

Page No.	Clause	Original Clause	Query raised	Response
27	DETAILED SCOPE OF WORK – UPI	8. Interface & APIs- The proposed solution should be capable of seamless integration with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS and Bank's CBS etc.,. Solution should have APIs for all UPI operations/ transactions like UPI handle creation, Registration for UPI, setting UPI PIN, Addition of account, removal of account, Push transaction, Pull transaction, Mandate registration/ deregistration, ASBA related operations, Balance enquiry, Merchant registration, Transaction listing etc. The proposed solution should be integrated with the Bank's middleware via standard interfaces like http API, REST API, MQ, socket, Web services with message structures in iso8583/xml/json/plain text/ any other customized message structure as required by the bank.	Hope the required APIs would be shared by the department	yes
27	DETAILED SCOPE OF WORK – UPI	10. Future Requirements- Any future operations/transactions/facilities/features brought in by NPCI within one year from the date of sign off should be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	All change request would need to be estimated.	Please refer RFP
28	DETAILED SCOPE OF WORK – UPI	13. DR Drill- The bidder should conduct DR drill of the proposed solution along with the DR Drills of the Bank or as and when required by the bank without any additional cost to the bank. The maximum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank a week in advance. Any precautions to be taken by the bank should be provided at least 4 days prior to the DR Drill. The DR drill report has to be furnished post completion for submission to our Auditors. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during Bank's DR drill activity.	How many DR drills are required in a year ?	Four Drills to be conducted to the maximum (2 drills for the Bank compliance and two drills may be for your compliance).
31	DETAILED SCOPE OF WORK – UPI	25. Production Support- The bidder should maintain a dedicated production support team headed by a project manager for each bank. The production support team should be reachable 24/7/365 via email and call.	Can production support be done online ?	Online -meeting SLA's
31	DETAILED SCOPE OF WORK – UPI	27. Alerts/Notifications- Notification for System Exception, Connectivity Down, Services Down. Configurable Notification for Business Violation and transaction failure. SMS/Email alerts should be provided for customized notifications as per the requirements of the bank.	How many SMS would be required in a year for notification ?	SMS should be pushed to Bank's provided gateway.
31	DETAILED SCOPE OF WORK – UPI	29. Training: Necessary training to Bank personnel need to be provided without incurring any additional cost.	a) How many resources are to be trained ? B) can training be done online ? C) Will training be an ongoing process ?	can be done online and training is not an ongoing process
	General	Deployment Architecture		Please refer RFP
	General	No of Concurrent Users		Please refer RFP
	General	Max Transaction per Day		Please refer RFP
	General	Max Size of Write /Transaction year		Please refer RFP
	General	Any Document Upload Permitted		Please refer RFP
	General	Max Size of File in MB		Please refer RFP
	General	Max Files per User		Please refer RFP
	General	Database Backup Policy		Please refer RFP
	General	Database Retention Policy		Please refer RFP
	General	DC - DR Policy		Please refer RFP
	General	RPO -- Recovery Point of Object		Please refer RFP
	General	RTO -- Recovery Time of Object		Please refer RFP
	General	Data Archival Policy		Please refer RFP
3	SCHEDULE OF EVENTS AND BID DETAILS	09 Cost of RFP document ₹ 50,000/- & Bid Security Guarantee ₹ 5,00,000/-	SME can avail exemption for document fee and Bid Security Amount. Please include exemption for MSME Certified companies	Refer amendment (11)
23	ELIGIBILITY CRITERIA	The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/SFBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB	Request the bank to relax the criteria - 3 banks to 1 bank	Refer amendment (6)

23	ELIGIBILITY CRITERIA	Satisfactory Performance Certificate from the Clients as per Annexure-VII	We understand to read Annexure VII as ANNEXURE – XII: CERTIFICATE FROM CLIENT – UPI SWITCH	Refer amendment (6)
56	CERTIFICATE FROM CLIENT – UPI SWITCH	ANNEXURE – XII UPI Switch and XIII -CERTIFICATE FROM CLIENT – MOBILE & INTERNET BANKING SOLUTION - The uptime of the mobile banking solution during last six months (i.e. from February'22 to July'22) is as follows.	We can give Self Declaration on uptime for six times for both Annexure XII	For Mobile Banking and Net Banking Solution,Satisfactory letter from Banks will be considered.
3	SCHEDULE OF EVENTS AND BID DETAILS	Last date and Time for submitting Technical bids 20/10/2022 before 02.00 PM	Since the Bid document need to be delivered physically, request the bank to extend the submission date to reach Salem.	Refer amendment (1)
31	Alerts/Notifications	Notification for System Exception, Connectivity Down, Services Down. Configurable Notification for Business Violation and transaction failure. SMS/Email alerts should be provided for customized notifications as per the requirements of the bank.	SMS Cost is not included in line of item in commercials, please clarify	SMS will be pushed to Bank's provided gateway
33	Delivery & Timelines	The successful bidder should get the solution integrated and implemented within one month of implementation	Timelines within 1 month is too short as multiple Integrations are there. Request the bank to revise the Delivery & Timelines	No Change .Separate resource should work separately for each bank
44	INDICATIVE COMMERCIAL BID – UPI SWITCH	Implementation charges for 3 Banks	Should we take "a9" as implementation Charges for 3 banks. And please clarify on Maximum Ceiling for a month (Cost) for implementation. if a9 is not included How L1 - Total Cost is consider in reverse auction.	Refer amendment (10)
23	ELIGIBILITY CRITERIA 3	The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.	Deployment of One bank of public sectors bank/private bank/SFBs/RRB, If given relaxation to deploy in any banks with 3 years of experience will increase participation in RFP.	Refer amendment (6)
24	ELIGIBILITY CRITERIA 3 c	Proposed solution should be handling 1 lakhs or more transactions per day and scalable vertically/horizontally	Can this be allowed for capex model deployment too?	Refer amendment (6)
24	ELIGIBILITY CRITERIA 4	Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.	Deployment of One bank of public sectors bank/private bank/SFBs/RRB, If given relaxation to deploy in any banks with 3 years of experience will increase participation in RFP.	Refer amendment (7)
24	ELIGIBILITY CRITERIA 4	Proposed solution should be handling 0.2 lakhs or more transactions per day and scalable horizontally/vertically	Can this criteria be relaxed to 1000 transaction per day across all deployments?	Please refer RFP
3,4	Schedule of Event & Bid Details	Cost of RFP Document & Bid Security	We are MSME, can we get an exemption on this criteria	Refer amendment (11)
			Request you to make 3 separate tenders as the inclusion of Internet Banking will restrict the number of participants having considerable market share and good banks with high transaction volume. UPI, Mobile Banking and Internet Banking requires different skill sets, development platforms and resource expertise. These 3 products have 3 different their separate APIs which can be consumed by any of the selected vendors. As a result the bank will be get high quality services from top vendors in market which in turn will be cost effective for the bank.	Please refer RFP
3		Last date and time for submitting technical bids: 20/10/2022	Due to the ongoing festive season and holidays, request you to extend the last date for submission of tender to 5th Nov 2022	Refer amendment (1)
12	15.a.IX	The indicative commercials are inclusive of Sales Tax / Conveyance / Courier etc. No extra charges other than those quoted in the Bid will be entertained.	Bidder quoted price will be exclusive of tax items. Only the product cost will be quoted as part of commercial. Request to consider the same. Kindly amend this term accordingly.	Please refer RFP

15	24.II	Only qualified bidders as per clause as stated below will be considered for determination of L1 bidder. The least of the total contract value derived as per the tentative commercial bid (Annexure – VI and VII) will be taken as the L1 cost for the respective solution. In the reverse auction, the least of the total contract value derived as per the indicative commercial bid (Annexure – VI and VII) will be taken as the base price for the reverse auction or the prices as estimated by Bank for the respective solution.	Kindly clarify whether the selection will be on the T1L1 rating or L1 rating or through reverse auction selection Kindly give weightage for T1L1 mode of selection.	Refer amendment (14)
14	21	The bidder has to upload the final price break up as per Annexure VI& VII on the same day in the portal.	Please clarify the portal on which mentioned annexure VI & VII to be submitted	Will be the same portal used for Reverse Auction and will be shared to the Technically qualified bidders
18	33.ii	a. One time implementation cost will be paid after sign-off post go-live.	Request to pay any initial advance for implementing the systems in DC & DR	Please refer RFP
18	34	General	Penalty terms are generic to all required solution. Any penalty on Mobile & Internet banking is considerable since the bidder will be OEM. It works as a interfaced application. Whereas UPI solutions are interdependent application with NPCI system. Any down of NPCI can be penalized with the bidder. Even the intricacies with the CBS interface can't be defined at this stage. Hence request to have separate clause for UPI switch's penalty conditions.	Refer RFP
23	42.3.c	ELIGIBILITY CRITERIA - The average monthly Technical Decline rate during previous six months should be less than 7%.	Referral clients won't be willing to provide the technical decline rate to other banks. Kindly waive off this condition.	For Mobile Banking and Net Banking Solution, Satisfactory letter from Banks will be considered
24	42.4	The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB	We have distributed references for Mobile banking and Internet banking with different tiers of banks. Can we have this clause modified as "The proposed mobile OR Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India." Would it suffice by providing one reference certificates for all three solution, i.e, for IB (1), MB(1) & UPI (1)	Refer amendment (7)
24	42.7	The bidder should have a minimum average turnover of INR 5 crores (Rupees Five crores) during the past 3 financial years i.e. 2021-22, 2020-21, 2019-20, from their Indian operations and turnover of atleast INR 10 crores (Rupees Ten crores) in the financial years 2021-22 from their Indian operations. The bidder should have positive net worth during the last three financial years.	To have quality bids, kindly modify the clause ast INR 100 crores turnover for the FY 2021 -22 from India Operations.	Please refer RFP
26	Annexure I	5. License- The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches in India to support new channels during the contract period and should not have any restrictions on the number of channels / clients / interfaces/ branches/ users/ transactions / any other parameters not covered. Any new channels/ interfaces/ branches should be supported by the solution within the contract period without any additional cost to the bank.	Since the mentioned scope was for an OPEX model, whether the license certificate is required as part of the deal. OPEX model can be provided for unlimited transaction for stipulated contract period. Kindly clarify in this clause.	It is clarified that the clause meant that there should be no restriction on the usage of the solution during the contract period.
27	Annexure I	Infrastructure- The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up. Unified Payment Interface (UPI) solution proposed should be capable of working under cluster with high availability network load balancing. Unified Payment Interface (UPI) solution should also facilitate online DC- DR replication and retrieval capability in a seamless manner. <u>The supplied UPI switch should be hosted dedicatedly for each of the 3 RRBs at the bidder's DC and DR sites.</u>	Is it mandatory to provide dedicated infrastructure for all 3 banks or can we propose a clustered infrastructure for all 3 banks.	Refer RFP

27	Annexure I	11. Change Requests- The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests. The cost of each CR will be negotiated by the negotiation committee individually for each bank. The bidder has to provide the functional specification document along with the efforts involved in terms of man days. Any requirements/customizations/integrations requested within one year of implementation will be completed without any additional cost to the bank.	Request to modify the term as uniform CR cost would be applicable for all 3 banks.	Please refer RFP
28	Annexure I	18. Audit requirement - (i) The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). (ii) In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT In empanelled agency) during contract period. (iii) The vendor should provide solution and implement/comply all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost to the bank.	Citing the points broken in the para, seeking for the following modifications of the bid; (i) Actual product's source-code audit report along with VAPT, EAPT will be provided by the bidder (ii) Patches / customizations are bank defined requirement. In that case, request the bank to pay the extra cost incurred for conducting the source code audit review. (iii) Beyond the first roll-out audit, request the bank to borne the additional cost those are incurred for source code audit.	Please refer RFP
30	Annexure I	24. Reconciliation	Request to provide a transaction based pricing for Reconciliation in the commercial template	Please refer RFP
31	Annexure I	25. Production Support- The bidder should maintain a dedicated production support team headed by a project manager for each bank. The production support team should be reachable 24/7/365 via email and call.	Request to consider one project manager requirement for the combined effort of 3 projects.	Please refer RFP
27	Annexure I	6. Infrastructure	The growth rate is provided. Please provide the forecasted transaction volume.	Refer RFP
32	Annexure II	5. On behalf of each bank the bidder should coordinate to host the Mobile Application at Google Play store and iTunes play store and the ownership of account should be in the respective bank's name.	Please clarity that only support for registration in the app stores will be provided by the vendor. All activities such as mail id creation, administration, title availability check and payment need to be managed by the banks. In this case, 3 apps need to be registered and placed in the playstores	Please refer RFP
32	Annexure II	Same as above	Is it mandatory to provided iOS featured app for all 3 bank's mobile banking requirement. Based on the adaptability of the customer population, please confirm whether its required.	No Change . Refer RFP
33	Annexure II	7. Infrastructure	The growth rate is provided. Please provide the forecasted transaction volume.	Refer RFP
33	Annexure II	10. Change Requests – The selected bidder will be carrying out the requirements/customizations without any additional cost to the bank as part of the Annual Technical Support (ATS).	Appealing with the bank - Change request of the system can't be accounted from the flat rate ATS. It has it own effort cost. Hence request to modify the clause as "10. Change Requests – The selected bidder will be carrying out the requirements/customizations based on the requirement's effort and agreed man-day cost with the bank."	Please refer RFP
34	Annexure II	18. Audit requirement - (i) The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). (ii) In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT In empanelled agency) during contract period. (iii) The vendor should provide solution and implement/comply all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost to the bank.	Citing the points broken in the para, seeking for the following modifications of the bid; (i) Actual product's source-code audit report along with VAPT, EAPT will be provided by the bidder (ii) Patches / customizations are bank defined requirement. In that case, request the bank to pay the extra cost incurred for conducting the source code audit review. (iii) Beyond the first roll-out audit, request the bank to borne the additional cost those are incurred for source code audit.	Please refer RFP

27	6 & 7	Infrastructure and Performance	To arrive at the Infrastructure needed for UPI, we should consider volume growth at 50% YOY. Also it is mentioned that UPI should be capable of meeting 50 TPS. Please clarify which of these is to be considered for HW requirements.	The bidder should satisfy the condition mentioned in RFP
31	Escrow Arrangement	The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions	IPR of the solution or its customization cannot be transferred to Bank.	Refer RFP terms and conditions
71	Indemnity	Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur directly or indirectly on account of any deficiency in Services.	Request to remove the word "Indirectly"	Refer RFP terms and conditions
20	Liquidated Damages	The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the vendor/supplier and shall be liable to pay the Bank as liquidated damages at the rate of 0.5% for delay of every week or part thereof.	Request to consider the on Liquidated damages at 10%	Refer RFP terms and conditions
	General	Following clause is missing. Please include:	Following clause is missing. Please include: Intellectual Property Rights a.the Licensor hereby confirms that: i.to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party. ii.All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources. b.the Licensee hereby states that; i.The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution. ii.The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies. iii.The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution. iv.All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited	Please refer RFP
44	Annexure VI	UPI commercial proposal	Provided average ceiling cost is a manipulation of Financial transaction only. Request to consider the total of Non-financial transaction cost as well, i.e, 36,00,000 * unit transaction cost	Please refer RFP
44	Annexure VI	UPI commercial proposal	Mentioned as "Implementation charges for 3 Banks". Is it a combined value for 3 banks or to mention per bank implementation cost	Combined
		General	Request to extend the submission deadline from 20.Oct.2022 to any date post a week after diwali date.	Refer amendment (1)
24	Eligibility Criteria	The bidder should be the Original Equipment Manufacturer (OEM) of the UPI switch application, mobile banking and Internet banking solution, with presence in India.	Request Bank to modify the clause to enable OEM authorized partners/SI also to participate in the Bid. The extensive implementation experience of partners/SI can be leveraged by Bank for this project with the proposed change in clause	Please refer RFP

