

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

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## **1. Introduction**

### **About Federal Co-operative:**

The Karnataka State Souharda Federal Co-operative Limited, herein after referred to as KSFFCL, is an organization working for the Souharda Co-operatives in the state of Karnataka. Karnataka State Souharda Federal Cooperative Ltd, the first Apex Body of New generation cooperatives in India. Souharda Federal Cooperative is a democratically elected self-regulatory organization of the cooperatives registered under Karnataka Souharda Sahakari Act, 1997.

KSFFCL intends to provide Centralized software solution to all its members based on Software as a service (SAAS) model. In this context, KSFFCL invites software services providers to submit proposals to provide such services that meet the requirements in the following sections.

### **1.1 About Project:**

There are round about 3500 Souharda Credit Co-operatives registered under the Karnataka Souharda Sahakari Act, 1997. Numerous of Souharda Co-operatives are still working manually & need to be computerized to cop up with the competition & some of the Co-operatives have purchased software & are computerized. The Co-operatives, already computerized, are willing to upgrade their working in the CBS Mode. There are various software vendors are providing services to these Co-operatives in Total Branch Automation (TBA) Mode onto various platforms.

As a move towards modernization of services of Co-operatives offerings and to upgrade the existing IT infrastructure, the KSSFCL has decided to empanel the vendors for the implementation of Browser Based software Solution into all member Souharda Credit Co-operatives.

This proposal is for the purpose of selecting a suitable vendor to provide CBS solution. The Co-operatives may at its discretion decide to entrust the work to a single vendor or multiple vendors. This is a tender bid document from vendors for

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Tel No. – 080 23378375 - 80

---

supply, installation & Commissioning the CBS Application and related System Software ASP Model. The selected vendor should assume complete responsibility of supply, installation, commissioning of all the deliverables as mentioned in the 'Scope of Supply' for successful on line working of proposed CBS Solution. In order to reduce the risk of project failure or delay, KSSFCL would like to act as the project coordination agency. The KSSFCL expects the selected vendor to have the relevant expertise, experience to carry out software implementation successfully. Please refer to Vendor Responsibilities section for more details

## **2. Rights of the KSSFCL :**

- I. The **KSSFCL** may at its discretion apply whatever criteria it deems appropriate for the final selection & empanelment of the vendors.
- II. The **KSSFCL** reserves the right to accept or reject in part or full any of the offers without assigning any reason whatsoever.
- III. The **KSSFCL** reserves the right to change the scope of the document at any future date prior to awarding the implementation contract, for the purpose of any further evaluations.
- IV. The **KSSFCL** reserves the exclusive right to make any amendments / changes to or cancel any of the above conditions or any other condition related to this document without assigning any reason whatsoever.

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## **3. Eligibility Criteria for Vendors**

- I. A vendor or its venturer with minimum of 5 years of existence in the field of Software Development and related activity. Provide the List of Clients using the application for more than 5 Years.
- II. The Vendor or its venturer or through its wholly owned subsidiary or through active representative office, in the State of Karnataka can submit the Proposal. The relevant documents of the same shall be submitted along with the proposal.
- III. The Vendor or its venturer / subsidiary shall be the owner of IPR of the product to be implemented in the Cooperatives.
- IV. The Vendor or its venturer / subsidiary shall be the sole owner of the Data Center or shall have a valid agreement with a Data center service provider on which it is going to host the application & the database. The relevant proofs shall be attached to this RFP.
- V. The Vendor or venturer / subsidiary, submitting the Proposal, must be Private / Public Limited Company registered with the Registrar of the Companies. The relevant documents of the same shall be submitted along with the Proposal.
- VI. The Vendor or its venturer / subsidiary in Karnataka should have minimum 50 business every year over the last 3 years..
- VII. A minimum of 15 software developers and a minimum of 10 support service personnel on its own payroll.
- VIII. The Vendor or its venturer / subsidiary must be the owner of the software having full IPR of software. The Vendor must submit the Copy right Certificate of the same. Any third party collaboration product will not be accepted.
- IX. Declaration regarding no pending legal case or Black listing by Customers - give declaration in the format specified in *Exhibit – I*

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
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---

X. Indemnity letter as specified in the format *Exhibit – II*

**NOTE:** *The KSSFCL has right to curtail or waive any or all of the above conditions.*

## 4. Relevant Instructions

1. Interested vendors must submit the detailed proposal as requested in this document as per following details:

- **Proposal :**

- proposals to be submitted in sealed envelope.
- envelope to contain one hard copy of the proposal document and one read-only CD containing the all proposal documents preferably in (PDF) Adobe Acrobat format.

