, all proposed products/solutions must comply with the RFP requirements and be industry-proven. Further, the SI shall meet all the eligibility criteria as specified in the RFP.
49	Core vs Supporting Solutions	16		Core: CRM, LOS, LMS, Accounting; Supporting: HRMS, Budgeting, Field App, DMS, Mobile App, Web Portal, FA.	Confirm system of record expectations: Does Accounting replace Tally as official GL? Any coexistence or parallel run period mandated? Clarify decommissioning approach for legacy	Refer RFP and FTR
50	7. Brief Description of Implementation Model	33		The SI is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions. The SI must liaise with the KSBCDC IT team for data extraction. Data shall be provided to the SI as extracted from the table, it is the responsibility of the SI to transform and load the data and enable in validation the correctness of the data.	Please confirm who will be handling the testing and UAT to ensure data correctness. The final signoff for Data correctness and UAT shall be with KSBCDC	Refer RFP and FTR
51	9.ii LOS	36		Integrations for financial analysis, bank statements, ITR, etc.	Identify preferred fintech providers for bureau (consumer & commercial), bank-statement analysis, GST pulls, CKYC/eKYC, e-sign/e-stamp, e-NACH. Clarify if SI must onboard new providers or only integrate existing ones.	The integrations mentioned (credit bureau, bank statement analysis, GST, CKYC/eKYC, e-sign/e-stamp, e-NACH, etc.) are indicative. KSBCDC may have existing integrations with certain service providers, details of which shall be shared with the selected bidder. The SI shall be responsible for integrating with existing systems and, if required, onboarding new service providers in consultation with KSBCDC. All costs related to third-party services/API consumption shall be as per the RFP terms.
52	9.vi Customer Mobile App	38–39		Android/iOS; secure login (MFA/OTP); loan mgmt, repayments, statements; service SRs; chat/AI bot; notifications; offline; analytics; audit trails.	Confirm ownership of App Store/Play Store publisher accounts (KSBCDC vs SI), OTP/notification providers, languages (Malayalam/English/Hindi), root/jailbreak checks, and SDK policies (analytics/CRMs).	The mobile application shall be published under KSBCDC's official App Store / Play Store accounts. The SI shall assist in deployment and compliance requirements. OTP/notification service providers may be existing or finalized during implementation in consultation with KSBCDC. The application shall support multilingual functionality including Malayalam and English (Hindi may be considered if required). Security features such as root/jailbreak detection shall be incorporated. Use of third-party SDKs (analytics/CRM, etc.) shall comply with KSBCDC policies and require prior approval.
53	Applications in scope to be retained/ replaced	16-18, 57		The solutions required by KSBCDC are classified into Core Solutions and Supporting Solution. Core Applications: CRM, LOS, LMS, Accounting System with GST & Treasury · Supporting Applications: Budgeting and Forecasting, Document Management System, Field Inspection App/ Mobile application for field agent users, Fixed Asset Management, HRMS & Payroll, Mobile Application (customers), Web Portal (customers)	Are CRM, LOS, LMS and Accounting/ Treasury the base of applications to be assessed and replaced, and if the other apps mentioned are only for customizations.	Refer RFP and FTR
54	Data Migration Requirements	41-43		Source Mapping: KSBCDC will undertake the responsibility of source mapping. This includes identifying all relevant data sources, defining data extraction methods, and ensuring that data is prepared for transformation according to the defined business rules and data standards. Destination Mapping: The SI is required to handle destination mapping, which involves defining the schema in the target system, mapping the transformed data to the destination database, and optimizing the data model for performance and scalability.	What is the expected data cleansing responsibility split between KSBCDC and SI?	As per the RFP, KSBCDC shall be responsible for source mapping and providing data as extracted from existing systems. The System Integrator (SI) shall be responsible for data transformation, cleansing, validation, and migration to the target system. Any data issues identified during the process shall be addressed in coordination with KSBCDC. Refer RFP

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55	REGULATORY COMPLIANCE, SECURITY, AND SYSTEM MAINTENANCE	50		The SI must fix any vulnerabilities/ bugs/issues in the platform at no additional cost during the entire contract tenure. These vulnerabilities/ bugs/issues can be detected by KSBCDC or can be a finding of any internal or external audit conducted by KSBCDC or its auditors periodically during the contract period	Are there any mandated security tools (SIEM, IAM, DLP) at SDC that SI must integrate with? Is VAPT required to be performed by an external CERT-In–empaneled auditor, as part of RFP scope?	The solution shall integrate with security tools (such as SIEM, IAM, DLP, etc.) available at the State Data Centre (SDC), if applicable. The detailed security architecture and integration requirements shall be finalized during the design phase in consultation with KSBCDC. Periodic security assessments, including VAPT, shall be carried out as per prevailing Government guidelines, and may require engagement of CERT-In empaneled auditors as applicable.