25	Eligibility Criteria	Only the OEM can bid for the RFP. Bids from the authorized representative/ consortium will be rejected.	Request Bank to remove this restriction on authorized representative/consortium. In Many RRBs authorized partners/System Integrators have extensive implementation experience in implementing similar solutions which can be leveraged by Bank.	Please refer RFP
26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	Training: Necessary training to Bank personnel need to be provided without incurring any additional cost.	Additional information like how many Bank users to be trained, how many batches of training to be conducted, training locations, training facilities availability provided by bank etc to be given by Ban?	Training is required for Administrators (numbering to around 12 for 3 banks) and given refresher training every year.
35	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation.	The Bidder understanding is that, as part of the bid submission, bidder can propose an escrow agency with associated cost included in its commercials. Please clarify.	Escrow will be restricted to the Bank specific developments done in addition to the initial configurations if any. The vendor will be appointed by the Bank
16	SERVICE LEVEL AGREEMENT	The selected bidder will also have to enter into a Service level agreement as per Annexure XIX for Service Support and Maintenance of complete solution as per the terms and conditions of the RFP and covering the scope of work and technical requirements.	Request Bank to provide the list of SLA KPIs with expected performance thresholds Bank would like the Bidder to maintain as part of its services	Please refer to the RFP terms and conditions on penalties wherein the KPI are measured as downtimes / complaints received.
	General	Business Volume	Request Bank to provide the business volume like total customer base, no of UPI and Non UPI transactions per day for each Bank. Also provide the expected Year-over-Year growth estimated by Bank.	Indicative numbers which are used for calculation is a fair estimate which is clubbed with Y-Q-Y growth. As and when the numbers are reached.
80	ANNEXURE – XX - SCOPE OF WORK – COMPLIANCE UPI	Any requirements/customizations/integrations requested within one year of implementation will be completed without any additional cost to the bank.	Bidder request Bank to cap the maximum number of man days to be utilized during the first year of implementation which will enable the bidder to factor accurate commercials appropriately.	Please adhere to the RFP terms and conditions of the RFP
82	ANNEXURE – XX - SCOPE OF WORK – COMPLIANCE UPI	Regulatory Compliance-The Bidder should comply with all guidelines specified by NPCI/Guidelines of RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the abovementioned authorities), the bidder would have to comply with the same without any extra cost to the bank.	In the event of implementation o any new recommendations from regulatory agencies which require procurement of additional licenses or hardware or significant effort by bidder or purchase of new software/systems, such changes will be taken up through a mutually agreed change management process with potential cost implications. Request Bank to confirm the bidder understanding.	Please adhere to the RFP terms and conditions of the RFP
87	ANNEXURE – XXI SCOPE OF WORK –COMPLIANCE MOBILE BANKING & INTERNET BANKING	The successful bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank, at no additional cost to the bank. The successful bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.	Request Bank to clarify whether the monitoring tools will be provided by Bank or Bidder has to provide the tool	Please adhere to the RFP terms and conditions of the RFP. Since this is an opex model, reports to be provided by Bidder which will be cross checked by Bank from their CBS

91	ANNEXURE – XXI SCOPE OF WORK –COMPLIANCE MOBILE BANKING & INTERNET BANKING	Production Support- The bidder should maintain a dedicated production support team headed by a project manager for each bank. The production support team should be reachable 24/7/365 via email and call.	Bidder understanding is that the Level 1 support/helpdesk will be provided by Bank and ticketing tool will also be provided by bank. Please confirm	Pleas adhere to the RFP terms and conditions of the RFP which stipulates that the Bidder is responsible for setting help desk on his site.
28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	The proposed solution should support TLS 1.2 and above. The server-to-server communication should be on secured port	Will the Bank provide required SSL certificates?	Pleas adhere to the RFP terms and conditions of the RFP Bank will provide the requisite SSL certificates as requested by the successful bidder for deployment.
28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	In case of any change in the guidelines (by any of the above-mentioned authorities), the bidder would have to comply with the same without any extra cost to the bank.	Please confirm that any 3rd party cyber security solutions if required to be deployed by the Bidder as a result of the change in these guidelines will be treated as a separate change request.	No. Please adhere to the RFP terms and conditions of the RFP
28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	The successful Bidder upon selection should provide an undertaking to comply with all the present and future provisions of the Information Security Policy/ NPCI Guidelines/ Guidelines of RBI, Respective Govt. Agencies and the Bank and comply such regulatory requirements at no additional cost to bank during the warranty /contract and ATS/AMC period	Please confirm that Bank is responsible for providing and managing additional security controls not native to the proposed solution such as AV, EDR, Web Gateway, Email Gateway, IAM, PAM, SSO, MFA, DLP, Encryption, Firewalls, NAC, IPS, Anti-DDoS, WAF, DAM, HSM, Key Management etc and that providing such solutions is not in scope for the Bidder.	All these to be mitigated at the installation site and hence not feasible by Bank in OPEX model. Please adhere to the terms and conditions of the RFP
29	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT-In empanelled agency) during contract period.	Please specify at what interval the Bidder should get the VAPT, EAPT and server hardening by CERT-in empanelled agency done? Is it quarterly, bi-annual or on an annual basis?	-- as above --
33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKINGI	The proposed solution should support TLS 1.2 and above. The server-to-server communication should be on secured port	Will the Bank provide required SSL certificates?	Pleas adhere to the RFP terms and conditions of the RFP Bank will provide the requisite SSL certificates as requested by the successful bidder for deployment.
34	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKINGI	The bidder shall ensure that the solution is complied with all the regulatory guidelines of GOI/ RBI and also adheres to requirements of IT Act (including amendments in IT Act and IT Act Rules) and amendments thereof. He proposed solution should be compliant with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016 and subsequent guidelines.	Please confirm that any 3rd party cyber security solutions if required to be deployed by the Bidder as a result of the change in these guidelines will be treated as a separate change request. Please confirm that Bank is responsible for providing and managing additional security controls not native to the proposed solution such as AV, EDR, Web Gateway, Email Gateway, IAM, PAM, SSO, MFA, DLP, Encryption, Firewalls, NAC, IPS, Anti-DDoS, WAF, DAM, HSM, Key Management etc and that providing such solutions is not in scope for the Bidder.	All these to be mitigated at the installation site and hence not feasible by Bank in OPEX model. Please adhere to the terms and conditions of the RFP

34	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKINGI	The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT-In empanelled agency) during contract period.	Please specify at what interval the Bidder should get the VAPT, EAPT and server hardening by CERT-in empanelled agency done? Is it quarterly, bi-annual or on an annual basis?	-- as above --
75	ANNEXURE – XIX	10. LIMITATION OF LIABILITY Neither Party shall be liable to the other Party for any loss of use of any works, loss of profit, loss of contract or for any other indirect or consequential loss or damage which may be suffered by the other Party in connection with the Contract. The total liability of the Supplier to the Purchaser, under or in connection with the Contract, shall not exceed the total project cost payable by the Purchaser to the Supplier under the Contract.	<u>Bidder proposes below modification for this clause:</u> <u>10. LIMITATION OF LIABILITY</u> Neither Party shall be liable to the other Party for any loss of use of any works, loss of profit, loss of contract or <u>lost business, loss of revenue or goodwill, or lost savings or incidental, indirect, special or punitive damage, business interruption</u> , or any other indirect or consequential loss or damage which may be suffered by the other Party in connection with the Contract <u>even if it has been advised of their possible existence</u> . The total liability of the Supplier to the Purchaser, under or in connection with the Contract <u>(whether in contract, indemnity, tort, negligence, strict liability in tort, by statute or otherwise) for all claims</u> , shall not exceed the total project cost payable by the Purchaser to the Supplier under the Contract.	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only
17	PATENT RIGHTS	31) Patent Rights-----The vendor/supplier shall indemnify the banks against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof.	<u>This is acceptable with minor modification. Bidder proposes below modifications to this clause.</u> <u>31) Patent Rights-----The vendor/supplier shall indemnify the banks against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof, provided by Supplier.</u>	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only

	additional clause	No provision for the protection of Intellectual Property Rights” or “IP of a Party	<p><u>There is no specific provision for the protection of Party s background and foreground IP hence, we would like to include below provisions for the protection of either party's IP.</u></p> <p><u>(a) All pre-existing “Intellectual Property Rights” or “IP” (means all materials, copyrights, patents, trademarks, know-how, methodologies, processes, techniques, tools, forms, templates, software, inventions, discoveries, service marks, design rights, trade secrets (whether registered or unregistered) and all other similar intellectual proprietary rights) shall belong to the Party or third party that owned such rights prior to this Agreement. All modifications, enhancements and derivative works on such pre-existing “Intellectual Property Rights” shall belong to that Party or third party that owned such pre-existing Intellectual Property Rights. (hereinafter referred to as “Pre-Existing IP”)</u></p> <p><u>(b) All IP developed, or created, or customized by Bidder, its affiliates and subcontractors, in connection with the agreement/RFP, including deliverables developed for the Customer and/or jointly with Customer shall be owned by Bidder except for “Pre-Existing IP” of Customer. Bidder grants to Customer a limited, non-exclusive, non-transferable, worldwide, royalty free license to use such IPs solely for Customer’s internal business purposes during the term of the contract.</u></p> <p><u>(c) Any third party IP(s) or product(s) will be provided in</u></p>	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only
17	PATENT RIGHTS	31) Patent Rights-----The vendor/supplier shall indemnify the banks against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof.	<p><u>There is no specific provision for duty to mitigate hence bidder would like to propose below addition to this clause.</u></p> <p><u>Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to the Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts</u></p>	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only
61	ANNEXURE – XIV NON-DISCLOSURE AGREEMENT	12. Indemnity The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants.	<p><u>Bidder proposes below modification to this clause.</u></p> <p>12. Indemnity clause The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants <u>subject to the maximum cap of contract value .</u></p>	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only

71	ANNEXURE – XIX	<p>2. INDEMNITY</p> <p>a) Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur directly or indirectly on account of any deficiency in Services.</p> <p>b) The Service provider shall indemnify and keep fully and effectively indemnified the Bank against any fine or penalty levied on the Bank for improper payment of tax for the reasons attributable to the Service provider.</p> <p>c) The Service provider hereby undertakes the responsibility to take all possible measures, at no cost, to avoid or rectify any issues which thereby results in non performance of software within reasonable time. The Bank shall report as far as possible all material defects to the Service provider without undue delay. The Service provider also undertakes to co-operate with other service providers thereby ensuring expected performance covered under scope of work. Nothing contained in this Agreement shall impair the Bank's right to claim damages without any limitation for an amount equal to the loss suffered for non-performance of Software.</p>	<p>Bidder proposes below modification to this clause.</p> <p>2. INDEMNITY</p> <p>a) Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur directly or indirectly on account of any deficiency in Services.</p> <p>b) The Service provider shall indemnify and keep fully and effectively indemnified the Bank against any fine or penalty levied on the Bank for improper payment of tax for the reasons attributable to the Service provider <u>subject to cap as per limitation of liability clause.</u></p> <p>c) The Service provider hereby undertakes the responsibility to take all possible measures, at no cost, to avoid or rectify any issues which thereby results in non performance of software within reasonable time. The Bank shall report as far as possible all material defects to the Service provider without undue delay. The Service provider also undertakes to co-operate with other service providers thereby ensuring expected performance covered under scope of work. <u>Nothing contained in this Agreement shall impair the Bank's right to claim damages without any limitation for an amount equal to the loss suffered for non-performance of Software.</u></p>	<p>Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only</p>
75	ANNEXURE – XIX SERVICE LEVEL AGREEMENT	<p>9. NO WAIVER OF BANK RIGHTS OR SERVICE PROVIDER'S LIABILITY</p> <p>Neither any payment sign-off/payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time/possession taken by the Bank shall affect or prejudice the rights of the Bank against Service Provider, or relieve Service Provider of their obligations for the due performance of the Agreement, or be interpreted as approval of the work done, or create liability on the Bank to pay for alterations/ amendments/ variations, or discharge the liability of Service Provider for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which they are bound to indemnify Bank nor shall any such certificate nor the acceptance by them of any such paid on account or otherwise, affect or prejudice the rights of the Service Provider, against the Bank.</p>	<p>Bidder proposes below modification to this clause.</p> <p>9. NO WAIVER OF BANK RIGHTS OR SERVICE PROVIDER'S LIABILITY</p> <p>Neither any payment sign-off/payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time/possession taken by the Bank shall affect or prejudice the rights of the Bank against Service Provider, or relieve Service Provider of their obligations for the due performance of the Agreement, <u>or be interpreted as approval of the work done, or create liability on the Bank to pay for alterations/ amendments/ variations, or discharge the liability of Service Provider for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which they are bound to indemnify Bank nor shall any such certificate nor the acceptance by them of any such paid on account or otherwise, affect or prejudice the rights of the Service Provider, against the Bank.</u></p>	<p>Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only</p>

23	CONFIDENTIALITY	<p>41. CONFIDENTIALITY</p> <p>The Bidder will be exposed by virtue of the contracted activities to internal business information of Bank, affiliates, and/or business partners. Disclosure of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the Bidder, pre-mature termination of the contract, or legal action against the Bidder for breach of trust. Successful bidder has to enter into Non-disclosure agreement (as per Annexure- XIV) with the Bank against all actions, proceedings, claims, suits, damages and any other expenses for causes attributable to the successful bidder.</p>	<p>Bidder proposes below modification to this clause.</p> <p>41. CONFIDENTIALITY</p> <p>The Bidder will be exposed by virtue of the contracted activities to internal business information of Bank, affiliates, and/or business partners. Disclosure of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the Bidder, pre-mature termination of the contract, or legal action against the Bidder for breach of trust. Successful bidder has to enter into Non-disclosure agreement (as per Annexure- XIV) with the Bank against all actions, proceedings, claims, suits, damages and any other expenses for causes attributable to the successful bidder.</p>	<p>Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only</p>
31	ANNEXURE – I	<p>26. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.</p> <p>The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update. This line item will be applicable during migration from opex to capex.</p>	<p>Bidder proposes below modification to this clause.</p> <p>26. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the</p>	<p>Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only</p>
	Additional clause	Additional clause	<p>Bidder requests for the inclusion of below provision to this RFP;</p> <p><u><i>Bidder's delay/failure resulting from Customer's failure/delay to comply with its responsibilities and obligations will be excused and Bidder will not be liable for delay/failure. In this event, Bidder shall be entitled to extension of time or to receive payment for any additional cost incurred in this regard.</i></u></p>	<p>Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only</p>

