

**Request for Proposal (RfP) for Implementation and Procurement of Middleware Solution**  
**Clarifications to Pre-bid Query - RfP No. 400/2019/1405/BYO/RMD dated: November 06, 2018**

Sr No	Bidder	Page No.	Section/ Clause No.	RFP Clause	Bidder's Query/ Request	SIDBI's Clarification
1	CAPIOT Software Private Ltd	13	3	Broad Scope of Work	Please confirm if the scope of the middleware includes any manual entry of data.	Please refer 3.3.1 (ii) of the RfP.
2	CAPIOT Software Private Ltd	14	3.2	Diagram	In section 3.2 in the architectural representation, do the middleware staging table and the oracle interface schema already exist in the current as-is state, or is it expected to be built and delivered as part of the proposed middleware implementation?	Common ORACLE interface schema already exists. However, selected bidder has to create the middleware staging table(s) in Bank provided separate ORACLE schema as per the requirement of their solution.
3	CAPIOT Software Private Ltd	16	3.3.1 xviii	The proposed Middleware Solution should have functionality to stop the duplicate messages. These duplicate messages could be for the same day or for any historical day.	Referring section 3.3.1 xviii: The proposed Middleware Solution should have functionality to stop the duplicate messages. These duplicate messages could be for the same day or for any historical day. For the proposed system to do duplicate detection, can we know what is the maximum tenure for retaining the messages?	The duplicate detection message for a period of upto one week may be retained.
4	CAPIOT Software Private Ltd			General	What is the current and expected load for SWIFT messages at SIDBI? We would prefer to have the data in the format described in the sheet "load requirements"	Present load is around 10 messages per day. To address the present and upcoming business scenarion for next 5 years, estimated message volume will be around 25 messages.
5	CAPIOT Software Private Ltd	16	3.3.1 xix	Proposed Middleware Solution should provide an user-friendly routing logic screen which would allow creating intuitive and intelligent message routing business logic, as decided by the Bank.	Referring section 3.3.1, point xix: Ref Proposed Middleware Solution should provide an user-friendly routing logic screen which would allow creating intuitive and intelligent message routing business logic, as decided by the Bank - we assume that this routing is to do with routing codes in SWIFT decided for domestic transactions routing (and BIC code is used for cross-border) - please confirm is this understanding is correct?	It includes change in number of authorization/ approval level(s) mandated by Bank/ RBI for a message life cycle at any point in time.
6	CAPIOT Software Private Ltd	16	3.3.1. xxii	Historical data including data migrated from existing SWIFT solution is required to be made available for generating customized reports as per the details enclosed in <b>Annexure-XXII</b> in this RfP and data analysis as per the Bank's policy.	Referring section 3.3.1, point xxii. Historical data including data migrated from existing SWIFT solution is required to be made available for generating customized reports as per the details enclosed in Annexure-XXII in this RfP and data analysis as per the Bank's policy: how much of current historical data (# of transactions) are currently there that are to be migrated? This is required	Maximum tenure of SWIFT message retention is 5 years. Accordingly, data migration is required to be taken place in the selected middleware solution frcom the prevailing source system.
7	CAPIOT Software Private Ltd	14	3.2	Diagram	In section 3.2 in the architectural representation, can we understand why a staging table is required in between? In the interest of keeping the data in sync at all times, we would like to explore (if possible) a real-time integration where the bank applications directly send the swift details to the middleware application without the need for a staging table in between, e.g. using well-defined APIs.	SIDBI requires message transmission from SIDBI application softwares through the middleware to transmit SWIFT messages. Concerned details are as per RfP.