- **Last Date for receipt of proposals is 30/12/2017**,.Late submissions will not be accepted. The KSSFCL at its discretion may extend the deadline of the submission of the proposal. Proposals should remain valid for at least six months from the date of submission deadline.

- **Place of submission of proposals:**

The Office of the Managing Director

Karnataka State Souhard Federal Co-operative Limited.

Nirman Bhavan, Dr Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar

Bengaluru – 560010

2. All communication related to the Project for any questions or clarifications should be addressed to Mr. Sharangauda G Patil (Managing Director), at Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010 or to the mail ID md@souhard.coop.

3. The KSSFCL will evaluate the proposals which will be at the sole discretion of the KSSFCL and will include, but not limited to, detailed company presentations, detailed demonstration of the product and technical RFP

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

responses validation, and preliminary gaps identification for short listed Vendors.

4. The vendors submitting proposals should be the profit making and financially sound entities. The Vendors are requested to submit audited balance sheets and P&L statements for last three years. The Vendors should have appropriate setup or arrangements to satisfy the servicing needs of the KSSFCL on ongoing basis.
5. The Vendor should make its own arrangements for the Demonstration of their product, site visits asked by The KSSFCL, Negotiation Meetings, etc. whichever The KSSFCL feels necessary & no amount will be paid for the same by The KSSFCL.

## **5. Project Implementation**

- I. The Vendor shall mention in details of Implementation plan, Migration process, UAT Process, Networking & Hardware requirements, Bandwidth Requirement, Training methodology, backup facility, after sales support mechanism.
- II. In case if the Souharda Cooperative has another software in use, the Vendor shall migrate the data of Souharda Cooperative to its new database & shall conduct the migration audit before entering into CBS Live Environment.
- III. After the successful performance of UAT process, the Vendor should transfer the database to the data center of the Vendor to enter into the CBS environment & perform the transactions Live in CBS Mode.
- IV. The Souharda Cooperative may purchase delivery channels, hardware, software either from the Vendor or from any other third party supplier. The Vendor shall be required to provide access to its database and or shall be required to provide interface to the same.

## **6. Requirements & Scope of Supply**

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

- I. The Vendor has express understanding that this document contains only the principal provisions for the entire assignment and that only a part of the assignment. The Vendor shall be required to undertake to perform all such tasks render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Souharda Cooperatives.
  
- II. The vendor shall give all the details of Data Center & DR Site as
  - a. Hardware infrastructure
  - b. Premises details with its Address & measurements
  - c. Details of Security Measures followed
  - d. Any certifications with you regarding security
  - e. Network Infrastructure
  - f. Disaster Recovery plan
  - g. Business continuity plan
  - h. Licenses with the Vendor
  - i. Any other details which the Vendor wants to provide

➤ **Data Center Requirements**

The data center in which the infrastructure hosted by the vendor for Software should meet following requirements. The KSSFCL will have the right to inspect the data center of the vendors at any time with a prior notice of 1 week

1. The data center should be physically secured and should be isolated from rest of the area of the premises
2. The data center should have sufficient safety mechanism to prevent or minimize the impact of disasters like fire, floods, earthquakes, Electrical Short-circuits etc.,
3. The data center should have an un-interrupted power supply for 24X7.
4. The data center secured physically with the following controls
  - a. First level of access through Access card
  - b. Second level of access through secured code
  - c. Third level of access through Biometrics - finger printing & Iris scan

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

5. The data center should have sufficient Heating, ventilation and air conditioning (HVAC) systems in place to prevent outages due to overheating of the systems.