7	Introduction - Purchase order	Tamil Nadu Grama Bank (TNGB) invites bids for and on behalf of all the three RRBs, from all eligible bidders to provide UPI Switch Solution and Mobile Banking & Internet Banking Solution under OPEX model for all 3 RRBs individually. On selection of the successful bidder/bidders, individual Purchase Orders will be released by the respective banks. Here after "Bank" refers to all the 3 RRBs.	Bidder request for below terms : - Sponsored Bank has to take responsibility to provide payment with respect to all 3 RRB's as bidder will not chase all 3 RRB's for payment	Please adhere to the terms and conditions of the RFP
17	Performance bank Gurantee	I. Within 15 (fifteen) days of the acceptance of purchase order issued for the project by the Bank, the successful Bidder shall furnish the performance security for 3 % of entire contract value valid for a period of 3 years plus 6 months (with further three months claim period), in the form of a Bank Guarantee in the format enclosed (Annexure VIII & IX). The contract value will be the value calculated for the entire contract period for the project for each Bank separately in the indicative commercial bid	Bidder request for below terms : - PBG of 3% of the total annual value of contract and to be renewed every anniversary on subsequent annual value. We also request that the PBG will be provided only till contract expiration(36 months). - Bank shall invoke the PBG only on occurrence of material breach and after the Bank provides a 30 days cure period to the bidder to rectify the material breach for which the PBG is sought to be invoked.	Please adhere to the terms and conditions of the RFP
18-20 and 74 -76	Penalty for delay in Implementation	Clause 34- The bidder shall be responsible for the complete implementation and..... In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the contract cost for every week delay for the respective RRB and the max penalty will be 10% of the contract cost (calculated in the indicative commercial bid) for the respective RRB Clause 14 - Annexure XIX - The bidder shall be responsible for the complete implementation and delivery of the mobile banking solution, internet banking solution and UPI solution as per the timelines specified in the delivery clause. In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the contract cost (calculated in the commercial bid) for the respective RRB and the max penalty will be 10% of the contract cost (calculated in the indicative commercial bid) for the respective RRB.	Bidder request for below terms - Penalty for delay in implementation : should be applicable only in the event of delay in delivery solely attributable to the Bidder and should be computed at the rate of 0.5% of the value of the delayed deliverables per each week of delay, subject to the maximum of 5% of the relevant deliverable values. - Bidder understand that both mentioned clauses are same. Hence, request bank to confirm and subsequently delete one of them	Please adhere to the terms and conditions of the RFP
18-20 and 74 -76	Penalty for delay in Implementation	The uptime calculation for UPI switch solution will be as under: SLA will be monitored on Monthly basis for Mobile/ Internet banking solution and UPI switch solution individually and the calculated amount would be adjusted from subsequent payments/any other payment to be made to the vendor. Bank has right to waive the Penalty on genuine grounds	Bidder request for below terms : - SLA penalty to be calculated on monthly applicable fees, not on overall contract value - Maximum overall SLA penalties should be capped at 5% of the applicable fees for that month.	Please adhere to the terms and conditions of the RFP
20 and 72	Liquidated Damges	Clause 35 - The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the vendor/supplier and shall be liable to pay the Bank as liquidated damages at the rate of 0.5% for delay of every week or part thereof. Once the penalty crosses 10 % of the contract price, the Bank reserves the right to cancel the contract or take any other suitable penal action as deemed fit. Clause 5 - Annexure XIX - If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this Agreement, the Bank may, without prejudice to its other remedies under the Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 1% of total Project cost for delay of each week or part thereof maximum up to 10% of total Project cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement	Bidder understand that this clause is already covered in Clause 34 and hence, request for deletion of this clause	Please adhere to the terms and conditions of the RFP

18 and 45-46	<p>Payment terms - UPI and Indicative commercial bid – UPI switch</p>	<p>For UPI : a. One time implementation cost will be paid after sign-off post go-live. b. Recurring payment will be made monthly in arrears on submission of the invoice. c. The invoice should be supported by adequate reports to arrive at the number of transactions for the invoice period.</p> <p>Annexure 6 - Indicative commercial bid – UPI switch - Commercial Table</p>	<p>Bidder request for below terms : - Implementation fees - to be charged on monthly basis based on mutually agreed milestones. - Minimum Commitment - Bank has to provide minimum commitment for both financial and non financial transaction for UPI switch solutions - Transaction threshold - Bidder understand that indicative upper limit for both Financial and Non Financials transaction has been set as 30 lakhs and 6 lakhs respectively. However, monthly celling for a month is kept at 30 lakhs transaction for both to arrive at average price. Bidder request bank to clarify the same. - Bank to provide clarity on maximum transaction threshold expected and charge mechanism to be used in case transactions exceed above the currently threshold defined. - Ongoing support services - Quartely in advance without any arrears. Further, Payments towards license should be applicable from the date of delivery of such license and its related ATS/AMC should be paid annually in advance</p>	Please adhere to the terms and conditions of the RFP
18	<p>Payment terms - Mobile and Internet Banking and Indicative commercial bid – mobile & internet banking solution</p>	<p>For mobile & internet banking a. One time cost will be paid after sign-off post go-live. b. ATS charges will be paid quarterly in advance on submission of the invoice.</p> <p>Notes to Annexure 7 : 2. The recurring cost is termed as ATS cost and represents all such cost which are repeatedly payable every year. 7. The Price variation factor if any between the maximum and minimum should not exceed 30%</p>	<p>Bidder request for below terms : - Implementation fees to be charged on monthly basis based on mutually agreed milestones. - Any tool licenses will be paid 100% on delivery and any support services (ATS/AMC) will be annually in advance - Ongoing support services - Quartely in advance without any arrears</p> <p>For Annexure 7, Bidder suggest below terms: - Note 2 : Bidder understand that ongoing support (for implementation part) will also be covered under ATS cost. Bidder wants to highlight that such other ongoing support services might be for partial year during first year depending on implementation timelines. Hence, price multifaction factor will also vary accordingly for same. - Note 7 : Bidder request for deletion of this price variation clause</p>	Please adhere to the terms and conditions of the RFP
	<p>Payment terms - Invoice Days</p>	<p>Missing in RFP</p>	<p>Bidder request for below term : - Payment Days - within 15 days from date of invoice. Bidder will charge interest @1% per month for any delay beyond due date for non-payment of invoices. - Further, Bidder request right to terminate the contract/SOW, in case of non payment of “Undisputed fees” within 15 days from date of invoice and will not be liable for any service credit or liquidated damages which would otherwise be payable as a result for breach of any obligation under this contract to the extent breach occurred as a result of termination right exercised by Bidder .</p>	Please adhere to the terms and conditions of the RFP

21	Termination for Default	C. If the Vendor/supplier, in the judgment of the Banks has engaged in corrupt or fraudulent practices in competing In the event the Banks terminates the Contract in whole or in part, the Banks may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the bidder shall be liable to the Banks for any excess costs for such similar Goods or Services. However, the bidder shall continue performance of the Contract to the extent not terminated.	Bidder request for Below term : - Cure period of 60 days before invocation of this clause. - Bidder's liability limited to incremental cost capped at 10% of the cost of the undelivered systems/services. This clause can be invoked only on termination of contract and only for failure solely attributed to bidder	Please adhere to the terms and conditions of the RFP
21	Termination for Default	The Banks, without prejudice to any other remedy for breach of contract, by 15 days written notice of default sent to the vendor/supplier, may terminate this Contract in whole or in part: a.If the Vendor/supplier fails to deliver any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Banks; (OR) b.If the vendor/supplier fails to perform any other obligation(s) under the Contract. (OR) c.If the Vendor/supplier, in the judgment of the Banks has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. 'For the purpose of this clause: "corrupt practice" means the offering, giving, receiving	Bidder request for below term : - Notice period of 60 days including 30 days as cure period - Bidder need more clarification on clause b - "fails to perform any other obligation(s) under the Contract" -	Please adhere to the terms and conditions of the RFP
21	Termination for Convenience	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 90 days' notice to the bidder, including 15 days during period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 90 days, for any valid reason,.....	Bidder request for below terms : - Bank shall pay for all the services rendered up to the point of termination, hardware and software delivered up to date of termination along with reasonable shutdown costs, and unamortized startup costs, including termination costs of third party contracts and employee costs. - No termination during implementation phase - In addition, Bidder will also charge additional termination fees as mutually agreed between parties taking into account reasonable shutdown costs, transition charges and unamortized startup costs, including termination costs of third party contracts and employee costs.	Please adhere to the terms and conditions of the RFP
30 and 34	Scope Of work	Migration (Other Service providers)- In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like pin, certificates etc. There will not be any additional cost provided by the bank for the migration activity. The existing contract will be continued/extended till the migration is complete and the bidder has to provide all the support as specified by the SOW and the contract. The bidder has to confirm and remove the entire data post sign off from the bank for migration.	Bidder request for below terms : - Bank has to pay for any migration services provided by bidder.	Please adhere to the terms and conditions of the RFP
16-17 and 46	Delivery and Implementation timelines	Bidder has to..... The Internet Banking solutions should be deployed within 12 weeks. Bidder has to implement the features outlined in the Annexures to make live those features as and when interfaces are ready for the corresponding services. Bank reserves the right to avail Net Banking Solution based on the performance of UPI and Mobile Banking Solution Annexure 7 - INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	Bidder request for below terms: - Bank has to clarify whether Internet Banking solution will be optional in scope as it reserves the right to avail it based on performance of UPI and mobile banking solution - In annexure 7, combined price has been asked for Mobile and Internet Banking Solution. However as mentioned above, bank has rights to choose among this solutions. Hence, Bidder request bank to provide separate table to submit commercial price for each.	Please adhere to the terms and conditions of the RFP

7	INTRODUCTION	Tamil Nadu Grama Bank (TNGB) invites bids for and on behalf of all the three RRBs, from all eligible bidders to provide UPI Switch Solution and Mobile Banking & Internet Banking Solution under OPEX model for all 3 RRBs individually. On selection of the successful bidder/bidders, individual Purchase Orders will be released by the respective banks. Here after "Bank" refers to all the 3 RRBs.	We request bank to clarify the if all the RRBs would be signing the agreement individually with the service providers or single agreement would be signed also the commercials clarity would also be needed if the commercials submitted by the bidder and volumes mentioned in the UPI commercial format would be for individually for each RRB or the same is cumulative for all the RRBs.	Refer RFP
8	CONTRACT COVERAGE PERIOD	The period of contract shall be initially for three years from date of Go Live of the first module and will be extended, without any additional cost for the late period of implementation, if attributable to the bidder. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates. Although, Bank reserves right to cancel/terminating the contract during the contract period by giving a 90 Days' notice period.	We request bank to consider three years from the date of go live for the each module i.e UPI, Mobile Making and Internet Banking.	Please refer RFP
8	CONTRACT COVERAGE PERIOD	The period of contract shall be initially for three years from date of Go Live of the first module and will be extended, without any additional cost for the late period of implementation, if attributable to the bidder. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates. Although, Bank reserves right to cancel/terminating the contract during the contract period by giving a 90 Days' notice period.	We request bank to consider, " The period of contract shall be initially for three years from date of Go Live of the first module and will be extended, without any additional cost for the late period of implementation, if solely attributable to the bidder. Bank reserves the right to extend the contract on yearly basis on the mutually terms and conditions, agreed rates. Although,Bank reserves right to cancel/terminating the contract during the contract period by giving a 90 Days' notice period.	Please refer RFP
9	a. Formation of Technical Bid (Part I)	IV. Acceptance of the terms and conditions as contained in this document.	We request bank to consider deviation if any from the bidders in the deviations section of the response to rfp terms and conditions as per standard industry practice	Refer RFP terms and conditions
11	EVALUATION CRITERIA a. General Evaluation	VIII. Bank reserves the right to negotiate with lowest bidder for further reduction in price under exceptional circumstances	We request bank to remove the mentioned clause there should be no negotiation after the reverse auction.	Please refer RFP
14	NEGOTIATION/REVERSE AUCTION	The Bank reserves the right to further negotiate on the price offered, with the L1 vendor if the price quoted is found unreasonable or higher or in any exceptional circumstances. In addition, Bank reserves the right to negotiate with the L1 bidder for UPI solution to match the L1 price of Mobile banking and internet banking solution. The reverse auction will be conducted individually for UPI switch solution and Mobile Banking & Internet Banking solution. The mode of reverse auction will be online based on the discretion of the bank. It is expected that the non-financial transaction cost should be less than the financial transaction cost and transaction cost decreases as volume increases. The bidder has to upload the final price break up as per Annexure VI& VII on the same day in the portal. The bidder has to ensure that the final price break up confirmation should be proportionate to "rate/transaction" in the indicative commercial bid.	We request bank to remove the mentioned clause there should be no negotiation after the reverse auction also we request bank to provide communication for reverse auction date atleast before 7 working days and price breakup for the project to be submitted with in 48 hrous from the time of RA is concluded.	Refer amendment (12)

14	SIGNING OF CONTRACT	<p>The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days of the award of the tender or within such extended period as may be permitted by the Bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (30 working days), the EMD will be forfeited after a grace period of 15 working days. The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank. The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank in SLA.</p>	<p>We request bank to consider atleast 45 day time for signing the agreement as the same may need to undergo multipel rounds of review form either sides. We also request bank to consider C-Edge's terms and conditions in the SLA as the SLA shall be mutual and not one sided.</p>	<p>Please refer RFP</p>
14	23. PRICES AND TAXES	<p>The prices quoted in indicative commercial bid (Annexure VI & VII) should be all inclusive i.e., inclusive of all taxes excluding GST. Quoted prices shall be inclusive of technical service charges, if any and cost towards boarding, traveling, lodging etc. of onsite engineer. Prices should be furnished item-wise as per indicative Commercial bid in (Annexure VI & VII). Prices should be quoted taking into consideration the full scope of work and terms and conditions specified in this RFP. The prices should be quoted in Indian Rupees. Any reference made to variation in pricing due to appreciation / depreciation of Indian rupees against any other currency is not acceptable. Bids should be valid for a period as indicated in Point No. 8 (Period of Validity of Bids). Prices quoted by the Bidder shall remain fixed during the Bidder's performance of the contract and will not be subject to variation on any account. Any bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected. Any bid received, which is not in line with these conditions will be summarily rejected. Any bid, which is conditional and/or qualified or subjected to suggestions or attaching any addendum / annexure, will also, be summarily rejected.</p>	<p>We request bank to provide clarity on the requirement of the onsite support for the project as all the systems and support would be from bidders premises.</p>	<p>Onsite support at your cost is required in case bidder does not have a support centre in Chennai. Please refer to RFP clause 42.</p>