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8	CAPIOT Software Private Ltd	14	3.2	Diagram	In section 3.2 in the architectural representation, can we understand how SWIFT alliance will give the ack/nack status response back to the proposed middleware solution? Is this through files or some other protocol?	The message in the same form as received from SWIFT has to be sent to the middleware.
9	CAPIOT Software Private Ltd				How does the accounting entry happen in the overall ecosystem? Middleware needs to split the data and send to CBS and Swift or will it be handled by the banking software?	Middleware has to just send the data and not required to do any accounting.
10	CAPIOT Software Private Ltd				We assume that email Gateway for notifications is already present. Please confirm on the assumption	Yes, SIDBI has its own mail messaging system through outlook.
11	CAPIOT Software Private Ltd				Referring to section 3.3.1 xviii - Is there an expectation to store 10 years of data in a live database or is it sufficient to have a subset of data in archive and records that pertain to a specific time period in the live database?	The data has to be stored in the ORACLE database for last 5 years. Selected vendor has to arrange for archival of prior period data, as per the Bank's request.
12	CAPIOT Software Private Ltd				Referring to section 3.3.1 xix - Is there a need to have dynamic approval levels. Is this to handle a specific use case?	Specific rules would be in place wherein certain users would be permitted to send message upto a certain threshold level and beyond which additional approval may be required. Certain specific information would be provided.
13	CAPIOT Software Private Ltd				Referring section 3.3.1, point xxii: Proposed Middleware Solution should provide capability to monitor the pattern of transaction and keep track on the ordering customer and beneficiary customer details and initiate alert e-mail to all concerned based on configurable triggering events: Is there a pre-defined list of patterns or is the expectation to have pattern recognition as well?	If any suspicious message is being sent then the same can be tracked. For this certain pre defined parameter such as beyond a certain threshold amount, message beyond office hours, messages on holidays, large number of transactions to same counter party, etc., would be set and on triggering such events alerts by way of email should be triggered.
14	CAPIOT Software Private Ltd				Section 3.3.2 iii - the expectation is that passwords and strings can be stored as encrypted parameters within the solution, else manual intervention would be required for the applicable process or integration.	The same would be required in encrypted form.
15	CAPIOT Software Private Ltd				Section 3.3.2 iv - We assume that 2FA, is provided separate from the middleware solution. The middleware solution will be able to handshake with the 2FA system to authorize or authenticate the user. Please confirm if our understanding is correct.	2 FA may be built into the middleware solution

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16	CAPIOT Software Private Ltd				Referring section 3.3.2 point vii: The proposed Middleware Solution should provide integration facility with security operations Centre (SOC), as and when required. Selected vendor has to coordinate with the Bank's SOC vendor and will provide support in integration of SWIFT with different modules of SOC like SIEM, DAM, PIM etc.: can we have some detail (expected protocol / interface) of the integration with the SOC?	The SOC has not yet been implemented in SIDBI. As and when the same is implemented we will crystallise the same.
17	CAPIOT Software Private Ltd				Would the implementation timeline of 60 days include data migration as well ?	Yes, from the date of acceptance of PO.
18	CAPIOT Software Private Ltd				The assumption for setting up software at the DC/DR sites is that engineers can work remotely. Please confirm our assumption.	Representative of implementing vendor will be given required remote access to DC and DR server from SIDBI BKC – Mumbai office for installation/support in respect of proposed middleware solution. project.
19	Wysetek Systems Technologists Pvt. Ltd.				How many number of SWIFT messages generated per second as of today	Avg. 10 swift messages per day.
20	Wysetek Systems Technologists Pvt. Ltd.				What is the expected growth in volume of SWIFT messages on yoy basis	Around 25% growth yoy. To address the present and upcoming business scenerion for next 5 years, estimated message volume will be in the band of 25.
21	Wysetek Systems Technologists Pvt. Ltd.				What is the Average response time for processing SWIFT messages	Presently, the documents are being submitted by the Branch offices and on its basis the Treasury at Mumbai is centrally routing the SWIFT messages. It depends upon the information being sent. After implementation of the middleware the same would be through STP so the response time required would be instant.
22	Wysetek Systems Technologists Pvt. Ltd.				What is the current OS and version in SIDBI virtualised environment in DC & DR site	All major OS such as Windows, RHEL and UNIX are available in our VM Vare.
23	Wysetek Systems Technologists Pvt. Ltd.				Does SIDBI have preference towards container technology to host middleware solution as industry is moving towards containers and cloud native applications	Not required at the moment.
24	Wysetek Systems Technologists Pvt. Ltd.				Need details on "6 eye authorisation process & 4 eye authorisation process" as mentioned in the following requirement in RFP. "The proposed Middleware Solution will support 6 eye Authorisation process in the event a transaction goes beyond a threshold limit, otherwise it will support 4 eye Authorisation by default."	Message shall be approved by 2 authorisers and if the amount exceeds a certain threshold, additional approval from separate checker shall be required.
25	XtraNet Technologies Private Limited			Consortium / Joint Venture	Kindly clarify if consortium/joint venture is allowed to participate in this bid.	No. Single vendor shall have to deal with SIDBI.