## ➤ **Security Requirements**

The software services should be compliant equivalent to **Cyber Security Framework by Reserve Bank of India**

- Should have Cyber Security Policy, distinct and separate from IT Security Policy, to combat cyber threats given the level of complexity of business and acceptable levels of risk
- The IT architecture should be designed in such a manner that it takes care of facilitating the security measures to be in place at all times.
- Vendor should proactively implement cyber security and resilience framework and initiate the process of setting up of and operationalising a Security Operations Centre (SOC) to monitor and manage cyber risks in real time
- Vendor should ensure Confidentiality, Integrity and Availability of the customer information, irrespective of whether the data is stored/in transit within themselves or with customers or with the third party vendors; the confidentiality of such custodial information should not be compromised at any situation and to this end, suitable systems and processes across the data/information lifecycle need to be put in place by coopaertives.
- The vendor should have Crisis Management Plan and Team to deal with Cyber-risks that are different from other risks and address following four aspects: (i) Detection (ii) Response (iii) Recovery and (iv) Containment. Vendor should have effective measures to prevent cyber-attacks and to promptly detect any cyber-intrusions so as to respond / recover / contain the fall out.

## ➤ **Availability and Service Continuity Requirements**

The Core Banking Services should be made available for 24X7

- The systems should be architected to provide High availability with sufficient local and geographical redundancy

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

- The services should have Disaster recovery (DR) systems located in a different location from the data centre and should be on immediate standby to resume services whenever there is discontinuity of the services due to disasters or outages. The maximum allowed downtime is 15 minutes.
  - The data center should have sufficient power, network, Internet Leased lines back-up to ensure 24X7 services.
  - The vendor should have and follow Business Continuity Plans (BCPs) that will address outages of Services due to Physical Infrastructure, IT Infrastructure and people.
- **Capacity Requirements**
- The services will have to be available in required capacity and should not have performance impact. The services should have capability to scale-up or scale-down based on the business requirements. KSSFCL envisions growth in terms of membership and hence the user base. Vendor should be in position to provide required capacity to meet Business Capacity requirements, both current and future
- **Service level requirements**
- The KSSFCL will define Service Key Performance Indicators (KPIs) for Core Banking Services based on which the performance of the services will be assessed.
- The Core banking services should be available round the clock 24X7 with 99.9% uptime
  - The services should be available in required capacity to cater growing users of the services. As and when new Banks/Cooperative societies get added. KSSFCL will provide demand forecast which will then have to be address by Service capacity.
  - The services will have to be monitored continuously to ensure availability and in required capacity
  - Vendor will have to be compliant with Service Level targets that will be detailed later
  - KSSFCL will have regular Service Performance reviews and vendor should publish and discuss Service Performance reports – details will be worked out later.



# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

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- Vendor should have enterprise level IT infrastructure monitoring and management tool to support above requirements
- III. The vendor is expected to provide proof for each of the points for eligibility evaluation at the time of submitting the Proposal. Non submission or late submission of these proofs would result in outright rejection of the Vendor"s proposal.
- IV. Any assumptions made by the Vendor in response will be at their own risk and cost. The KSSFCL will not be liable for any such assumptions / representations made by the Vendor. The KSSFCL's assumption and decisions will be final.
- V. All responses by the vendors shall be binding on such vendors for a period of 1 year.
- VI. All responses & commitment given by the Vendor during entire process of selection would be deemed to be irrevocable and may, if accepted by The Souharda Federal, form part of the final contract between The Souharda Federal and the selected Vendor.

## **7. Other Terms for Reference**

The proposal required to be submitted by hand, post or courier on or before the stipulated time and date.

The KSSFCL reserves the right to accept or reject, in part or full, any or all the offers, without assigning any reason whatsoever.

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

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## 8. Scope of Work :

Sr.No.	Branch Modules
1	Savings Deposits
2	Current Deposits
3	Fixed Deposits
4	Reinvestment Deposits
5	Recurring Deposits
6	Pigmy Deposits
7	Call Deposits
8	Operative Loan accounts
9	Term loans
10	NPA identification & provisioning
11	TDS calculations
12	Cash Module
13	Reports periodical including Balance sheet, P&L a/cs.
14	Signature and Photo scanning and retrieval
15	Passbook, FD receipts, Share Certificate, Notices, Voucher printing, Interest Certificate, etc.
16	Standing Instructions Execution & Related Registers and statements
17	Locker Module
18	Suit Filed Accounts

