**Responses of Questions Received Against RFP # 31**

**14th Sep 2017**

**Question 1**

Is there a digital strategy already developed for CDNS before we go into requirements design i.e.
- Which customer journeys/products are to be digitized?

- What digital channels are to be adopted keeping in mind the customer segments?

- Assessment of impact and business case?

**Answer**

As an organization, CDNS main function is to increase the National Savings and enhance the Savings to GDP Ratio in next couple of years. In order to do this the major objectives that are identified by CDNS are as follows:

* Provide convenience to existing customers by giving them facility of Alternative Delivery Channels (ADC) for Deposits, Withdrawals, Profit payments.
* Provide digital variants of it’s existing products
* Create new channels of engagement through which existing & new customers can be signed up by National Savings for it’s digital products

**Which customer journeys/products are to be digitized?**

CDNS currently has 3 major products

* Savings Accounts (regular and term based)
* Term based Savings certificates
* Prize Bonds

The consultants will be provided with As-Is Processes and Gap Analysis exercise done by current vendor engaged in revamp of existing IT application to give a sense of the direction which CDNS has already committed to.

**- What digital channels are to be adopted keeping in mind the customer segments?**

Broadly speaking the channels which CDNS has in mind are as follows:

* Online integration with Banks via 1LINK
* Online integration with Branchless Banking providers (Easypaisa, JazzCash, Omni etc.)
* ATMs (of 1LINK banks for withdrawals)
* Self Service Kiosks (for Account opening, Deposits, Digital product information/subscription etc.)

As earlier mentioned the overall strategy is not just targeted to existing customers but also for new customers so selection of channels should be done accordingly. The expectation from Consultant is also to advise in this matter.

**Assessment Impact and Business Case**

No such specific assessment impact and business case working for ADCs has been done.

**Question 2**

Is there an assessment of CDNS current IT organization?

- Is there a roadmap/focus on how to sustain the new digital set up with CDNS own IT organization?
- Will they be able to attract talent in the current set up?

**Answer**

High level assessment of current CDNS IT infrastructure has been done and will be provided to the Consultants as an input document however the consultants will be required to do their own detailed assessment.

**- Is there a roadmap/focus on how to sustain the new digital set up with CDNS own IT organization?**Currently CDNS’s own IT organization is weak and limited. Consultant is supposed to review and give the advisory on how the IT organization should be structured for sustaining the digital set up keeping in view the limitations of attracting and retaining qualified/talented people in Government service structure. The consultant can provide various options based on organization’s limitations after understanding them as part of the assessment.

**Question 3**

Is there a budget allocated for hiring of IT professionals at CDNS?

**Answer**

CDNS has budgetary allocations for the overall Digital initiative details of which can be provided after consultants are engaged.

**Question 4**

Does Central Directorate of National Savings (CDNS) have a full-fledged Commercial Banking License issued by the State Bank of Pakistan? If not, then does it plan to obtain one?

**Answer**

National Savings Organization is an attached department of Ministry of Finance and is authorized to offer the products and services on behalf of Government of Pakistan. It does not require any commercial banking license. NSO is also a non-bank member of NIFT for clearing and works closely with SBP as SBP is agent of National Savings for sale of it’s Certificate and Prize Bond products.

**Question 5**

Which Core Banking System does CDNS have?

**Answer**

There was a custom built system (distributed) that was deployed in 2005 which has been operational in 175+ branches. The system has many limitations hence its now being upgraded to a Centralized system.

Currently CDNS is in process of centralizing the infrastructure and project to establish network links with 223 branches is underway with 190+ branches connected and their distributed application is being migrated to central Data center.

**Question 6**

Karandaaz needs to identify the Scope of Work that it will fund and separately identify the Scope that NSO will fund.

**Answer**

CDNS is funding the upgradation and deployment of system and operationalization of resources. Karandaaz is funding the PMO team, ADC systems and IT Review study. The scope for the two organizations has been carved out in detail and will be made available to the winning party.

**Question 7**

Does Karandaaz want to assess IT in every branch? If yes, then this activity will take anywhere from 18-24 months.

**Answer**

All branches need not to be assessed. The firm can pick a subset of 5 to 7 branches to analyze the need.

**Question 8**

Please share estimated number of systems to integrate with?

**Answer**

Currently there are no technological systems that exist. However, the IT assessment is about identifying the future needs of IT infrastructure which includes (but not limited to): Core Banking system, ADC systems, ERP System, BI System and other General IT needs to connect and run the organization.

**Question 9**

What are the security protocols used by existing backend system services?

**Answer**

Currently no security protocols are implemented since there are no technological systems installed.

**Question 10**

Does IBM Certified training will be required for partner bank resources?

**Answer**

This will not be required

**Question 11**

Training workshops to be conducted at partner bank location?

**Answer**

Yes if there is a need identified for a training and the training should be instructed led.