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26	XtraNet Technologies Private Limited			Point No.7 - The Bidder must have completed at least one project of proposed Middleware solution implementation in an entity in BFSI** sector in India. Reference of all such experiences where the implementation activity is complete as on the last date of submission of bids, will only be considered. **Scheduled banks in public or Private sector / All India FIs / Insurance Cos / Regulatory bodies dealing with any financial matter in India will be considered under BFSI.	Requesting to remove the criteria for BFSI specific implementation, this will allow more companies to participate: The Bidder must have completed at least one project of proposed Middleware solution implementation in any Government/PSU/Large Corporate entity in India. Reference of all such experiences where the implementation activity is complete as on the last date of submission of bids, will only be considered.	Not possible to change bid condition.
27	Xchanging – A DXC Technology Company			Functional point	Xchanging: Xchanging would like to get confirmation that all message data will be populated in a Data staging table as per the diagram below (Annexure-I):	As already clarified during pre bid meeting , the message as prepared in the software would be pushed to the middleware, through the staging table. Some of the data may be required to be added at Central level at Treasury in the middleware.
28	Xchanging – A DXC Technology Company			Functional point	<b>Xchanging: We need clarity whether one stop verification required before sending to SWIFT.</b> In the event of any incorrect data being sent by the Bank's Application Software, the proposed Middleware Solution should have provision for the Middleware maker to reject the same with required comments for carrying out necessary correction in Bank's application software. Xchanging: CBS message with incomplete data and validation failure should flow to repair message screen for correction. In what form such communication can be provided to back end application.	In case of wrong data provision should be there in the middleware to reject the same so that it again flows back to the maker at originating application software level.
29	Xchanging – A DXC Technology Company			Functional point	<b>Xchanging: seeks more detailed process write up on this below functionality: 6. On receipt of LC retirement documents centrally at HO level, proposed Middleware Solution should have provision to enter the date of receipt of such documents and send alert and mail to the originating user in the source system to initiate MT 202 in the source system.</b>	As already clarified during pre bid meeting, a provision in the middleware is required by adding separate field to enter the details regarding receipt of LC retirement documents. On entering details an alert would be triggered to the users to initiate 202 message through the bank's software.
30	Xchanging – A DXC Technology Company			Functional point	<b>Xchanging: seeks format for following reports: (1)1. Miscellaneous Reports (2) 2. Message End to End Reconciliation Report (3) 3. Ack reconciliation Report</b>	As per Annexure.

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31	Xchanging – A DXC Technology Company			Functional point	Xchanging would like to know how the linking of incoming and outgoing messages can be done and how the user can be linked to the message for the following “Proposed Middleware Solution should have a provision at Middleware maker level to link inbound MT 799, 740, 999 messages with original outbound MT 700 message. Once linked, Middleware should allow to send an alert mail to the originating user in the source system to initiate MT 707/ MT 799 effecting the required amendments or cancellation, as the case may be”	As already clarified during pre bid meeting, vendor has to design / provide such functionality in consultaion with Bank during implementation.
32	Xchanging – A DXC Technology Company				Details are required when receipt of LC retirement documents centrally at HO level, proposed Middleware Solution should have provision to enter the date of receipt of such documents and send alert and mail to the originating user in the source system to initiate MT 202 in the source system.	As in SN 29
33	Xchanging – A DXC Technology Company				Automatically reconciling and matching Inward MT 103 and 202 messages with Nostro statements can be generated if inputs are in the form of SWIFT message. Pls Note : e-mail notifying real-time inward credits received is not possible	Agreed.
34	Xchanging – A DXC Technology Company				Bank to provide MT types for duplicate check and volume of data for 10 years. - The proposed Middleware Solution should have functionality to stop the duplicate messages. These duplicate messages could be for the same day or for any historical day. Maximum tenure of SWIFT message retention is 10 years. Accordingly, data migration is required to be taken place in the selected middleware solution from the prevailing source system.	A provision may be made to prevent a duplicate message to flow for a certain period say one week.
35	Xchanging – A DXC Technology Company				Bank to provide more details on creating intuitive and intelligent message routing for “Proposed Middleware Solution should provide a user-friendly routing logic screen which would allow creating intuitive and intelligent message routing business logic, as decided by the Bank. It includes change in number of authorization/ approval levels mandated by Bank/ Regulator for a message life cycle from time to time”. This functionality is not supported in XMM.	Same as SN 5.