14	PRICES AND TAXES	<p>The prices quoted in indicative commercial bid (Annexure VI & VII) should be all inclusive i.e., inclusive of all taxes excluding GST. Quoted prices shall be inclusive of technical service charges, if any and cost towards boarding, traveling, lodging etc. of onsite engineer. Prices should be furnished item-wise as per indicative Commercial bid in (Annexure VI & VII). Prices should be quoted taking into consideration the full scope of work and terms and conditions specified in this RFP. The prices should be quoted in Indian Rupees. Any reference made to variation in pricing due to appreciation / depreciation of Indian rupees against any other currency is not acceptable. Bids should be valid for a period as indicated in Point No. 8 (Period of Validity of Bids). Prices quoted by the Bidder shall remain fixed during the Bidder's performance of the contract and will not be subject to variation on any account. Any bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected. Any bid received, which is not in line with these conditions will be summarily rejected. Any bid, which is conditional and/or qualified or subjected to suggestions or attaching any addendum / annexure, will also, be summarily rejected.</p>	<p>We request bank to confirm on our understanding that bidder need to provide only indicative bid during the bid submission and bank would go ahead for RA with the technically qualified bidder.</p>	yes
15	DELIVERY AND IMPLEMENTATION TIMELINES	<p>Bidder has to implement the complete UPI solution including NPCI certification within 8 weeks from the date of purchase order. Bidder has to implement the complete mobile banking solution within 12 weeks from the date of purchase order and integrate as and when prescribed by the Banks individually. The Internet Banking solutions should be deployed within 12 weeks. Bidder has to implement the features outlined in the Annexures to make live those features as and when interfaces are ready for the corresponding services. Bank reserves the right to avail Net Banking Solution based on the performance of UPI and Mobile Banking Solution.</p>	<p>We request bank to clarify if the time lines mentioned is for per bank or for the each module each bank .i.e UPI, Mobile Banking, Internet Banking also request bank to consider, 12 weeks for UPI for each bank and 20 weeks for INB & Mobile Banking for each Bank NPCI certification dates are out of bidder control and NPCI charges are need to borne by the bank.</p>	Please refer RFP
15	26. DELIVERY AND IMPLEMENTATION TIMELINES	<p>Bidder has to implement the complete UPI solution including NPCI certification within 8 weeks from the date of purchase order. Bidder has to implement the complete mobile banking solution within 12 weeks from the date of purchase order and integrate as and when prescribed by the Banks individually. The Internet Banking solutions should be deployed within 12 weeks. Bidder has to implement the features outlined in the Annexures to make live those features as and when interfaces are ready for the corresponding services. Bank reserves the right to avail Net Banking Solution based on the performance of UPI and Mobile Banking Solution.</p>	<p>Bidder will expose the standard API for each solution bank bank to consume the same</p>	As per RFP

17	PERFORMANCE BANK GUARANTEE	I. Within 15 (fifteen) days of the acceptance of purchase order issued for the project by the Bank, the successful Bidder shall furnish the performance security for 3 % of entire contract value valid for a period of 3 years plus 6 months (with further three months claim period), in the form of a Bank Guarantee in the format enclosed (Annexure VIII & IX). The contract value will be the value calculated for the entire contract period for the project for each Bank separately in the indicative commercial bid.	We request bank to consider, " Within 45 (Forty Five days) days of the acceptance of purchase order issued for the project by the Bank, the successful Bidder shall furnish the performance security for 3 % of entire contract value valid for a period of 3 years plus 6 months (with further three months claim period), in the form of a Bank Guarantee in the format enclosed (Annexure VIII & IX). The contract value will be the value calculated for the entire contract period for the project for each Bank separately in the indicative commercial bid."	Please refer RFP
18	PAYMENT TERMS ii. For mobile & internet banking	For mobile & internet banking a. One time cost will be paid after sign-off post go-live. b. ATS charges will be paid quarterly in advance on submission of the invoice.	We request bank to consider , OTC & Monthly recurring for the Mobile and Internet Banking as the solution would be deployed on the Opex Model if bank is looking at the OTC with licence would be very high as compared to the ASP model and other charges like implementaion and data migration would be there we request bank to consider OTC & MRC charges per month per bank that would be economical for banks	Please adhere to terms of RFP
18	PENALTY	The bidder shall be responsible for the complete implementation and delivery of the UPI solution and Mobile Banking & Internet Banking Solution as per the timelines specified in the delivery clause. In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the contract cost for every week delay for the respective RRB and the max penalty will be 10% of the contract cost (calculated in the indicative commercial bid) for the respective RRB. The penalty will be recovered by invoking the Performance Bank Guarantee (PBG) or will be deducted in the subsequent billings or any other payments due by the bank as per the decision of the bank. Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the Vendor, in case the Vendor exceeds the threshold limit of Delay. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances.	we request bank to consider, penalty on the actual amount paid by the bank to the vendor since the solutions would be implemented on the ASP model bank would not the full contract value to the vendor upfront to the bidder. We would request bank to consider the penalty on the total monthly recurring paid by the bank each month and the total liability should not exceed 10% on 12 months of the total ammount actually paid by the bank to the bidder. <u>Bidder suggests below addition:</u> UPTIME EXCEPTIONS: Exceptions to the Downtime calculation: The time lost due to any of the following reasons shall be taken into account while calculating the availability/uptime requirement and shall not be considered as downtime of services – (a) Time lost due to power or environmental failures s; (b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or units thereof due to causes attributable of additional devices, making alteration of the system or units thereof due to causes attributable of additional devices, making alteration of the system, maintenance of the system etc. without Bidder's consent and/ failure to maintain the site required by the Bank; (d) Time taken for reconfiguration or other planned downtime situations (e) scheduled shutdowns required by Bank. (Bidder may	Onsite support at your cost is required in case bidder does not have a support centre in Chennai. Please refer to RFP clause 42.

19	PENALTY	<p>The uptime calculation for UPI switch solution will be as under: Uptime (U)=100- Downtime% Penalty (A=contract cost (calculated in the commercial bid) for the respective RRB) U >=99.95 No Penalty 99.50<=U< 99.95 0.1 % of A 99.00<=U< 99.50 0.2 % of A 98.50<=U< 99.00 0.3 % of A 98.00<=U< 98.50 0.4 % of A And so on For every 0.5 % drop in the Uptime, Penalty @ 0.1% of A</p>	<p>We request bank to consider, The uptime calculation for UPI switch solution will be as under: Uptime (U)=100- Downtime% Penalty (A= Monthly Recurring cost paid by the bank) U >=99.95 No Penalty 99.50<=U< 99.95 0.1 % of A 99.00<=U< 99.50 0.2 % of A 98.50<=U< 99.00 0.3 % of A 98.00<=U< 98.50 0.4 % of A And so on For every 0.5 % drop in the Uptime, Penalty @ 0.1% of A</p>	Please refer RFP
19	PENALTY	<p>The downtime penalty for Mobile/Internet banking solution will be calculated and deducted as below. ☑ Uptime percentage = 100 – Downtime % ☑ Downtime percentage = Unavailable Time divided by Total Available Time, calculated on a monthly basis. ☑ Total Available Time = 24 hrs per day for seven days a week excluding planned downtime ☑ Unavailable Time = Time involved while the solution is inoperative or operates inconsistently or erratically. Uptime (U) Penalty (A=contract cost (calculated in the commercial bid) for the respective RRB) U >=99.00 No Penalty 98.5<=U< 99.00 0.2 % of A 98.00<=U< 98.50 0.3% of A 97.50<=U< 98.00 0.4 % of A 97.00<=U< 97.50 0.5 % of A And so on For every 0.5 % drop in the Uptime, Penalty @ 0.2% of A</p>	<p>We request bank to consider, "The downtime penalty for Mobile/Internet banking solution will be calculated and deducted as below. ☑ Uptime percentage = 100 – Downtime % ☑ Downtime percentage = Unavailable Time divided by Total Available Time, calculated on a monthly basis. ☑ Total Available Time = 24 hrs per day for seven days a week excluding planned downtime ☑ Unavailable Time = Time involved while the solution is inoperative or operates inconsistently or erratically. Uptime (U) Penalty (A= Monthly Recurring cost paid by the bank) U >=99.00 No Penalty 98.5<=U< 99.00 0.2 % of A 98.00<=U< 98.50 0.3% of A 97.50<=U< 98.00 0.4 % of A 97.00<=U< 97.50 0.5 % of A And so on For every 0.5 % drop in the Uptime, Penalty @ 0.2% of A</p>	Please refer RFP
20	35. LIQUIDATED DAMAGES4	<p>The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the vendor/supplier and shall be liable to pay the Bank as liquidated damages at the rate of 0.5% for delay of every week or part thereof. Once the penalty crosses 10 % of the contract price, the Bank reserves the right to cancel the contract or take any other suitable penal action as deemed fit. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidated damages, if any, accruing to the Bank, as above, from any amount payable to the vendor/supplier either as per the Contract, executed between the Bank and the Vendor/supplier pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the Vendor/supplier.</p>	<p>We Request Bank to consider , The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms andconditions of the contract) by the vendor/supplier and shall be liable to pay the Bank as liquidated damages at the rate of 0.5% for delay of every week or part thereof. Once the penalty crosses 10 % of the total amount paid by the bank in last 12 months, the Bank reserves the right to cancel the contract or take any other suitable penal action as deemed fit. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidated damages, if any, accruing to the Bank, as above, from any amount payable to the vendor/supplier either as per the Contract, executed between the Bank and the Vendor/supplier pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall beexecuting with the Vendor/supplier.</p>	Please adhere to terms of RFP

20	TERMINATION FOR DEFAULT	<p>The Banks, without prejudice to any other remedy for breach of contract, by 15 days written notice of default sent to the vendor/supplier, may terminate this Contract in whole or in part:</p> <p>a. if the Vendor/supplier fails to deliver any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Banks;</p> <p>(OR)</p> <p>b. If the vendor/supplier fails to perform any other obligation(s) under the Contract.</p> <p>(OR)</p> <p>c. If the Vendor/supplier, in the judgment of the Banks has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. 'For the purpose of this clause: "corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Banks, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Banks of the benefits of free and open competition. In the event the Banks terminates the Contract in whole or in part, the Banks may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the bidder shall be liable to the Banks for any excess costs for such similar Goods or Services. However, the bidder shall continue performance of the Contract to the extent not terminated.</p>	<p>We request bank to consider atleast 30 days written notice of default sent to the vendor/supplier, for termination of this Contract in whole or in part.</p>	Please refer RFP
22	38. FORCE MAJEURE	<p>The Bidder shall not be liable for penalty or termination for default if and to the extent that the delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, wars or revolutions, fires, floods and epidemics. If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the Force Majeure event. Similarly, Bank shall also be not liable for any delay or failure in providing required infrastructure or support to the bidder to perform its obligations under the contract where such delay or failure is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Bank and not involving the Bank's fault or negligence and not foreseeable. Such events may include, but are not restricted to, wars or revolutions, fires, floods and epidemics.</p>	<p><u>Bidder suggest below additions:</u></p> <p>1. The fulfillment of this Agreement or of any obligation of any party hereof may be prevented, restricted or interfered with by reason of a force majeure including acts of God, event of fire, explosion, strike, accident, epidemic, cyclone, earthquake, floods, war, revolution, civil unrest, riots, embargo, or by law, order, proclamation, regulation or ordinance of any government, central, state, local or any subdivision thereof, or any cause beyond the reasonable control of the party affected.</p> <p>2. The Party claiming the Force Majeure Event will promptly notify the other party in writing within seven (7) days of the event, conveying the reasons for the delay or stoppage, the likely duration and will take all reasonable steps to overcome the delay or stoppage.</p> <p>3. Both parties shall, for the duration of such event, be relieved of their obligations that are affected by such event and the Agreement period shall be extended by a period equal to the period of delay or stoppage. As regards such delay or stoppage, either Party may, if such delay or stoppage continues for more than thirty (30) continuous days, terminate this Agreement with immediate effect on giving written notice to the other. However the bank shall be liable to pay C-EDGE consideration for all services rendered till the date of such termination</p> <p>4. The Party claiming the Force Majeure Event will take all necessary steps to bring that event to a close or to find</p>	Please refer RFP
22	TERMINATION FOR CONVENIENCE	<p>The bank only reserves the right to terminate/cancel the contract with the selected bidder and no conditions should be imposed by the bidder in any of the agreements/contract.</p>	<p>We request bank to consider, mutual termination for the either parties with 90 days advance notices.</p>	Please refer RFP

22	SETTLEMENT OF DISPUTES	If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the banks or the Vendor/supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.	We request bank to consider, If after 60 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the banks or the Vendor/supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.	Please refer RFP
24	CONFIDENTIALITY	The Bidder will be exposed by virtue of the contracted activities to internal business information of Bank, affiliates, and/or business partners. Disclosure of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the Bidder, pre-mature termination of the contract, or legal action against the Bidder for breach of trust. Successful bidder has to enter into Non-disclosure agreement (as per Annexure- XIV) with the Bank against all actions, proceedings, claims, suits, damages and any other expenses for causes attributable to the successful bidder.	<u>bidder suggests below addition:</u> Company shall not be liable for disclosure or use of any materials or information provided by BANK or developed by Company which is: i) Possessed by Company prior to receipt from BANK, other than through prior disclosure by BANK, as documented by Company's written records; ii) Published or available to the general public otherwise than through a breach of Confidentiality; iii) Obtained by Company from a third party with a valid right to make such disclosure, provide that said third party is not under a confidentiality obligation to BANK; iv) Developed independently by the Company. v) Disclosed by the Bank to another without any confidentiality obligations. In the event that Company is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Company shall promptly notify BANK and allow BANK a reasonable time to oppose such process before making disclosure. Bank, agrees that during the course of Discussions/ Services, Bank is likely to receive or come into possession of information confidential/ proprietary to the Bidder (including but not limited to information relating to software, trade secrets, know-how/technical data	Please refer RFP
24	ELIGIBILITY CRITERIA	5 The bidder should have support centre in Chennai or should provide onsite support from the bank premises.	We request bank to remove the mentioned point as the solution would be implemented on the bidders DC DR & support would be provided from the bidders location	Please refer RFP
24	ELIGIBILITY CRITERIA	The bidder should be the Original Equipment Manufacturer (OEM) of the UPI switch application, mobile banking and internet banking solution, with presence in India.	We request bank to consider, The bidder should be the Original Equipment Manufacturer (OEM) or authorised representative of the OEM of the UPI switch application, mobile banking and internet banking solution, with presence in India.	Please refer RFP
25	ELIGIBILITY CRITERIA	Note: <input checked="" type="checkbox"/> Only the OEM can bid for the RFP. Bids from the authorized representative/ consortium will be rejected.	We request bank to remove the mentioned clause	Please refer RFP
26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	2. The bidder should provide an enterprise wide solution for Unified Payment Interface (UPI) conforming to the latest technical specifications and procedural guidelines prescribed by NPCI and solution should comply with “Master Direction on Digital Payment Security Controls” by RBI	We request bank to consider, . The bidder should provide an enterprise wide solution for Unified Payment Interface (UPI) conforming to the latest technical specifications and procedural guidelines prescribed by NPCI and solution should comply with “Master Direction on Digital Payment Security Controls” by RBI as on date of the RFP	Please refer RFP