**Question 13**

Are dedicated support resources required for 6 months post go-live? Or on need basis?

**Answer**

The expectation is that any new system procured as part of RFP will also address the operational part clearly articulating what part of operational services are expected to be done by CDNS regular staff and what part will be done by vendors hired. Based on the current organization setup, it is expected that for all new systems hand holding will be required by the vendors providing support so On-site/Resident engineers will be required. The duration of these can be defined on need basis.

**Question 14**

RFP states that proposal must be shared through email with Karandaaz Pakistan. We understand that as the proposal will be evaluated both on Technical and Financial grounds, so only technical proposal can be shared through email please confirm.

**Answer**

That is ok as long as the hard copy of financial proposal is provided. If we require the soft copy of financial proposal we will request it at a later date.

**Question 15**

Project Management deliverable states

1. RFP for ADC
2. Stability Testing Report
3. ADC integration Testing Report

The above mentioned deliverable are not part of project management activity. Point no 1 must be part of IT infrastructure assessment phases and remaining deliverables are usually part of post implementation review. Please Clarify.

**Answer**

These activities should be the responsibility of the PMO team which should have a technical resource for the delivery of the above mentioned tasks

**Question 16**

Which systems are included in end-to-end automation? i.e Core banking, ADCs etc. please provide list of complete systems.

**Answer**

PMO team is required for the short term digitization effort which includes integration of current upgraded customized Banking system, ADC systems, Call Centre, 1-link through financial switch etc.

The IT Review is for the long term strategy which should be built on top of the business strategy. The long term vision include having an over the counter core banking system, ERP system, Data centre, BI system etc.

**Question 17**

How many RFPs are required as deliverable for this project? As during review of the RFP document we have identified two technical requirement document (ADC and Core banking Application). Please Clarify?

**Answer**

The PMO team is responsible for running RFPs for ADC systems only.

**Question 18**

The Term of Reference states the end date of project as January 2018, whereas the task manager/reporting on page 16 states completion duration from 1 year to 18 months. Please clarify the correct timelines for the project.

**Answer**

The PMO team engagement is for 1 year. The IT review should be completed within 3 to 4 months. Both the activities should be treated as separate.

**Question 19**

Is travelling required for this project? If yes, how many location and who will arrange travelling?

**Answer**

Please propose your plan. We suggest to visit at least 10 branches and 7 regional offices

**Question 20**

For the deliverable who will be responsible for the signoff/acceptance /approval?

**Answer**

Karandaaz and CDNS both

**Question 21**

What are the payment terms?

**Answer**

Payments will be tagged to deliverables

**Question 22**

Is the current system centralized and network exist?

**Answer**

No

**Question 23**

How many branches does the CDNS have in Pakistan?

**Answer**

376 (currently 223 are computerized but plan is to computerize all of them on Centralized application)

**Question 24**

Is the location of the project work Karachi or Islamabad?

**Answer**

Islamabad. Travel to Karachi will be required

**Question 25**

Reference the scope of work for PMO services, “business requirements” and “overall digitization strategy” have been referred to:

* 1. Have these been developed internally by CDNS or by an external/independent consultant? Is the strategy built recently?

**Answer**

High level strategy is made by external consultant. The detailed strategy is also being made by external consultants as well which will be available by Dec 2017. The strategy is built recently

**Question 26**

The scope of work for PMO services requires the selected consultant to draft a “financial budgeting plan”. Has a final budget already been (a) approved, based on the “overall digitization strategy” and the plan is required to create a timeline based on prioritization, or (b) is the budget amount yet to be determined?

**Answer**

 Yes the budgets are already approved and a timeline with activities is expected for the budget spent.

**Question 27**

We understand initiatives are already underway at CDNS and, hence, the PMO work will start simultaneously with the IT need analysis. Is this correct?

**Answer**

Yes

**Question 28**

Reference Section 4, Scope of work for PMO, item 13 (“Assist and support implementation partners in preparing and executing project/work plans and other project related documentation”): Shall we assume the implementation partner will be producing their own documentation and consultant assistance to be of advisory and review nature?

**Answer**

The assumption is correct

**Question 29**

Reference Section 4, Scope of work for PMO, item 21: Shall we assume “Gap identification” relates to gaps identified by implementation partners and that the PMO consultant’s role is from the project management and governance perspective to ensure these are addressed?

**Answer**

Yes

**Question 30**

The scope of work for need analysis requires review of ADC channels, but in PMO section there is requirement to implement ADC channels. Please confirm if any channels already exist in CDNS or are planned in any form.

**Answer**

Yes the ADC systems are planned for which PMO team will be running the RFPs. The systems include: Card Management System (with a financial switch to connect CDNs to 1-link), Mobile App, Online Portal, and Bio- Metric Devices for Account Opening and Profit Withdrawals at branches.