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36	Xchanging – A DXC Technology Company				Proposed Middleware Solution should provide capability to monitor the pattern of transaction and keep track on the ordering customer and beneficiary customer details and initiate alert e-mail to all concerned based on configurable triggering events.This functionality is not supported in XMM.	Same as SN. 13.
37	Xchanging – A DXC Technology Company			Functional point	Bank to specify report types and format for - Historical data including data migrated from existing SWIFT solution is required to be made available for generating customized reports as per the details enclosed in <b>Annexure-XXII</b> in this RfP and data analysis as per the Bank's policy.	The message would be required to be stored in such a way that modification of the same is not possible and the message would be retained in the original SWIFT message format.
38					<b>Xchanging: This can achievable. We would like to get more detail on what are the FLC/TT transactions -</b> Middleware should have a provision to forward alert notification to configured mail ids of designated officials (to be decided by the Bank) as and when FLC / TT transaction is approved by respective checker at SWIFT Middleware solution for onward transmission to SWIFT Alliance Access server.	Alerts may go to the users of middleware, the details of the same would be provided by the Bank and may undergo change as and when required.
39	Xchanging – A DXC Technology Company			Technical point	Within the proposed Middleware Solution all the messages and application data transmitted will be encrypted using SHA256 encryption with Private Key or higher in order to ensure confidentiality, integrity and availability of the transmitted data set. Data integrity will be taken care by implementing LAU supported in SWIFT Xchanging: Data integrity will be taken care by implementing LAU supported in SWIFT	As already clarified during pre bid meeting it is agreed.
40	Xchanging – A DXC Technology Company			Technical point	The proposed Middleware Solution will provide the capability to completely restrict the FTP / SFTP's access to only limited / whitelisted IP's within the Bank's secured intranet.Xchanging: In general, XMM team takes FTP/SFTP IP details with login credentials from bank to access the respective folders.	As already clarified during pre bid meeting, it is agreed.
41	Xchanging – A DXC Technology Company			Technical point	No user information, passwords, connection string will be stored in property or configuration files of the proposed Middleware Solution.Xchanging: DBconinfo is a property file used for connectivity, password will be in encrypted format in DB. User information are stored in normal text, passwords are in encrypted format in Data base.	To be stored in encrypted form.

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42	Xchanging – A DXC Technology Company			Technical point	The proposed Middleware Solution should provide integration facility with security operations Centre (SOC), as and when required. Selected vendor must coordinate with the Bank's SOC vendor and will provide support in integration of SWIFT with different modules of SOC like SIEM, DAM, PIM etc.Xchanging: DXC needs exact information on the type of format whether SIEM, DAM or PIM and the format of Out of log files from XMM.	As per SN 16
43	Xchanging – A DXC Technology Company			Technical point	The vendor need to implement a common integration layer for End to End integration of proposed middleware solution with SWIFT and Bank's core applications. Please provide the detailed methodology for this integration as part of technical bid response. The Bank may integrate any number of applications with this common integration layer for SWIFT operations.	The middleware would be required to pull data from the common schema. It does not matter how many softwares are integrated to it.
44	Xchanging – A DXC Technology Company				<b>Xchanging: XMM application supports MQ/Staging table/SFTP/FTP for integrating with CBS and supports MQ/SFTP/FTP for integration with SWIFT. To share the detailed methodology, we need the actual requirement to respond precisely.</b>	As already clarified during pre bid meeting proposed middleware should fetch the relevant data from Application software through staging table by validating respective tags in the concerned message types.
45	Xchanging – A DXC Technology Company			Technical point	The proposed Middleware Solution should take care of security of data at rest.Xchanging: Need more clarity to conclude on feasibility.	Data at rest means all data stored at middleware, staging table and archive data base.
46	Xchanging – A DXC Technology Company			Technical point	The proposed middleware system should be independent and should be easily integrated with disparate systems supporting any operating system.Xchanging: At this point in time XMM supports UNIX and Windows Environment.	Okay.
47	<b>Montran Corporation (India) Pvt. Ltd.</b>				Can you please list down of all SWIFT messages which banks use and expected to be part of the middleware	MT 103/ 202/ 199/ 700/740/ 799/ 999 are the common messages used
48	<b>Montran Corporation (India) Pvt. Ltd.</b>				List of protocols supported by the banks back office systems	As clarified during meeting the SIDBI wold requires AFT.
49	<b>Montran Corporation (India) Pvt. Ltd.</b>				Whether Oracle DB will have Multiple schema	Yes, one schema for pushing releveant details from application software and another schema for keeping the staging tables as per the requirement of the proposed middleware solutions.
50	<b>Montran Corporation (India) Pvt. Ltd.</b>				Accordingly, data migration is required to be taken place in the selected middleware solution from the prevailing source system. - need more details on the data structure of source system for data migration	last five years