26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	3. The proposed solution to implement the following products as per NPCI specification PSP platform	We request bank to provide the clarity on the PSP app requirements if the same is required for each bank or the only the requirement is on ISSUER mode through BHIM or any application	Refer RFP
26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	SMS integration	We request bank to provide the sms gateway for the integration	SMS gateway will be provided by Bank
26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	Solution should be capable of configuring variable settlement periods as per requirements of NPCI in future without any additional charges to the Bank.	We request bank to consider, Solution should be capable of configuring variable settlement periods as per requirements of NPCI in future at the mutually agreed commercials based on the efforts involved	Please refer RFP
26	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	5. License- The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches in India to support new channels during the contract period and should not have any restrictions on the number of channels / clients / interfaces/ branches/ users/ transactions / any other parameters not covered. Any new channels/ interfaces/ branches should be supported by the solution within the contract period without any additional cost to the bank.	We request bank to remove the mentioned clause as the solution requirement as per title of the RFP is on OPEX Model as per standard industry practice the licences are not provide under the OPEX model and IPR of the base product and as well as of customization during the project tenure would be bidders IPR.	Please refer RFP
27	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	6. Infrastructure- The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up. Unified Payment Interface (UPI) solution proposed should be capable of working under cluster with high availability network load balancing. Unified Payment Interface (UPI) solution should also facilitate online DC- DR replication and retrieval capability in a seamless manner. The supplied UPI switch should be hosted dedicatedly for each of the 3 RRBs at the bidder's DC and DR sites. The proposed solution should be hosted in High availability (HA) mode both at their DC and DR site. The bidder should maintain proper sizing of the hardware and software required for the seamless functioning of the proposed solution and meet the SLA requirements for the entire contract period. Growth projections on YOY basis are as follows Tamil Nadu Grama Bank Sapthagiri Grameena Bank Puduvai Bharathiar Grama Bank 50% 50% 50%	We request bank to provide the clarity on the following : If the bank is looking forward for the implementation of the proposed solution on the dedicated infra set up in the bidders DC & DR. We request bank to go for the Shared Model as the same would be cost effective solution to the bank if banks wishes to go for the dedicated set up the same would be as good as the capex model in terms of the infra and support requirements and would defeat the purpose of the RFP on OPEX Model We also request bank to provide current transaction volumes for the each bank for financial & non financial transactions	Please refer RFP
27	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	7. Performance- Unified Payment Interface (UPI) solution should be capable of processing 50 TPS. The exposed interfaces/APIs should be capable of handling high volume of transactions without any impact on the performance of the system.	We request bank to provide the clarity if the mentioned TPS is collectively for all the banks or each bank also bank to kindly confirm if the mentioned TPS would remain the same through out the contract period	Please refer SLA
27	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	10. Future Requirements- Any future operations/transactions/facilities/features brought in by NPCI within one year from the date of sign off should be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	we request bank to consider, ny future operations/transactions/facilities/features brought in by NPCI after SRS sign off should be implemented in the proposed UPI solution within the prescribed timelines at the mutually agreed commercials based on the efforts involved through CR process. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	Please refer RFP

27	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	11. Change Requests- The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests. The cost of each CR will be negotiated by the negotiation committee individually for each bank. The bidder has to provide the functional specification document along with the efforts involved in terms of man days. Any requirements/customizations/integrations requested within one year of implementation will be completed without any additional cost to the bank.	We request bank to consider, . Change Requests- The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests. The cost of each CR will be negotiated by the negotiation committee individually for each bank. The bidder has to provide the functional specification document along with the efforts involved in terms of man days. Any requirements/customizations/integrations requested after SRS sign off should be implemented in the proposed UPI solution within the prescribed timelines at the mutually agreed commercials based on the efforts involved through CR process.	Please refer RFP
28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	12. Delivery & Timelines- The successful bidder should get the solution integrated and implemented in the bank and certified by NPCI within one month of implementation. In case, there is delay in slot from NPCI or Bank's side, time lines will be extended accordingly. The data flow diagram, architectural diagram, Structure and Meta, User Manual and Implementation architecture should be provided by the bidder before sign-off of the complete solution. In similar lines, Change Requests should be implemented within one month from the date of providing such requests, including certifications, if any from NPCI.	We request bank to consider, Delivery & Timelines- The successful bidder should get the solution integrated and implemented in the bank and certified by NPCI within 12 weeks In case, there is delay in slot from NPCI or Bank's side, time lines will be extended accordingly. The data flow diagram, architectural diagram, Structure and Meta, User Manual and Implementation architecture should be provided by the bidder before sign-off of the complete solution. In similar lines, Change Requests should be implemented within one month from the date of providing such requests, including certifications, if any from NPCI.	Please refer RFP
28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	13. DR Drill- The bidder should conduct DR drill of the proposed solution along with the DR Drills of the Bank or as and when required by the bank without any additional cost to the bank. The maximum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank a week in advance. Any precautions to be taken by the bank should be provided atleast 4 days prior to the DR Drill. The DR drill report has to be furnished post completion for submission to our Auditors. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during Bank's DR drill activity.	We request bank to consider, DR Drill- The bidder should conduct DR drill of the proposed solution as and when required by the bank at the mutually agreed commercials based on the efforts involved. The minimum schedule of the DR drill will be half yearly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank in advance. The DR drill report has to be furnished post completion. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during bank's DR drill.	Please refer RFP

28	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	17. Regulatory Compliance-The Bidder should comply with all guidelines specified by NPCI/Guidelines of RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the above-mentioned authorities), the bidder would have to comply with the same without any extra cost to the bank. The successful Bidder upon selection should provide an undertaking to comply with all the present and future provisions of the Information Security Policy/ NPCI Guidelines/ Guidelines of RBI, Respective Govt. Agencies and the Bank and comply such regulatory requirements at no additional cost to bank during the warranty /contract and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank.	We request bank to consider, Regulatory Compliance-The Bidder should comply with all guidelines specified by NPCI/Guidelines of RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the above-mentioned authorities), the bidder would have to comply with the same without any extra cost to the bank. The successful Bidder upon selection should provide an undertaking to comply with all the present and future provisions of the Information Security Policy/ NPCI Guidelines/ Guidelines of RBI, Respective Govt. Agencies and the Bank and comply such regulatory requirements at no additional cost to bank during the warranty /contract and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank.	Please refer RFP
29	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	20. Network Connectivity- Bank will establish network connectivity between Bank's DC to vendor's DC and Bank's DR to vendor's DR site with MPLS connectivity preferably SIFY/ BSNL/ AIRTEL etc. In case of P2P provision, the bank will be provisioning the link till the Mux terminals (Meet me room) in DC/DR sites of the bidder and it is bidder's responsibility to provision the connectivity further till the server/switch/termination device. NPCI connectivity through NPCI NET has to be provided by the bidder with redundant connectivity.	We request bank to confirm on our understanding that bank would provide the required point to point links as per the project requirement between banks DC -DR and Bidders DC-DR	Refer RFP
30	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	22. Migration (Other Service providers)- In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like pin, certificates etc. There will not be any additional cost provided by the bank for the migration activity. The existing contract will be continued/extended till the migration is complete and the bidder has to provide all the support as specified by the SOW and the contract. The bidder has to confirm and remove the entire data post sign off from the bank for migration.	We request bank to consider, Migration (Other Service providers) – In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like pin, certificates etc.the cost for the migraion activity would be on the mutually agreed between the parties based on the efforts involved. The existing contract will be continued/extended till the migration is complete and the bidder has to provide all the support as specified by the SOW and the contract	Please refer RFP
31	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	25. Production Support- The bidder should maintain a dedicated production support team headed by a project manager for each bank. The production support team should be reachable 24/7/365 via email and call.	We request bank to confirm if the bank is looking forward for the dedicated production support team exclusively for the banks then the same would needed to be facored in the commercials and line item for putting the cost of a dedicated exclusive support for the UPI Solution or bank may look at the standard shared support which is also 24*7	Onsite support at your cost is required in case bidder does not have a support centre in Chennai. Please refer to RFP clause 42.

30	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	23. Solution Integration with SIEM – It would be bidder's responsibility to integrate proposed solution with SIEM to generate alerts for any violations IT Security related violation. Bidders is expected to support bank to send logs from the proposed configuration in an acceptable format to the existing/future SIEM solution. Bidder would be provided adequate support by bank's SIEM system integrator for the purpose of integration. The integration or any changes related to integration with SIEM should be done by the bidder at free of cost.	We request bank provide the clarity on the mentioned point as the solution would be deployed in the bidders DC & DR	SIEM would require the Logs which are saved in your solution, though Opex in nature.
32	ANNEXURE – I DETAILED SCOPE OF WORK – UPI	26. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update. This line item will be applicable during migration from opex to capex.	We request bank to remove the mentioned point as the escrow arrangement would only come under in the situation bank has procured the licences of the proposed solutions as the RFP is on OPEX model mentioned point holds no relevance if bank is willing to procure the licences of the solutions same would be on the mutually agreed terms, conditions and commercials which would be taken care of at that point in time.	Please refer RFP
32	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	1. The Bank intends to select a bidder to supply, integrate, operationalize and maintain a suitable Mobile and Internet Banking application hosted at the bidder's certified Data Centre & Disaster Recovery Centre in India. The proposed Mobile and Internet Banking Solution should be implemented interfacing with Bank's Core Banking Solution. The proposed solution should have functionality for handling retail as well as corporate customers of Bank across all channels. The proposed solution should also support interfacing with ATM switch, internet banking, UPI switch and other channels of the Bank for seamless integration, parameterization, customization etc. The bidder should provide ATS/ Warranty support of the Mobile and Internet Banking solution deployed. The successful bidder should provide comprehensive ATS for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The period of ATS shall start from the date of go-live of the Mobile and Internet Banking Solution in Bank's production environment.	We request bank to provide the following details; list of integration for the mobile banking and internet banking solution We request bank to remove the ATS clause as the RFP is on OPEX model ATS is generally taken on the licence cost which is the part of capex model	Please refer RFP
32	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	3. The successful bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank, at no additional cost to the bank. The successful bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.	We request bank to consider, The successful bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank based on the SRS Signoff Document and any further changes apart from which is not documented in SRS would follow the CR process. The successful bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.	Please refer RFP

32	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	5. On behalf of each bank the bidder should coordinate to host the Mobile Application at Google Play store and iTunes play store and the ownership of account should be in the respective bank's name.	We request bank to consider paying any charges which would be need to host the Mobile Application at Google Play store and iTunes play store and the ownership of account should be in the respective bank's name.	Please refer RFP
32	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	6. Compatibility- The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank. Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to Bank. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards. For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time.	We request bank to consider, Compatibility- The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to Android, IOS etc. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms at the mutually agreed commercials based on the efforts involved. Bidder should also ensure the availability of solution for any new Mobile Platform within reasonable time from the date of its launch at the mutually agreed commercials based on the efforts involved . The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards. For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within within reasonable time from the date of its launch at the mutually agreed commercials based on the efforts involved. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time.	Please refer RFP
33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	7. Infrastructure- The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up. Mobile and Internet Banking solution proposed should be capable of working under cluster with high availability network load balancing. Mobile and Internet Banking solution should also facilitate online DC-DR replication and retrieval capability in a seamless manner. The supplied Mobile app should be hosted dedicatedly for each of the 3 RRBs at the bidder's DC and DR sites. The proposed solution should be hosted in High availability (HA) mode both at their DC and DR site. The bidder should maintain proper sizing of the hardware and software required for the seamless functioning of the proposed solution and meet the SLA requirements for the entire contract period. Growth projections on YOY basis are as follows Tamil Nadu Grama Bank Sapthagiri Grameena Bank Puduvai Bharathiar Grama Bank 8% 8% 8%	We request bank to provide the clarity on the following : If the bank is looking forward for the implementation of the proposed solution on the dedicated infra set up in the bidders DC & DR. We request bank to go for the Shared Model as the same would be cost effective solution to the bank if banks wishes to go for the dedicated set up the same would be as good as the capex model in terms of the infra and support requirements and would defeat the purpose of the RFP on OPEX Model We also request bank to provide current transaction volumes for the each bank for financial & non financial transactions for Mobile Banking and Internet banking solution respectively.	Please refer RFP
33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	8. License- The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches in India to support new channels during the contract period and should not have any restrictions on the number of features/ channels / clients / interfaces/ branches/ users/ transactions / any other parameters not covered. Any new channels/ interfaces/ branches should be supported by the solution within the contract period without any additional cost to the bank.	We request bank to remove the mentioned clause as the solution requirement as per title of the RFP is on OPEX Model as per standard industry practice the licences are not provide under the OPEX model and IPR of the base product and as well as of customization during the project tenure would be bidders IPR.	It is clarified that the clause meant that there should be no restriction on the usage of the solution during the contract period.

33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	9. Future Requirements- The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	We request bank to consider, Future Requirements- The successful bidder has to undertake any new requirement after the finalization of SRS would be as per the change request process any delay in project go live due to new requirement being added at the mutually agreed time and would not invoke LD clause in the RFP for the delay.	Please refer RFP
33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	10. Change Requests – The selected bidder will be carrying out the requirements/customizations without any additional cost to the bank as part of the Annual Technical Support (ATS).	We request bank to consider the change request on the man day rates based on the efforts involved as ATS would not be the part of the project as the solution requirement is on the ASP Model	Please refer RFP
33	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	12. Network Connectivity- Bank will establish network connectivity between Bank's DC to vendor's DC and Bank's DR to vendor's DR site with MPLS connectivity preferably SIFY/ BSNL/ AIRTEL etc. In case of P2P provision, the bank will be provisioning the link till the Mux terminals (Meet me room) in DC/DR sites of the bidder and it is bidder's responsibility to provision the connectivity further till the server/switch/termination device.	We request bank to confirm on our understanding that bank would provide the required point to point links as per the project requirement between banks DC -DR and Bidders DC-DR	Yes
34	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	17. Regulatory Requirements- The solution offered should comply with all the Operative Guidelines for Mobile and Internet Banking Transactions in India issued by RBI. The solution should also comply with any further guidelines and mandates issued by RBI for Mobile and Internet Banking Transactions. The software and the DC/DR site should be conforming to any new rules of Indian Law or new rules from RBI/NABARD/IBA/MFI/NPCI/Bank for providing the Mobile and Internet Banking services to The Bank always. The bidder shall ensure that the solution is complied with all the regulatory guidelines of GOI/ RBI and also adheres to requirements of IT Act (including amendments in IT Act and IT Act Rules) and amendments thereof. He proposed solution should be compliant with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016 and subsequent guidelines.	We request bank to consider , . Regulatory Requirements- The solution offered should comply with all the Operative Guidelines for Mobile and Internet Banking Transactions in India issued by RBI as on date of publishing the RFP. The solution should also comply with any further guidelines and mandates issued by RBI for Mobile and Internet Banking Transactions at the mutually agreed commercials based on the efforts involved. The software and the DC/DR site should be conforming to any new rules of Indian Law or new rules from RBI/NABARD/IBA/MFI/NPCI/Bank for providing the Mobile and Internet Banking services to The Bank alwayat the mutually agreed commercials based on the efforts involved. The bidder shall ensure that the solution is complied with all the regulatory guidelines of GOI/ RBI and also adheres to requirements of IT Act (including amendments in IT Act and IT Act Rules) and amendments thereof. He proposed solution should be compliant with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016 and subsequent guidelines.	Please refer RFP