56	FTRCFSS.xlxs	Application Processing-S.no-26		Document upload should be validated for correctness and relevance to avoid dummy documents. Example: If a photo is expected, it should be a photo. If PAN card is uploaded, it should be ensured that it is a PAN card and it is clear.	Is OCR capability also expected in the data capture part.	Refer RFP and FTR
57	FTRCFSS.xlxs	Application Processing			If OEM doesn't have the required functionality as base, can cost based Change request/APIs be implemented.	Refer RFP and FTR
58	FTRCFSS.xlxs	Mobile banking		Loan restructuring requests	Customer requests shall be catered via API mode or by batch mode/manually.	Refer RFP and FTR
59	FTRCFSS.xlxs	CRM		Inbound Call Tracking	Confirm whether KSBCDC requires a contact centre console (CTI integration, click-to-call, call wrap codes) and 360° customer view combining loan, collections, service tickets, and campaign history. If yes, share current telephony stack and ticketing tool, if any.	Refer RFP and FTR
60	2. PROJECT OVERVIEW & OBJECTIVES	13		a) Achieving the Corporation's vision of business growth through a comprehensive Digital Business Strategy and Transformation.	Business Strategy will require **skill set from Business Consulting domain** which is beyond the scope of IT. Hence, we request corporation to limit the consulting scope only related to IT Transformation with Core Banking BPR only.	The scope of work includes comprehensive digital business transformation covering business strategy, process re-engineering, and IT transformation. Bidders are required to provision necessary domain and consulting expertise to meet the requirements specified in the RFP.
61	3. SCOPE OF WORKPhase I – Strategy, Asses	16		The deliverables should cover all the requirements provided by the corporation in the FRS document as well (As Annexure to RFP)	We understand that annexure given in the Bid is functional requirement for application implementation. From consulting point of view kindly share the FRS document. We presume that Phase 1 consulting deliverables are only given in the RFP doucment and not in any annexures.	As per the RFP, it shall be read as FTR forming part of the Annexures and shall be considered along with the Phase I deliverables. Bidders are required to take into account all requirements specified in the RFP and its Annexures. No additional documents are proposed to be shared.
62	3. Scope of WorkA) Study the processes and	17		The SI is expected to study the processes and operations of the Corporation as a whole, covering the organizational structure, Head Office, Branch Offices, and the Corporation's businesses such as Loan Advances, Profitability, NPA Management, Financial Ratios, Customer Base, Channel adoption levels, and third-party products like Insurance, Fee-based Income Services, and any relevant Government Business activities.	Below specialised consulting service would be required to cover the scope 1. Organizational Structure - **HR Specialised skills** 2. Loan, Advances, Profitability, NPA, Financial Ration - **Finance specialised skills** 3. Fee Based Income service, Government Business Activites - **Marketing specialised skills.** The mentioned scope of work are beyond the scope of IT. Hence, we request corporation to limit the consulting scope only to IT Transformation with Core Banking BPR only.	The scope of work requires a comprehensive study of organizational, business, and operational aspects of the Corporation as specified in the RFP. The bidder shall provision the necessary domain expertise, including functional and consulting capabilities, to meet the requirements. No change in scope is envisaged.
63	3. Scope of WorkB) Design of Digitalized Len	18		Support the design of operational and credit policies for digital lending products, including: · Assistance to the Business Development team in designing pre-approved models. · Design of digital scorecards for use in both internal channels and third-party sourced customer journeys, in line with the Corporation's Risk Management Policy. · Preparation of detailed Product Notes for each phase of the digital lending journey	We understand that the scope mentioned requires **finance specialised skillset** which is beyond the scope of IT. Hence, we request corporation to limit the consulting scope only to IT Transformation with Core Banking BPR only.	The scope of work includes design of digital lending processes, including operational and credit policy support, as specified in the RFP. The bidder shall provision the required domain expertise to meet these requirements. No change in scope is envisaged.
64	3. Scope of WorkD) Upgrading the IT organi	22		Formulate a clear IT and Digital Operating Model, including: · Functional structure of IT teams · Core platform management · Helpdesk and operational support · Third-party and Service Provider engagement oversight · Change management and release cycles	We understand that the scope mentioned requires **HR specialised skillset** which is beyond the scope of IT. Hence, we request corporation to limit the consulting scope only to IT Transformation with Core Banking BPR only.	The scope includes formulation of IT and Digital Operating Model as part of the overall digital transformation initiative. The bidder shall provision the required expertise to meet these requirements. No change in scope is envisaged.