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

Sr.No.	HO Modules
1	H.O. Daily transactions, Day Book & Subsidiaries
2	Shares Accounting
3	Bankers Reconciliation
4	MIS Reports (Text & Graphical)
5	Investment Accounting Module

## 9. Core Banking Solution Functional Requirements

Response should be as

**Y – Yes Available in Basic Product, N – Cannot Provide & Not available,**

**C – Can be Customised, A – Available with Additional Cost.**

**I – Interface with third party solution.**

Sr. No.	Requirement	Response (Y/N/C/A/I)
	Web Based Graphical User Interface & Browser Compatibility	
	Capability to provide CBS based on ASP Model	
	Facility to Define User Roles, Levels, Access Rights to use programs, reports, setting of parameters, etc. (Without Assistance of the Vendor)	
	Parameter setting like Interest Rates (Deposits, Loans), Product / Schemes Definition (Time Depo, Demand Depo, Loans, etc.) & Accounting parameters. (Without Assistance of the Vendor)	
	Maker & Checker facility for transaction in CBS	

## Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

	Dual Authorization for High value transaction & exceptional transactions.  Whether Society can define set such authority to transaction programs at its own ? Explain How ?	
	Exceptional Transactions report	
	Unique Customer Identification Code (UCIC)	
	Functions performed during Day End	
	Functions performed during Day Begin	
	Periodically Forceful Change in Password Change	
	Modification Trace ?	
	Audit Trail ?	
	Back Dated Transactions Possible ?  Does it requires assistance from Vendor?	
	Advance Banking Module <ul style="list-style-type: none"><li>• ATM Interface</li><li>• POS / e-commerce.</li><li>• Mobile Banking</li><li>• ABB</li><li>• Internet Banking</li><li>• Kiosk Interface</li></ul>	
	System Security <ul style="list-style-type: none"><li>• Access Logs</li><li>• Exception Reports</li></ul>	

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## H.O. Software Functional Requirements

S.N.	Requirement	Response
1.	Shares Accounting	
2.	Accounts & GL	
3.	Branch Consolidation	
4.	Inter branch Transactions Reconciliation	
5.	Payroll processing, Leaves Management, Bonus, Ex-gratia calculation, Paysheet Report, Payslip Report, PF, Gratuity reports, etc.	
6	Recovery & Rehabilitation	
7	NPA Module	
8	Recovery & SRO Module	
9	RTGS - NEFT	
10	Adhar Module - Linking to Adhar No. for GAS Subsidy Credit, Adhar Seeding Etc.	
11	Centralized Interest Application	
12	Centralized Charges Application	
13	Centralized Cash Monitoring	
14	CKYC Module	
15	Centralized TDS Report Generation	
16	Investment Account (Deposits with other Banks, Interest Calculation & posting).	

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## **Annexure - I**

### **Self Declaration Format :**

This is to declare that in respect of \_\_\_\_\_, a Company / Firm registered under the Companies Act, 1956 / Partnership Act 1932 / Unregistered, having registration No. \_\_\_\_\_ and having its registered Office at \_\_\_\_\_ no legal case and / or process is pending against **us** in any of the Courts / Statutory Authority in India or abroad in respect of violation of IPR or any other provisions of Government of India's IT Act.

**Company Name**

**Authorized Signatory**

# **Karnataka State Souhard Federal Co-operative Limited.**

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## **Annexure - II**

### **Letter of Indemnity Format:**

WHEREAS The **Karnataka State Souharda Federal Co-operative Limited** has expressed desire to empanel the vendor for the supply of software to be used for the various functions of the Souharda Credit Cooperatives as per the Schedule hereunder written and which are hereinafter for brevity sake referred to as "software", subject to our furnishing declarations and indemnity as contained hereafter.

### **NOW THEREFORE THIS LETTER OR INDEMNITY WITNESSETH THAT:**

We, the Company having partners as **<Name of Principle & Subsidiary Company>** hereby declare and certify that we are the rightful owner / licensees of the said "Software" offered for empanelment of The Karnataka State Souharda Federal Co-operative Limited does not infringe the property or other intellectual property or copy rights of any other person and that the same does not infringe the Copy of Rights Act, 1957 or any other Act for the time being in force.