34	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	18. Migration (Other Service providers) – In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like pin, certificates etc. There will not be any additional cost provided by the bank for the migration activity. The existing contract will be continued/extended till the migration is complete and the bidder has to provide all the support as specified by the SOW and the contract	We request bank to consider, Migration (Other Service providers) – In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like pin, certificates etc.the cost for the migraion activity would be on the mutually agreed between the parties based on the efforts involved. The existing contract will be continued/extended till the migration is complete and the bidder has to provide all the support as specified by the SOW and the contract	Please refer RFP
35	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	19. Solution Integration with SIEM – It would be bidder’s responsibility to integrate proposed solution with SIEM to generate alerts for any violations IT Security related violation. Bidders is expected to support bank to send logs from the proposed configuration in an acceptable format to the existing/future SIEM solution. Bidder would be provided adequate support by bank’s SIEM system integrator for the purpose of integration. The integration or any changes related to integration with SIEM should be done by the bidder at free of cost.	We request bank provide the clarity on the mentioned point as the solution would be deployed in the bidders DC & DR	SIEM would require the Logs which are saved in your solution, though Opex in nature.
35	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	20. DR Drill- The bidder should conduct DR drill of the proposed solution as and when required by the bank without any additional cost to the bank. The minimum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank in advance. The DR drill report has to be furnished post completion. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during bank’s DR drill.	We request bank to consider, DR Drill- The bidder should conduct DR drill of the proposed solution as and when required by the bank at the mutually agreed commercials based on the efforts involved. The minimum schedule of the DR drill will be half yearly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank in advance. The DR drill report has to be furnished post completion. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during bank’s DR drill.	Please refer RFP

35	ANNEXURE – II DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	22. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update. This line item will be applicable during migration from opex to capex.	We request bank to remove the mentioned point as the escrow arrangement would only come under in the situation bank has procured the licences of the proposed solutions as the RFP is on OPEX model mentioned point holds no relevance if bank is willing to procure the licences of the solutions same would be on the mutually agreed terms, conditions and commercials which would be taken care of at that point in time.	Please refer RFP
41	Eligibility Criteria of the bidder:	5. The bidder should have support centre in Chennai or should provide onsite support from the bank premises.	We request bank to remove the mentioned point as the solution would be implemented on the bidders DC DR & support would be provided from the bidders location mentioned points hold no relevance from the OPEX model prespective.	Please refer RFP
42	Eligibility Criteria of the bidder:	6. The bidder should be the Original Equipment Manufacturer (OEM) of the UPI switch application, mobile banking and Internet banking solution, with presence in India.	We request bank to consider, The bidder should be the Original EquipmentManufacturer (OEM) or authorised partner of the OEM of the UPI switch application, mobile banking and Internet banking solution, with presence in India.	Please refer RFP
44	ANNEXURE – VI INDICATIVE COMMERCIAL BID – UPI SWITCH	7. The multiplication factor as mentioned in above table is only indicative and for the purpose of deriving the Total contract value wherever needed. The actual quantity of any item ordered may vary according to the requirement of the Bank and the payment will be made on the actuals only.	We request bank to provide line item for minimum monthly recurring for the services rendered by the bidder	Please refer RFP
46	ANNEXURE – VII INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION		We request bank to revamp the commercial model of Mobile banking and internet banking we request bank to consider the following points : OTC of each Bank Per Financial Transaction Charges (Slabs to be defined by the bank) Per Non Financial Transaction charges (Slabs to be defined by the bank) Minimum Monthly recurring Charges Per month Per bank	Please refer RFP
46	ANNEXURE – VII INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	1. The One Time Cost is termed as License Cost for usage of the application under OPEX model.	We request bank to consider , as the RFP is on OPEX model Licence cost & ATS is generally taken on the licence cost which is the part of capex model instead bidder would charge the one time charges for the steup under opex model in the shared infra.	Please refer RFP
46	ANNEXURE – VII INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	2. The recurring cost is termed as ATS cost and represents all such cost which are repeatedly payable every year.	We request bank to provide line item for minimum monthly recurring for the services rendered by the bidder, as the RFP is on OPEX model ATS is generally taken on the licence cost which is the part of capex model	Please refer RFP

46	ANNEXURE – VII INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	6. The multiplication factor as mentioned in above table is only indicative and for the purpose of deriving the Total contract value wherever needed. The actual quantity of any item ordered may vary according to the requirement of the Bank and the payment will be made on the actuals only.	We request bank to provide line item for minimum monthly recurring for the services rendered by the bidder	Please refer RFP
46	ANNEXURE – VII INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	7. The Price variation factor if any between the maximum and minimum should not exceed 30%.	We request bank to remove the mentioned point	Please refer RFP
71	ANNEXURE – XIX SERVICE LEVEL AGREEMENT	2. INDEMNITY a) Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur directly or indirectly on account of any deficiency in Services. b) The Service provider shall indemnify and keep fully and effectively indemnified the Bank against any fine or penalty levied on the Bank for improper payment of tax for the reasons attributable to the Service provider. c) The Service provider hereby undertakes the responsibility to take all possible measures, at no cost, to avoid or rectify any issues which thereby results in non performance of software within reasonable time. The Bank shall report as far as possible all material defects to the Service provider without undue delay. The Service provider also undertakes to co-operate with other service providers thereby ensuring expected performance covered under scope of work. Nothing contained in this Agreement shall impair the Bank's right to claim damages without any limitation for an amount equal to the loss suffered for non-performance of Software.	We request bank to consider for mutual indemnification. <u>Bidder suggests the clause to be:</u> a) Parties agree to indemnify each other and keep each other fully indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, and other incidental expenses which such party or its directors and/or executives and/or employees may suffer. b) Each parties shall indemnify and keep fully and effectively indemnified the other party against any fine or penalty levied on the other for improper payment of tax for the reasons attributable to the other party. c) Each Party hereby undertakes the responsibility to take all possible measures, at no cost, to avoid or rectify any issues which thereby results in non performance of software within reasonable time. The Bank shall report as far as possible all material defects to the Service provider without undue delay. The Service provider also undertakes to co-operate with other service providers thereby ensuring expected performance covered under scope of work.	Please refer RFP
75	ANNEXURE – XIX SERVICE LEVEL AGREEMENT	10. LIMITATION OF LIABILITY Neither Party shall be liable to the other Party for any loss of use of any works, loss of profit, loss of contract or for any other indirect or consequential loss or damage which may be suffered by the other Party in connection with the Contract. The total liability of the Supplier to the Purchaser, under or in connection with the Contract, shall not exceed the total project cost payable by the Purchaser to the Supplier under the Contract.	10 % of the actual charges paid by the customer to the bidder in preceding 12 months. <u>Bidder suggests below additions:</u> 10.2 In no event shall either party be liable to the other for any indirect, incidental, consequential, special or exemplary damages, nor for any damages as to lost profit, data, goodwill or business, (nor for any reliance or cover damages arising out of either (a) the performance or non performance of any terms of this Agreement by a party, and (b) the performance or non performance of any deliverables provided under this Agreement, even if the concerned party was advised about the possibility of the same. 10.3 C-EDGE shall not be liable or responsible for any delay or failure to perform the Services under this Agreement to the extent that such delay or failure to perform has arisen as a result of any delay or failure by the bank or its employees or agents to perform any of its duties and obligations under this Agreement. In the event that C-EDGE is delayed or prevented from performing its obligations due to such failure or delay on the part of the bank, C-EDGE shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which C-EDGE is delayed or prevented from performing its obligations due to such failure or delay on the part of the bank.	Please refer RFP

75	ANNEXURE – XIX SERVICE LEVEL AGREEMENT	12. DELIVERY AND IMPLEMENTATION: Bidder has to implement the complete UPI solution including NPCI certification within 1 month from the date of purchase order. Bidder has to demonstrate the features outlined in the Annexures of RFP and express his readiness to make live those features as and when interfaces are ready for the corresponding services. If all the features are available / the mobile banking is termed as "complete mobile banking solution". Bidder has to implement the complete mobile banking solution within 3 months from the date of purchase order and integrate as and when prescribed by the Banks individually.	UPI Implementation timelines : we request bank consider 12 weeks for the UPI implementation for the first RRB excluding NPCI certification as NPCI slots are not controllable by the bidder later other 2 RRBS certification can be done on the cluster mode. Mobile Banking Implementation Timeline : We request bank to provide 16 weeks implementation timeline.	Please refer RFP
94	ANNEXURE – XXIII CHECK LIST	j) Topology if bank plans for Capex model	We request bank to confirm on our understanding that topology in the said statement refers to the DC & DR Locations where the proposed solution would be hosted in order to provide services to the bank	Yes
94	ANNEXURE – XXIII CHECK LIST	k) Hardware details present (opex model) (Dedicated and shared)	We request bank to go for the Shared Model as the same would be cost effective solution to the bank if banks wishes to go for the dedicated set up the same would be as good as the capex model in terms of the infra and support requirements and would defeat the purpose of the RFP on OPEX Model	Please refer RFP
94	ANNEXURE – XXIII CHECK LIST	l) Hardware Details required (CAPEX model)	We request bank to remove the mentioned point , if bank wishes to go for the Capex model it would impact the commercials and same would be mutually taken up with the bank as per requirement in that point of time	Please refer RFP
NA	NA	General	We request bank to provide clarity on the following for Mobile Banking, Internet Banking, UPI respectively 1. Current Vendors for all the solutions 2. Data size to be migrated if any 3. Current DB used by the Vendor 4. KEYS required for the migration	NA
NA	NA		We humbly request bank to consider relaxing the eligibility criteria point no. 6 " The bidder should be the Original Equipment Manufacturer (OEM) or the Authorized Partner/ Representative of the OEM for the UPI switch application, mobile banking and Internet banking solution, with presence in India. "	Please refer RFP
70	ANNEXURE – XIX-Service Level Agreement		As SLA should ideally be effective after the bid, should we mention any date as execution date in the below para : This Service Level Agreement for UPI Switch and Mobile Banking Solution ('AGREEMENT') made on this day of.....2022, By and Between	Need to signed after issuing Purchase Order
75	under Clause 11: PRICE: Description Rate (₹)* (exclusive of GST)		What needs to be mentioned in the empty box	

41		<p>The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.</p> <p>c.Proposed solution should have been certified by NPCI.</p> <p>d.Proposed solution should be currently running successfully at least for the past 2 years.</p> <p>e.Proposed solution should be handling 1 lakhs or more transactions per day and scalable vertically/horizontally.</p> <p>The average monthly Technical Decline rate during previous six months should be less than 7%.</p>	As a startup we request you to consider 1 bank instead of 3 Banks	Need to be filled after issuing Purchase Order
41		<p>The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.</p> <p>d.Proposed solution should be currently running successfully at least for the past 2 years.</p> <p>e.Proposed solution should be handling 0.2 lakhs or more transactions per day and scalable horizontally/vertically</p> <p>The average downtime of the solution during previous six months should be less than 1% downtime.</p>	As a startup we request you to consider 1 bank instead of 3 Banks	Refer amendment (7)
42		The proposed solution should be hosted in Tier-III of above certified data centres	Please let us know what certification proof is required	Refer RFP
23	Eligibility Criteria -3	<p>The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB</p>	<p>In view of larger participation, we would request Bank to please modify the eligibility criteria as:</p> <p>"The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented or under implementation in Public sector bank/ Private bank/ SFBs / RRB</p>	Refer amendment (6)
24	Eligibility Criteria -4	<p>The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.</p>	<p>In view of larger participation,we would request Bank to please modify the eligibility criteria as:</p> <p>The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/DCCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented or under implementation in Public sector bank/ Private bank/ SFBs / RRB.</p>	Refer amendment (7)
24	Eligibility Criteria -3&4	Satisfactory Performance Certificate from the Clients as per Annexure-XII & Annexure-XIII . The certificate from the Client should contain all the information required to substantiate the eligibility criteria.	Kindly include the Purchase Order as proof for under implementation of UPI, Internet Banking & Mobile Banking in Public sector bank/ Private bank/ SFBs / RRB.	Refer RFP
11	Clause-12 & 15(a-ii)	<p>Clause -12: All pages of the bid, except for non-amended printed literature, shall be initialled by the person or persons signing the bid.</p> <p>Clause-15(a-ii): Bid document must be submitted in a single hard bound file. (No loose pages must be submitted). All pages of the Bid Document must be serially numbered and must be signed in Full (no initials) by the authorized signatory and stamped by Bidder's Official seal.</p>	Please clarify, whether bidder's authorized signatory need to sign in full OR to be initialled?	Please adhere to terms of RFP
11	Clause- 15(a-iii)	All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company	kindly advise, how will bidder substantiate whether signing authority of third party (in this case reference Bank) authorized to sign the document? We would request you to please remove "Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company "	Please adhere to terms of RFP

12	Clause- 15(a-ix)	The indicative commercials are inclusive of Sales Tax / Conveyance / Courier etc. No extra charges other than those quoted in the Bid will be entertained.	We would request Bank to please consider & accept-indicative commercial should be exclusive of sales tax, also L1 after reverse auction to be finalized considering the base price/commercial i.e. exclusive of any taxes	Please refer RFP
23	Eligibility Criteria	The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBS/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBS / RRB. a. Proposed solution should have been certified by NPCI. b. Proposed solution should be currently running successfully at least for the past 2 years. c. Proposed solution should be handling 1 lakhs or more transactions per day and scalable vertically/horizontally The average monthly Technical Decline rate during previous six months should be less than 7%.	Request you to remove Opex model criteria. Also, please note that Technical Decline is a combination of several dependencies beyond UPI switch. Such as CBS, network, and NPCI response. Hence, we request you to NOT consider Technical decline as clause for Eligibility criteria.	Refer amendment (6)
24	Eligibility Criteria	The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBS /SCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBS / RRB. 1.Proposed solution should be currently running successfully at least for the past 2 years. 2.Proposed solution should be handling 0.2 lakhs or more transactions per day and scalable horizontally/vertically The average downtime of the solution during previous six months should be less than 1% downtime.	UPI solution is purely built on Mobile application and hence Mobile Banking can be considered as experience however, Internet banking can only be optional and not mandatory. Request you to consider this experience as “Mobile banking OR Internet bank solution” instead of “Mobile banking AND Internet bank solution”. This will allow UPI vendors to bid considerably in this RFP. Kindly consider the same. Also, please note that Technical Decline is a combination of several dependencies beyond Mobile banking / Internet banking switch, such as CBS, network, ATM, Card management system and so on. Hence, we request you to NOT consider Technical decline as clause for Eligibility criteria.	Please refer RFP
24	Eligibility Criteria	The bidder should be the Original Equipment Manufacturer (OEM) of the UPI switch application, mobile banking and Internet banking solution, with presence in India.	Please consider UPI switch under OEM clause. Since most of the UPI features are on Mobile app, considering Mobile Banking under OEM clause can be worthy of this clause but request you to consider Internet banking as optional or not under OEM clause	Please refer RFP
46	Annexure – VII	INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION	As mentioned under eligibility criteria, annexure 7 refers to format in which “Satisfactory Performance Certificate from the Clients” has to be taken. However, here in annexure 7, it shows “INDICATIVE COMMERCIAL BID – MOBILE & INTERNET BANKING SOLUTION”. Request you to share the right annexure / format.	Refer amendment (6)