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65	3. Scope of WorkE) Planning for Digital Trans	23		Design policy recommendations and operational plans for the digitization of manual-intensive workflows, ensuring end-to-end transformation of key internal processes such as loan processing, approvals, audit, legal, HR, and finance	We understand that designing policy or providing recommendation on policy level for audit, legal, HR and Finance will require **specialised Business Consulting skillset**. Hence, we request corporation to limit the consulting scope only to IT Transformation with Core Banking BPR only.	The scope includes preparation of digital transformation roadmap covering business, operational, and policy aspects as specified in the RFP. The bidder shall provision the required domain expertise to meet these requirements. No change in scope is envisaged.
66	GENERAL	GENERAL		GENERAL	As per the consulting scope mentioned in the RFP document and as highlighted by us in the prebid queries the consulting phase is complex and requires multi team engagement from the Consulting firm. **Hence we request Corporation to consider only the IT Strategy, IT Gap Analysis, IT TO-BE State and core financial system BPR to be completed in 3 months during Phase 1** and to commence the IT transformation with Phase 2. Rest other scope of consulting which requires specialised skillset involvement from **Finance, HR, Marketing, Business Consulting** to be completed within the deadline of **15 months of overall project duration**.	The scope, phasing, and timelines for consulting and implementation are defined in the RFP and shall remain unchanged. The bidder is expected to plan and deploy adequate resources to meet the requirements.
67	System Study, Requirement Gathering, and F	56		A financial cap is imposed such that the cost associated for this phase shall not exceed 5% of the Total Project Cost, and payments shall be aligned with the approved milestones	The scope of work mentioned for consulting engagement requires multi team involvment within the professional firm. Hence request the corporation to kindly consider the **capping to 15% of the total project cost.**	The financial cap and payment terms specified for this phase shall remain unchanged as per the RFP.
68	GENERAL	GENERAL		GENERAL	Similar to FMS resource requirement for L1 resource of Infra and application, We request corporation to **modify BOQ and include PMO resource cost.** This will help corporation to realise transparent pricing for application and PMO for implementation.	The bidder shall include all required resources, including PMO, within the overall quoted cost. No separate provision is envisaged.
69	4. TECHNICAL REQUIREMENTS SCOPE	28		The proposed solution shall be built on a low-code/no-code platform supporting drag-and-drop development, workflow configuration, rule management, UI form creation, and rapid enhancement with minimal coding dependency.	We understand that not all applications to be built on low code/no code platform. Kindly request corporation to clarify which applications are madatorily to be built on low code/no code platform.	The solution is expected to support low-code/no-code capabilities. However, the bidder may propose appropriate architecture ensuring compliance with all functional and technical requirements of the RFP.
70	4. TECHNICAL REQUIREMENTS SCOPE	28		The solution proposed must be browser & handset agnostic (All Types of smart, phones & Tablets, makes/ models, OS, including iOS, android etc.)	We understand that field visit app and mobile app for customers to be handset agnostic and should support android and ios whereas all other applications to be browser based. Kindly confirm our understanding.	The solution shall be browser-based for web applications. Mobile applications shall support Android and iOS platforms.
71	5. INFRASTRUCTURE REQUIREMENT:	29		The solution should be fully compatible with the existing SDC environment and leverage its available compute, storage, network, and security resources.	We understand that all the expected security related services such as 24*7 **SOC, SIEM, DoS-DDoS Protection, Vulnerability scanning, VAPT Service, APM, DAM, EMS & NMS** will be provided by the corporation through Kerala State IT Mission. As highlighted in BOQ we will be only provinding L1 support for Infra. Please confirm our understanding.	Infrastructure and associated security services may be provisioned by KSBCDC/SDC. The SI shall ensure application-level security, integration, and compliance with applicable standards.
72	6.2 Phase II6.2.3 Testing & Acceptance	32		Execution of SIT, UAT, performance, and security testing.	Since security related scope of work is responsibility of Kerala State IT Mission. Request Corporation kindly remove this from SI scope.	Execution and support for testing activities, including security testing, form part of the SI scope. No change is envisaged.
73	7. BRIEF DESCRIPTION OF IMPLEMENTATIO	33		The SI is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions. The SI must liaise with the KSBCDC IT team for data extraction. Data shall be provided to the SI as extracted from the table, it is the responsibility of the SI to transform and load the data and enable in validation the correctness of the data.	SI will assist with data extraction format, and will assist with all posible support for extraction of data. However, performing the task will be from Corporation's IT team. Kindly confirm our understanding.	As per RFP, KSBCDC shall provide source data. The SI shall be responsible for data transformation, validation, and migration to the target system.