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51	Montran Corporation (India) Pvt. Ltd.				The Bank may integrate any number of applications with this common integration layer for SWIFT operations. - please specify the approximate number of source systems	Direct Finance Scheme Software (DFS) , outlook, credence
52	Montran Corporation (India) Pvt. Ltd.				How many on-site support team is required by the bank, request the details of the qualification and total experience	As per RFP. One suitable person full time.
53	IDBI Intec Ltd	16	Point No. xxii	Historical data including data migrated from existing SWIFT solution is required to be made available for generating customized reports as per the details enclosed in Annexure-XXII in this RfP and data analysis as per the Bank's policy.	What is the volume of Historical Data and what is the migration approach that will be employed by the Bank?	As per SN 6 and SN 11 indicated above.
54	IDBI Intec Ltd	17	Point No. iv	The proposed Middleware Solution will support two factor authentication (2FA) using email based OTP. The proposed solution should have provision to integrate with Windows active directory for single sign-on.	Is single sign-on possible for integration with Bank's core system?	No
55	IDBI Intec Ltd	17	Point No. ix	The vendor need to implement a common integration layer for End to End integration of proposed middleware solution with SWIFT and Bank's core applications. Please provide the detailed methodology for this integration as part of technical bid response. The Bank may integrate any number of applications with this common integration layer for SWIFT operations.	What would be denote as detailed methodology. Would be it presentation or demonstration?	Both
56	IDBI Intec Ltd	17	Point No. x	Respective VMware server at Bank's DC and DR site, where the proposed Middleware Solution is required to be installed by the bidder, will be connected to respective schema in Oracle database (to be provided by SIDBI). The bidder has to configure the proposed Middleware Solution so as to make it compatible with the Bank provided Oracle databases at respective locations. SIDBI will take care database level replication of the said schema between DC and DR.	Vmware server is on Windows or UNIX?	As per requirement
57	IDBI Intec Ltd		General Queries		What is the maximum number of concurrent users using the existing application?	Total around 15 users out of which 3 people shall be using concurrently.



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58	IDBI Intec Ltd		General Queries		What is the average volume of messages per day?	Avg. 10 swift messages per day at present.
59	IDBI Intec Ltd		General Queries		Is the incoming process centralised?	yes all swift incoming messages are received at one centre only.
60	IDBI Intec Ltd		General Queries		Our solution runs on UNIX. Is the Bank's existing setup specific to any OS?	No as per requirement.
61	Infrasoft Tech	13	3	SIDBI intends to procure and implement a generic Middleware solution enabling 2-way integration between Bank's Application Software hosted at Bank's DC & DR Sites with SWIFT messaging system.	Bank Applications include how many bank applications to be integrated with Swift System and also kindly provide sample data to be transferred , Need more clarify on the same.	Direct Finace Scheme Software/ CRENDENCE/outlook
62	Infrasoft Tech	13	3	SIDBI intends to procure and implement a generic Middleware solution enabling 2-way integration between Bank's Application Software hosted at Bank's DC & DR Sites with SWIFT messaging system.	Need more details on SWIFT messaging system.	SWIFT is being used for routing LC/TT/ forex transactions. The type of messages to be sent as given in SN 47.
63	Infrasoft Tech	13	3	The selected bidder have to customize the application as per the requirements of the Bank which is pre-defined within the scope at no additional cost for a period of 6 months from the date of installation. Bidder has to provide support services for a period of 1 year from the date of acceptance by the Bank at no additional cost.	The selected bidder have to customize the application as per the requirements of the Bank which is pre-defined within the scope at no additional cost for a period of 6 months from the date of installation. Bidder has to provide support services for a period of 1 year from the date of acceptance by the Bank at no additional cost.	As already explained during meeting AMC cost till one year has to be built into the cost.
64	Infrasoft Tech	14	3.2	Architecture Diagram	What would be the frequency of transferring data from bank website to swift.	The data is to be pulled by the middleware from the staging table and pushed to the SWIFT system. It is not to be connected to bank's website.
65	Infrasoft Tech	14	3	Architecture Diagram	On what event will the transfer of data will take place.	When the complete information is punched and routed at central level at treasury to SWIFT system.
66	Infrasoft Tech	15	3.3.1.3	In the event of any incorrect data being sent by the Bank's Application Software, the proposed Middleware Solution should have provision for the Middleware maker to reject the same with required comments for carrying out necessary correction in Bank's application software.	Do we need to provide any inteface or web portal for correcting information for bank application.	No webportal is needed. In case of error, the message would again be sent back to the Maker at the Branch level who will correct in the Bank's software. However, provision is required in the middleware to enter certain details at Central level at Treasury.