15	DELIVERY AND IMPLEMENTATION TIMELINES	Implementation timeline for UPI is 8 weeks	UPI implementation will have following dependencies, 1)CISO approval for cloud 2)NPCI connectivity 3)NPCI certification 4)CBS / ATM / SMS integration 5)Environment set up (SIT/UAT/Production) Request you to reconsider and increase the timeline as most of the factors are third party dependencies for UPI switch vendor. Or do not consider the third party dependencies in UPI switch vendor timeline.	Please refer RFP
9		Bid security for Rs.5,00,000/- (Rupees Five Lakh only) in the form of Bank Guarantee valid for 150 days from the last date for submission of Tender.	Bidder would like to request bank for allow Bidder to Pay Bid security guarantee amount through Online transfer or Demand Draft from Schedule Commercial Bank instead of Bank Guarantee	Refer amendment (3)
15		Bidder has to implement the complete UPI solution including NPCI certification within 8 weeks from the date of purchase order	As per the NPCI, to go live on UPI, the Bank should be live on IMPS on Mobile Channel. Bidder would like to clarify that, the timelines for the UPI shall be counted from the UPI Process initiated	Please refer RFP terms and conditions
15		Bidder has to implement the complete mobile banking solution within 12 weeks from the date of purchase order and integrate as and when prescribed by the Banks individually	The Bidder would like to clarify that, the APIs required for the integration should be provided by the Bank at the time of project initiation or during the kickoff meeting.	Bank will provide required APIs during Project initiation and throughout the course of the Project.
18		One time implementation cost will be paid after sign-off post go-live for UPI	As the Bank is expecting to implement the entire solution on ASP Model, the Bidder is required to setup the entire infrastructure along with the development & customization efforts. Hence, bidder would request bank to release at least 50% of the OTC along with the work order	Please refer RFP
18		One time implementation cost will be paid after sign-off post go-live for Internet Banking & Mobile Banking	As the Bank is expecting to implement the entire solution on ASP Model, the Bidder is required to setup the entire infrastructure along with the development & customization efforts. Hence, bidder would request bank to release at least 50% of the OTC along with the work order	Please refer RFP
26		PSP Platform	Bidder would like to clarify, Bank is looking forward to be onboarded on UPI as an Issuer or Issuer & Acquirer both. In case both, Please confirm bank would publish their own PSP or integrate with Mobile Banking Solution	Please refer RFP. Bidder to integrate with Bank's Mobile Banking Solution for both issuer & acquirer.
26		Merchant Onboarding	Please confirm, If the bank is having the Merchant Acquiring License	Will be obtained
26		Reconciliation and Settlement as defined by NPCI	Bidder shall provide the Reconciliation portal, as the Settlement would be done by NPCI Directly from the respective accounts	The RFP meant that the reconciliation process and settlement cycles as defined by NPCI.
26		License- The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches in India to support new channels during the contract period and should not have any restrictions on the number of channels / clients / interfaces/ branches/ users/ transactions / any other parameters not covered.	Bidder would request for the following clarification: a. Is bank is looking to implement all the solution (UPI, Mobile Banking & Internet Banking) on License Model, as the RFP is published on OPEX Model b. Is bank is expecting bidder to quote the license price and to be hosted on Bidders infrastructure. If Yes, the cost of hardware to be defined. If no, Kindly relax the clause	the requirement of the Bank is to have all the solutions in the RFP under OPEX model. Please adhere to terms and conditions of the RFP.

27		Bulk Handling- Solution should be capable of processing Bulk transactions through file upload for UPI handle creation/ Payment address creation, Push Transactions, Pull transactions etc. Solution should provide APIs for integrating bank systems and enabling bank systems to push bulk transactions, customer creation and other related activities specified as part of the SOW.	Bidder request for the clarification as the transactions would be routed through NPCI on a realtime for UPI. Please specify the type of transactions to be uploaded by the bank for processing	Please refer RFP SOW
30		The reconciliation should be carried out for all transactions coming through all delivery channels	Bidder would like to clarify that, the reconciliation would for UPI Transactions	Refer RFP
31		Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank.	As the RFP is published for Implementing the UPI, Mobile Banking & Internet Banking on OPEX Model, the escrow Management would not be applicable. Please confirm	Please refer RFP
36		e-mandate (Enach) registration/modify/cancel	Bidder would request bank to define the process for NACH registration & Modify. Also, please confirm the present status of NACH Certification at NPCI completed or to be part of Scope of Work	Emandate Certification has to be completed by the bidder.
37		Self-Service Customer Onboarding to Mobile/Internet Banking channels through Debit Card/ Other authentication mechanisms	Bidder would like to clarify that, The requisite APIs for Integration with CBS, Debit Card Related Services & Card Management System would be provided by the Bank	Yes
37		Aadhaar Seeding / De-seeding	Please confirm if bank is having the Aadhaar vault to store the Aadhaar Number as per UIDAI guidelines	The details will be shared with the successful bidder
56		Certificate from Client	Bidder would request for the below modification in the draft: 1. Remove the copy of Purchase Order enclosed as the Bank is certifying the Implementation on its own letter head, Also it may conclude vital information related to the contract between Bidder and the Bank, which may be considered as an Non disclosive Terms/clauses 2. Remove the column/data for the decline rate: as these is a Banks internal Information which the Bank may not publish or share as per their Internal Policy. The Bidder shall provide the contact details of the respective Bank to connect & discuss with the required details with the Bank in person.	Please refer RFP
24		The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/Private bank/ SFBs / RRB. a. Proposed solution should be currently running successfully at least for the past 2 years. b. Proposed solution should be handling 0.2 lakhs or more transactions per day and scalable horizontally/vertically The average downtime of the solution during previous six months should be less than 1% downtime.	Bidder would like to request bank for the modifying the clause as: The proposed mobile & Internet banking solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs /SCBs/ Payment bank/ RRBs) registered in India. a. Proposed solution should be currently running successfully at least for the past 2 years. b. Proposed solution should be handling 0.2 lakhs or more transactions per day and scalable horizontally/verticallyThe average downtime of the solution during previous six months should be less than 1% downtime.	Refer amendment (7)
94		Topology as of the present (opex model)	Please clarify the requirement	
58		NDA Annexure -XIV	Bidder would like to clarify that, The NDA would submitted on a plain paper with Signatures on every pages	Please refer RFP
65		Integrity Pact	Bidder would like to clarify that, The Integrity pact to be provided by the Successful bidder	yes
68		Annexure XIX	Bidder would like to clarify that, The SLA to be provided by the Successful bidder	yes

7	INTRODUCTION	Regional Rural Banks sponsored by Indian Bank i.e., Tamil Nadu Grama Bank, Saptagiri Grameena Bank, and Pudukkottai Bharathiar Grama Bank are running on the same Core Banking Solution (CBS) platform viz. BANCS 24 supplied by M/s TCS.	Will this project be considered as integration with 3 separate instances of Core banking solution? Please confirm.	Please refer RFP for the scope of work. As per the RFP stipulations the project will be considered as 3 individual projects. Further details will be shared with the successful bidder
9	FORMATION OF TECHNICAL BID	Non-refundable fee of INR 50,000/- (Rupees Fifty Thousand only) in the form of a demand draft issued by a scheduled commercial bank favouring "TamilNadu Grama Bank" payable at Salem.	We are an MSME and hence we request bank to waive the participation fee of INR 50,000 for MSMEs. We can submit the required MSME certificate. Please confirm.	Refer amendment (5)
9	FORMATION OF TECHNICAL BID	Bid security for Rs.5,00,000/- (Rupees Five Lakh only) in the form of Bank Guarantee valid for 150 days from the last date for submission of Tender.	We are an MSME and hence we request bank to waive the bid security fee of Rs.500,000 for MSMEs. We can submit the required MSME certificate. Please confirm.	Refer amendment (11)
15	DELIVERY AND IMPLEMENTATION TIMELINES	Bidder has to implement the complete mobile banking solution within 12 weeks from the date of purchase order and integrate as and when prescribed by the Banks individually.	Timelines are very stringent. We urge bank to consider our request to increase the timelines to 24 weeks for a smoother implementation and delivery.	Please refer RFP
15	DELIVERY AND IMPLEMENTATION TIMELINES	The Internet Banking solutions should be deployed within 12 weeks. Bidder has to implement the features outlined in the Annexures to make live those features as and when interfaces are ready for the corresponding services.	Timelines are very stringent. We urge bank to consider our request to increase the timelines to 24 weeks for a smoother implementation and delivery.	Please refer RFP
15	DELIVERY AND IMPLEMENTATION TIMELINES	Bank reserves the right to avail Net Banking Solution based on the performance of UPI and Mobile Banking Solution.	Does bank have any benchmark to evaluate this? Please share	Based on performance and Technical decline rates
22	TERMINATION FOR CONVENIENCE	The bidder should provide the backup of the data to migrate to the new system in the format requested by the bank in the event of termination.	We recommend that bank should administer the data backup of the Mobile banking and Internet banking solution. Do bank recommend here that the bidder should undertake the backup of the provided solutions? Please confirm.	The RFP stipulates that the proposed solution to be offered in OPEX model and hence the backup has to be taken by the bidder
28	Delivery & Timelines	. The data flow diagram, architectural diagram, Structure and Meta, User Manual and Implementation architecture should be provided by the bidder before sign-off of the complete solution	What is the architecture in which the deployment to be executed? Is it on traditional monolithic or containerized architecture	As per RFP, there is no restriction on the specific model to be followed
28	Delivery & Timelines	. The data flow diagram, architectural diagram, Structure and Meta, User Manual and Implementation architecture should be provided by the bidder before sign-off of the complete solution	Hope bank will provide version control tools for the deployment	In Opex model, all the SOW and the infra(hardware/software) for SOW has to be arranged by the bidder
32	ANNEXURE – II Para-1	The proposed solution should have functionality for handling retail as well as corporate customers of Bank across all channels.	does the corporate customers will also get to use the same features and functionalities as mentioned in Annexure III like the retail customers? Please confirm	As per RFP, the provided list of features are indicative and the complete list will be shared with the successful bidder
32	ANNEXURE – II Para-1	The proposed solution should have functionality for handling retail as well as corporate customers of Bank across all channels.	Are these corporate customers are big corporates or small merchants? Please clarify.	The details will be shared with the successful bidder
32	ANNEXURE – II Para-1	The proposed solution should have functionality for handling retail as well as corporate customers of Bank across all channels.	Can we propose a separate solution from retail for corporate customers? Please confirm.	Please adhere to the RFP SOW, Terms and conditions

32	ANNEXURE – II Para-4	The proposed Mobile and Internet Banking solution should interface with Bank's Core Banking application	Can we assume that all the 3 RRBs use a single and common CBS i.e BANCS24 and this will be a single instance integration to CBS? Please confirm.	Please refer RFP for the scope of work. As per the RFP stipulations the project will be considered as 3 individual projects. Further details will be shared with the successful bidder
32	ANNEXURE – II Para-6: Compatibility	The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc	we consider that the Windows and J2ME devices are no more in existence to use so the request to support these devices can be discarded. The mobile and Internet banking solution should be compatible and functional on IOS and Android devices. Please honour our request.	Please adhere to the terms and conditions of the RFP. Any specific constraints will be discussed with the successful bidder
32	ANNEXURE – II Para-6: Compatibility	Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to Bank.	We can request bank to amend this clause. As a standard practice we comply to support any new version of the supported mobile platform as per agreement. Please reconsider.	Please adhere to the terms and conditions of RFP.
33	ANNEXURE – II Para-9: Future Requirements	The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	Do bank has any vision to request for a change in the requirements apart from the feature/functionality as listed in the annexure III. Please highlight here.	Please adhere to the terms and conditions of RFP. The details of any requirements will be shared with the successful bidder time to time.
33	ANNEXURE – II Para-9: Future Requirements	The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	We recommend bank to amend this clause as the cost can be implemented for any regulatory changes that needs to be implemented or any major change request by an RRB which is complete out of scope from the RFP requirement. Please consider our request.	Please adhere to the terms and conditions of RFP.
36	ANNEXURE – III	Change/Select Language	Please mention the list of the languages to be supported for the proposed solution.	The specific details will be shared with the successful bidder
36	ANNEXURE – III	Master Update – PAN, e-Mail, Nominations, Mobile Number	Will these be a service request from the channel solution or direct update from the channel? Please clarify.	The individual feature details will be shared with the successful bidder
36	ANNEXURE – III	Address update (Permanent/Correspondence)	Will these be a service request from the channel solution or direct update from the channel? Please clarify.	The individual feature details will be shared with the successful bidder
36	ANNEXURE – III	Fund Transfer – Own accounts, Third party transfer (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay	We need more understanding on Easy Pay. Please elaborate on the Easy pay Requirements.	The individual feature details will be shared with the successful bidder
37	ANNEXURE – III	Self-Service Customer Onboarding to Mobile/Internet Banking channels through Debit Card/ Other authentication mechanisms	We believe this is to register the MB/IB via proper authentication mechanism. Please confirm.	The individual feature details will be shared with the successful bidder
37	ANNEXURE – III	Aadhaar Seeding / De-seeding	Please elaborate on this requirement. Is this a service request from the channel?	The individual feature details will be shared with the successful bidder
37	ANNEXURE – III	Login History	We understand this is to display the last login details of the user. Please confirm.	The individual feature details will be shared with the successful bidder

38	ANNEXURE – III	Label Changes	Please elaborate on this requirement. Does bank seeks to name/rename the labels of the MB/IB application from the admin module?	The individual feature details will be shared with the successful bidder
38	ANNEXURE – III	Adding and removing icons	What icons are we talking about here? And what provision does bank seeks here to add/change from the admin module?	The individual feature details will be shared with the successful bidder
38	ANNEXURE – III	Mobile banking reports	Apart from the standard MIS reports does bank envisage on any perticular reports. Please highlight.	The individual feature details will be shared with the successful bidder
38	ANNEXURE – III	Vernacular Language Enablement	Please elaborate on this requirement. What is the exact scope here for MB and IB.	The individual feature details will be shared with the successful bidder
	Others	Volumetric for Tamil Nadu Grama Bank	Customer base 1. For Retail - 2. For Corporate	Indicative numbers which are used for calculation is a fair estimate which is clubbed with Y-O-Y growth. As and when the numbers are reached.
	Others		Account base 1. Retail 2. Corporate	
	Others		No. of transactions per day and per month 1. Retail 2. Corporate	
	Others		Expected YoY growth of customers 1. Retail 2. Corporate	
	Others		Expected YoY growth of accounts 1. Retail 2. Corporate	
	Others		Expected YoY growth of transactions 1. Retail 2. Corporate	
	Others		Expected concurrent users base 1. Retail 2. Corporate	
	Others		Expected TPS for banking 1. Retail 2. Corporate	
	Others		Customer base 1. For Retail - 2. For Corporate	
	Others		Account base 1. Retail 2. Corporate	
	Others	No. of transactions per day and per month 1. Retail 2. Corporate		
	Others	Expected YoY growth of customers 1. Retail 2. Corporate	Indicative numbers which are used for calculation is a fair estimate which is	
	Others	Volumetric for Santasiri Gramana Bank		