74	8. SECURITY FEATURES	34		SI should ensure support for recording of unsuccessful attempts to log-in to the system(s). SI to ensure that all system(s) shall provide tracking of the client's IP and network interface address.	Tracking of client's IP and network interface address requires additional infra resources which is the responsibility of the infra provider. Kindly confirm whether SI will only track and monitor.	The SI shall ensure application-level logging, monitoring, and tracking as specified in the RFP. Infrastructure provisioning shall be by KSBCDC/SDC
75	11. INTERFACES & INTEGRATION	44		The Selected Bidder must ensure that this provision is included in their proposal and must exercise the in-depth understanding during the BRD (Business Requirement Document) and SRS (Software Requirement Specification) phases. The successful SI to implement AA integration and manage technical compliance to deliver this within the RFP defined scope	Kindly confirm if SI has to provide Account Aggregator service or SI has to only integrate with LLMS.	The SI shall integrate with the Account Aggregator framework as part of the solution. Provisioning of Account Aggregator service is not in scope.

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76	12.2 User Acceptance Testing (UAT)	47		The SI shall provide necessary information, tools and scripts to KSBCDC users and their appointed consultants/Bidders.	Kindly confirm if testing tool and scripts need to be extended to the corporation users.	The SI shall provide necessary tools, scripts, and support to enable KSBCDC users to perform UAT.
77	12.2 User Acceptance Testing (UAT)	47		The SI should carry out the load testing once the solution is deployed and submit the results to KSBCDC.	Since infra services is provided by Kerala State IT Mission we recommend load testing to be excluded from SI's scope. However based on load testing report if any optimization / fine tuning is required then that will be provided by SI.	Load testing is part of the SI scope and shall be carried out as specified in the RFP.
78	12.2 User Acceptance Testing (UAT)	48		The SI will Set-up of regression/automated test software and other tools, be licensed for KSBCDC use and the SI to implement-operate-transfer to KSBCDC team.	Our understanding is transfer means automated test software will be procured by KSBCDC team from SI after project closure. Kindly confirm our understanding.	The SI shall implement and transfer the automated testing tools/licenses to KSBCDC as per RFP terms.
79	14.INFRASTRUCTURE	51		The OS & RDBMS instance proposed shall be the latest version from OEM and supported by proposed applications quoted.	We understand that SI will provide its hardware sizing to corporation. OS, RDBMS or any other anciliary application like JBOSS/TOMCAT putty, various JARS will be provided by corporation.	The SI shall provision the required OS and RDBMS for the proposed solution. The SI shall ensure compatibility, sizing, licensing, and support for the same as part of the solution.
80	15.BACKUP AND RESTORE MANAGEMENT SE	52		The SI to propose backup solution accordingly at DC & DR. The expected data backup interval and data volume is mentioned below for sizing of solution. However, SI may propose higher sizing with adequate justification.	Kindly confirm whether required sizing related to backup solution will be provided by SI. SI will manage and maintain the backup procedure only. Backup soultion will be provided by infra service provider.	The SI shall design, configure, and manage the backup and restore processes as per RFP requirements. Infrastructure support may be provided by KSBCDC/SDC.
81	22. PAYMENT TERMSImplementation Cost	58		20% of the implementation cost will be retained by KSBCDC and released at the rate of 5% per year over the performance period, subject to satisfactory performance and fulfillment of acceptance criteria.	For SI the implementation cost is the upfront investment that it performs for scussefully carrying out the transformation. Request corporation to relax this criteria and release this payment milestone after successful go-live.	The payment terms, including retention, shall remain unchanged as per the RFP.
82	7. BRIEF DESCRIPTION OF IMPLEMENTATIO	33		SI is required to build interfaces/data transfer mechanisms and integrate the proposed applications with other applications and third party fintech and service providers.	Request clarification whether fees, licences, or subscription costs of third-party fintech services are excluded from SI commercials unless explicitly stated.	The SI shall be responsible for integration with third-party systems. Any third-party costs shall be clearly specified by the bidder in the commercial proposal as per RFP terms.
83	10. DATA MIGRATION	42		Performing data cleansing and removing data insufficiency while migrating to the proposed applications.	Please confirm that data cleansing, correction and enrichment of legacy data beyond defined acceptance criteria will be treated as out-of-scope or handled via Change Orders.	Data cleansing and validation required for successful migration form part of the SI scope. Any additional effort, if applicable, shall be handled as per change management provisions in the RFP.

Sajith G

Digitally signed by Sajith G
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