We, the said Company, having Director / Partner / Proprietor as **<Name of Principle & Subsidiary Company>** hereby agree to indemnify and keep indemnified and harmless the Karnataka State Souharda Federal Co-operative Limited. & Souharda Credit Cooperatives, its officers, servants, agents and other authorized persons against any actions that may be brought against them for infringement of the right of property or other intellectual property or copy rights in respect of the said "Software" supplied by us to the Souharda Cooperatives and will defend the same at our cost and consequences, and will pay or reimburse the Souharda Cooperatives, its officers, servants, agents and other authorized persons from all costs and other expenses that they may be put to or incur in that connections.

**Yours Faithfully**

**<Name of organization & Signing Authority>**

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

## Annexure – III

### 1. Vendor Profile Format

	Description	Response
1.	Name of the Organization (full corporate name and any relevant business name (s))	
2.	Date of incorporation (dd /mm/ yy)	
3.	Certificate of incorporation number (please provide a copy of your incorporation certificate)	
4.	Postal Address	
5.	Tel. Number	
6.	Email Address	
7.	Key offices and their locations	
8.	Number of professional staff	
	Management	
	Software Development / Technical	
	Software Support	
	Hardware Support	
	Sales	

Note : - Attach Separate sheet for the information of Subsidiaries, active representative office in Karnataka.



# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## Annexure – IV

### Product & Services Information Format:

1.	Name (s) of your proposed Banking Software	
2.	Number of live sites (Mention State wise count of installations)	
3.	Do you have full ownership of the source code	
4.	What escrow arrangement do you have for the source code?	
5.	The year when the software was first commercially made available	
6.	List the databases your applications runs on and its version	
7.	List the operating system supported by your application	
8.	Describe the product architecture e.g. Central CBS Server / Nodes in Branches / Middleware, etc.	
9.	Describe the product development Environment e.g., Visual Basic, .Net, etc.	
10.	What is the license softwarea cooperatives need to purchase or you have integrated in your software?	
11.	Whether application works on various OS, which ones?	
12.	What kind of data bases (BACK END) is used for creating the application users?	
13.	Which language (FRONT END) is used for creating the application	

## Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

	software?	
14.	Describe Users, Programs, Reports, etc. Authority Management	
15.	Does Software support Maker / Checker Authorisation If Yes then Can the employee of the Coopaerative configure the same without any assistance of the Vendor ?	
16.	Does the Software Support Dual Authorisation wherever required to the Coopaertive ? If Yes then Can the employee of the Coopaertive configure the same without any assistance of the Vendor.	
17.	Do you have Signature, Photo Scanning & retrieval Facility?	
18.	Do you have POS, ATM etc interface?	
19.	Is Thin Client Interface available?	
20.	Name and location of the largest installation site in terms of number of Branches	
21.	Has your product been integrated with any of the following system (specify yes or no). If Yes then mention the details of Client with their contact numbers..	
	• ATM	
	• Point of Sale (POS)	
	• Automated clearing	
	• SMS banking	

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## Annexure – V

### Vendor Support Services Format:

Provide your proposed support services details on following points

1. Implementation Support
2. Help line facility with brief description
3. Problem handling channels
4. Average response time for support activities
5. Specify ability to provide user support in multiple languages

Specify nature of support offered in Karnataka	Location	Office name, Location Telephone key contact name	Nature of support

# Karnataka State Souhard Federal Co-operative Limited.

Niman Bhavan Dr. Rajkumar Road, 1<sup>st</sup> Block, Rajajinagar, Bengaluru – 560010  
Tel No. – 080 23378375 - 80

---

## Annexure- VI

### Customer Information Format:

Please provide the information in following format, potentially big Five (5) Credit / Souhard cooparives / Banking institutions having at least 10 Branches where your system has been successfully implemented

1.	Name of banking institution	
2.	Head Office address	
3.	Contact Person / Designation	
4.	Telephone No.	
5.	Email	
7.	Number of branches	
8.	Estimated number of staff of the institute.	
9.	Date of receipt of Order	
10.	Date of Actual Completion of Implementation & LIVE in CBS Operations.	
11.	Details of Modules & Interfaces provided to the Institute. (Mention Module Name & Month, Year from in use.)	