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67	Infrasoft Tech	15	3.3.1.11	Proposed Middleware Solution should have a provision at Middleware maker level to link inbound MT 799, 740, 999 messages with original outbound MT 700 message. Once linked, Middleware should allow to send an alert mail to the originating user in the source system to initiate MT 707/ MT 799 effecting the required amendments or cancellation, as the case may be.	<b>Need more clarification on this point.</b>	As clarified in SN 29.
68	Infrasoft Tech	16	3.3.1.14	Automatically reconciling and matching Inward MT 103 and 202 messages with Nostro statements and e-mail notifying real-time inward credits received.	<b>Need more clarification on this point.</b>	Whenever the banks Nostro account is debited it should be reconciled with the respective transactions.
69	Infrasoft Tech	16	3.3.1.19	Proposed Middleware Solution should provide an user-friendly routing logic screen which would allow creating intuitive and intelligent message routing business logic, as decided by the Bank. It includes change in number of authorization/ approval levels mandated by Bank/ Regulator for a message life cycle from time to time.	<b>Need more clarification on this point.</b>	As already explained 2 eye would be required for general transactions, however, if the transaction exceeds certain threshold level 6 eye would be required.
70	Infrasoft Tech	17	3.3.2.9	The vendor need to implement a common integration layer for End to End integration of proposed middleware solution with SWIFT and Bank's core applications. Please provide the detailed methodology for this integration as part of technical bid response. The Bank may integrate any number of applications with this common integration layer for SWIFT operations.	<b>Need clarification on this point.</b>	From application software through staging table integration is required.
71	Infrasoft Tech	17	3.3.2.13	Proposed Middleware Solution should have the provision to provide LAU Trailer along with SWIFT outbound FIN messages in order to ensure the originality of SIDBI's message, in case such need/ audit requirement arises in future.	<b>Need clarification on this point.</b>	As discussed in SN 39.
72	Infrasoft Tech	44	7.12.6	The Bidder shall install the software in the Bank provided VMware environment at DC, DR and UAT environment and integrate with existing network (LAN/WAN).	To install the software at DC and DR sites , do we need to send resource at client site please confirm.	Yes

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73	Infrasoft Tech	61	8.9.2	The vendor will make services of one administrator-cum-developer (having Bachelor's qualification and at least 3 yrs of relevant experience) available on-site for one year (5 days x 8 hrs) at SIDBI after final acceptance of the solution for administration of the solution, development of additional workflow solutions, integration with legacy applications, customization, coordination with other stakeholders as per requirement of the Bank.	Do we need an onsite resource for supporting application for 1 year , post implementation	yes, as already indicated above in SN. 52
74	Cateina		3.2		The Architecture diagram shows a set of Scheduler jobs running. We see operational risk due to DB activity and schedulers involved. Can we propose to provide a Realtime or Sync integration using the Proposed Middleware (by removing the Scheduler)	not proposed at this stage.
75	Cateina		3.2		We suggest Open API instead of DB	Not required.
76	Cateina		3.2		Is there a requirement to expose Realtime API's using the proposed Middleware solution - for Banks Source systems	No
77	Cateina		Overall		Transaction Volume is missing in the Document. Please share the Txn growth for 5 yrs	Replied earlier in SN 4.
78	Cateina		Overall		Is data validate required to be done by the proposed middleware for encrypted data	yes
79	Cateina		7.12.10.d		Migration is mentioned. The volume of data to be migrated is not mentioned	Around 2000 messages per year.
80	Cateina		3.3.1.xxiii		Archive and purging is not explained	Data of 5 years data required to be archived.
81	Cateina		Overall		Licence of any third party software used as a part of this implementation should be owned by SIDBI or by the implementation partner for the duration of support	By the vendor
82	Cateina		Overall		Are Open source tools allowed in this implementation. Some tools like ELK is recommended	No
83	Cateina		Overall		There is no mentioning of governance in this proposal. Is the Middleware not supposed to adhere SOA.	The SOP would be followed.
84	Cateina		3.3.1		Please provide the list of SWIFT MT formats that needs to be considered in the implementation scope	As per SN 47.
85	Cateina		3.3.2 ii		Should the implementation proposal cover SFTP /FTP server and user creation ... or are these been provided by SIDBI	No hardware requirement would be there from the vendor.