	Others	Volumetric for Sappathi Gramana Bank	Expected YoY growth of accounts 1. Retail 2. Corporate	clubbed with Y-O-Y growth. As and when the numbers are reached.
	Others		Expected YoY growth of transactions 1. Retail 2. Corporate	
	Others		Expected concurrent users base 1. Retail 2. Corporate	
	Others		Expected TPS for banking 1. Retail 2. Corporate	
	Others	Volumetric for Pudukkottai Grama Bank	Customer base 1. For Retail - 2. For Corporate	Indicative numbers which are used for calculation is a fair estimate which is clubbed with Y-O-Y growth. As and when the numbers are reached.
	Others		Account base 1. Retail 2. Corporate	
	Others		No. of transactions per day and per month 1. Retail 2. Corporate	
	Others		Expected YoY growth of customers 1. Retail 2. Corporate	
	Others		Expected YoY growth of accounts 1. Retail 2. Corporate	
	Others		Expected YoY growth of transactions 1. Retail 2. Corporate	
	Others		Expected concurrent users base 1. Retail 2. Corporate	
	Others		Expected TPS for banking 1. Retail 2. Corporate	
	Others		Will there be separate instance for each of RRBs or a logical separation would suffice?	As per RFP, the tender will be single and individual purchase orders will be released and hence to be treated as separate projects.
Page 16, Page 18, Page 76(Penalty)	Para 27, Para 34, Para 14 (Penalty)		Please consider keeping only the Liquidated Damages for delays in implementation and the Penalty for SLA downtime as provided in the table.	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only

This is with reference to the 'Penalty' and 'Liquidated Damages' section in the RFP

Page 20, Page 72 (Liquidated Damages)	Para 35, Para 5 (Liquidated Damages)	This is with reference to the Penalty and Liquidated Damages section in the RFP.	In the SLA, there are additional penalties and liquidated damages mentioned over and above downtime. Request that this be removed.	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only
Page 24	Para 42	Point 7 (Eligibility Criteria) - The bidder should have a minimum average turnover of INR 5 crores (Rupees Five crores) during the past 3 financial years i.e. 2021-22, 2020-21, 2019-20, from their Indian operations and turnover of atleast INR 10 crores (Rupees Ten crores) in the financial years 2021-22 from their Indian operations. The bidder should have positive net worth during the last three financial years.	Please clarify highlighted portion.	Please refer RFP
Page 71	Para 2	Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, reputation loss, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur directly or indirectly on account of any deficiency in Services.	As specific penalties are provided for deficiency of services, this could be removed from the scope of SLA. Indemnity could be provided by the Service Provider for infringement of Intellectual Property Rights.	Please adhere to the terms and conditions of the RFP Legal Clauses are standardised clauses and already vetted by our legal team. Hence any deviation is not permitted. IF any conflicts arise, will be discussed with the successful bidder only
41	Eligibility, 6	The bidder should be the Original Equipment Manufacturer (OEM) of the UPI switch application, mobile banking and Internet banking solution, with presence in India	UPI Switch is a very specialized service which may not be available with all Digital Banking Provider. Request bank to allow consortium so that bank's requirement can be met by a single bidder. We request bank to modify this as " The bidder/ OEM should be the Original Equipment Manufacturer (OEM) or authorized distributor / reseller of the UPI switch application, mobile banking and Internet banking solution, with presence in India	Please adhere to the terms and conditions of RFP
41	Eligibility, 9	The proposed solution should be hosted in Tier-III or above certified datacenters.	We request bank to modify this as "The proposed solution should be hosted in Tier-III or above certified datacenters or should have been deployed is a public cloud like AWS or Azure.	Please adhere to the terms and conditions of RFP
	GENERAL		Request bank to share the development [DevOps] & deployment process expected as part of the implementation so that all bidders can propose similar Bill of Material like CI / CD pipeline, etc	Please adhere to the bill of materials as available in the indicative commercial bid.
46	ANNEXURE VII	INDICATIVE COMMERCIAL BID- MOBILE AND INTERNET BANKING	Would request bank to include separate line item as implementation fees in the commercial	Please adhere to the terms and conditions of RFP
	Others	Criteria for technical qualification	Criteria or weightage for Technical scoring has not been laid down in the RFP. Kindly provide some clarity as how bank is planning to shortlist bidders for Commercial round - RA?	Please refer the RFP terms and conditions
	Onboarding		Please clarify if the bidder also has to factor e-kyc tool like Karza, Hyperverge , Jumia etc?	Please adhere to the SOW of RFP

	Others		Request bank to share the development [DevOps] & deployment process expected as part of the implementation so that all bidders can propose similar Bill of Material like CI / CD pipeline, etc	Please adhere to the bill of materials as available in the indicative commercial bid.
	Others		Hope VAPT would be executed by bank	Please refer SOW of the RFP
	Others		What is the architecture in which the deployment to be executed? Is it on traditional monolithic or containerized architecture using micro-services?	As per RFP, there is no restriction on the specific model to be followed
	Others		Hope bank will provide version control tools for the deployment	In Opex model , all the SOW and the infra(hardware/software) for SOW has to be arranged by the bidder
	Others		We request bank to take up the hardware / infra hosting. Bidders can recommend requisite Infra sizing and share BOQ for bank's preferred cloud service provider.	Please adhere to the terms and conditions of the RFP
	Commercial table	Mobile & Internet Banking	We request bank to modify the commercial table to enable us put our One Time cost for Implementation for each RRBs.	Please adhere to the bill of materials as available in the indicative commercial bid.
	Commercial table	Mobile & Internet Banking	Hosting of solution in cloud / tier 3 data center is a separate cost element. Request bank to modify commercial table to capture this cost element.	Please adhere to the bill of materials as available in the indicative commercial bid.
	Extention of date of bid submisison		We request bank to allow us atleast 3 working weeks for submission from date of release of prebid reponse/ corrigendum as this RFP is quite elaborate and requires bidders to coordnate for the solutioning and commercials.	Please adhere to the terms and conditions and timelines of the RFP
	Support		We understand RRBs will take care of L1 support. Please confirm.	Please adhere to the SOW of RFP
	Support		Please provide the break-up of L2 and L3 onsite resources required by each RRB	Please adhere to the SOW of RFP
	Others		Can a bidder bid for only of the use cases mentioned in the RFP that is Only for Mobile and Internet banking? Request bank to allow this model for bidding.	Please adhere to the terms and conditions and SOW of the RFP
	Annexure II	DETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	Is the bank looking for OmniChannel capability in the proposed solution? Please confirm.	Please refer SOW of the RFP
	Infrastructure	The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up.	We request bank to modify this as "The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up or Bidder should have a tie up with Cloud service provider for this DC, DR and Test setup.	Please adhere to the terms and conditions and SOW of the RFP
	Future Requirements	Future Requirements- The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank	Future requirements cannot be envisaged at this stage. We request bank to create a pool of 1000 mandays similar to its parent bank - Indian bank. CR can be utilized from the CR bucket of 1000 mandays during the first year of project. Subsequently this can be discussed and agreed mutually.	Please adhere to the terms and conditions and SOW of the RFP

	Change Request		Future requirements cannot be envisaged at this stage. We request bank to create a pool of 1000 mandays similar to its parent bank - Indian bank. CR can be utilized from the CR bucket of 1000 mandays during the first year of project. Subsequently this can be discussed and agreed mutually.	Please adhere to the terms and conditions and SOW of the RFP
	Network Connectivity		We understand bank will bear the network cost. Please confirm the understanding.	Please adhere to the SOW of RFP
	Regulatory Requirements-	The solution offered should comply with all the Operative Guidelines for Mobile and Internet Banking Transactions in India issued by RBI. The solution should also comply with any further guidelines and mandates issued by RBI for Mobile and Internet Banking Transactions	Request bank to modify this as under " The solution offered should comply with all the Operative Guidelines for Mobile and Internet Banking Transactions in India issued by RBI. The solution should also comply with any further guidelines and mandates issued by RBI for Mobile and Internet Banking Transactions. Bidder to absorb the minor cost towards customization. Any major change will be discussed with successful bidder and agreed mutually."	Please adhere to the SOW of RFP
	Solution Integration with SIEM		What is SIEM? Please clarify. Cost towards integration can be discussed and mutually agreed when required.	Please refer SOW of the RFP
	Production Support	The bidder should maintain a dedicated production support team headed by a project manager for each bank. The production support team should be reachable 24/7/365 via email and call	Project manager and production support are usually shared resources and similar arrangements can be looked for 3 RRBs. Since bank required 24/7/365 support including bank holidays and weekends, do we need to factor support resources for each shift ? assuming 3 shifts per day and back up resources for holidays and week-offs? Please confirm.	Please adhere to the terms and conditions of the RFP and meet the SLA requirements of the RFP
			To work on the RFP response, we would like to know whether the bank will consider the vendor who is responding for UPI switch alone.	Please refer RFP
			As discussed, due to the festive season, we are delayed in submitting our queries which is due today. We sincerely request extension for the following - Last date for submission of queries – Wednesday, 12th October, 2022 Date of pre-bid meeting - Friday, 14th October, 2022	Refer amendment (1)
23	ELIGIBILITY CRITERIA	1. The proposed UPI switch solution must have been implemented in Opex model at least in 3 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 3, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.	Request bank to modify the clause : 1. The proposed UPI switch solution must have been implemented in at least in 2 banks (Public sector bank/ Private bank/ UCBS/ SFBs/Payment bank/ RRBs) registered in India. Among 2, at least one should be implemented in Public sector bank/ Private bank/ SFBs / RRB.	Refer amendment (6)
32	ANNEXURE – IIDETAILED SCOPE OF WORK – MOBILE BANKING & INTERNET BANKING	The solution should include, but not limited to, the listed services as given in the table under Annexure – III. The bidder should provide a back office/admin module to manage the proposed Mobile and Internet Banking solution by the bank. The back office should include, but not limited to the listed services as given in the table under Annexure – III.	Request bank to modify the clause : Scope will be considered as per in annexure , any new requirement will be considered as Change Request management .	Please refer RFP

32	ANNEXURE – IICompatibility	The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc.	Request bank to modify the clause : Bank need to specify the OS of the offering to be made available in the playstore or app store , any new OS Mobility development will be considered as Change management .	Please refer RFP
32	ANNEXURE – IICompatibility	The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank.	Request bank to modify the clause : any updates or upgrades will come under the Change management clause as enhancemnet	Please refer RFP
32	ANNEXURE – IICompatibility	For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost.	Request bank to modify the clause : any updates or upgrades will come under the Change management clause as enhancemnet	Please refer RFP
33	ANNEXURE – IILicense	The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches in India to support new channels during the contract period and should not have any restrictions on the number of features/ channels / clients / interfaces/ branches/ users/ transactions / any other parameters not covered. Any new channels/ interfaces/ branches should be supported by the solution within the contract period without any additional cost to the bank.	Any additional enhancements, developments and integration should need to follow change management process as finalized between Bank during the contract period. Please include provision of extra cost pursuant to a Change Request, to be approved by Bank.	Please refer RFP
34	ANNEXURE – IIAudit Requirements	The bidder should get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency).In addition, the bidder should also get the code reviewed by an external agency (CERT-In empanelled agency) after doing any customization or patch migration during contract period. The code review document is to be provided to the Bank, before sign-off. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period.	In case bank envisages to deploy solution on 3rd Party PT cannot be carried out by bidder as it is owned and managed the solution . Kindly remove Penetration Testing from scope of Bidder, as bidder can only own Vulnerability Assessment of Solution provided as per scope of this RFP.	Please refer RFP
36	ANNEXURE – IIIMOBILE BANKING & INTERNET BANKING – INDICATIVE FEATURE LIST	Activate/ Deactivate, Deregister - Mobile Banking/Internet Banking	Assumptions that bank will provide all the required interfaces with CBS .We do support interface with external systems on ISO message formats for Bances	Yes
36	ANNEXURE – IIIGeneral Banking Services	Change/Select Language	Whether bank is looking for any Multilingual conversion tool and request to provide the no of languages required.	Yes
36	ANNEXURE – IIIGeneral Banking Services	Customer Accounts 360 degree view	API Gateway or ESB which can expose the Open APIs to fetch all client informations from different channels need to be interfaced .	Necessary interfaces will be provided by the bank
36	ANNEXURE – IIIGeneral Banking Services	Account transfer to another branch (Home branch change)	Assumptions that bank will provide all the required interfaces with CBS .We do support interface with external systems on ISO message formats for Bances	Yes
36	ANNEXURE – IIIGeneral Banking Services	Fund Transfer – Own accounts, Third party transfer (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay	Assumptions that bank will provide all the required interfaces with thrid party interfaces like NPCI, NPCI, NSDL , SMS , TAX interface and(ATM)Switch .We do support interface with external systems on ISO message formats for Bances	yes
36	ANNEXURE – IIIGeneral Banking Services	e-mandate (Enach) registration/modify/cancel	Assumptions that bank will provide all the required interfaces with NPCI Interface	yes
37	ANNEXURE – IIIParticulars	Self-Service Customer Onboarding to Mobile/Internet Banking channels through Debit Card/ Other authentication mechanisms	Assumptions that bank will provide all the required interfaces with thrid party interfaces for Card Mgmt / Switch	yes
37	ANNEXURE – IIIProfile Management/Settings	Aadhaar Seeding / De-seeding	Assumptions that bank will provide all the required interfaces with UIDAI	yes
37	ANNEXURE – IIIDebit Cards	Manage Card- Enable/Disable Card, Hotlist Card	Assumptions that bank will provide all the required interfaces with thrid party interfaces for Debit card Management	yes
37	ANNEXURE – IIIDebit Cards	Raise fraud dispute	Need Clarity , only interface for raise the dispute , expected to interface with banks CRM .	yes
38	ANNEXURE – IIIBack Office Admin Module	Vernacular Language Enablement	Whether bank is looking for any Multilingual conversion tool and request to provide the no of languages required.	Bank is looking for an option to modify the UI language to any language including vernacular language

19,76,79	PENALTY Downtime penalty	Downtime penalty for Mobile/Internet banking solution or UPI Solution	We request bank to consider, "The bidder shall guarantee 96.00% uptime required for DC & DR infrastructure. The Bidder shall be liable for penalties for uptime maintained below 96.00% in a month. Penalties for downtime are as follows: Sl. No Uptime availability Penalties 1 Uptime >= 96% No Penalty 2 95.00% <= Uptime < 95.99 % 0.5 % of total cost of quarterly payment 3 94.00% <= Uptime < 94.99 1 % of total cost of quarterly payment 4 93% <= Uptime < 93.99 % 2 % of total cost of quarterly payment 5 Uptime < 93 % 5% of total cost of quarterly payment	Please refer RFP
9	7iBid Security (EMD)	The bidder shall furnish, as part of their bid, a bid security in the form of a bank guarantee issued by a scheduled commercial bank or foreign bank located in India, in the form provided in the bidding documents for a sum of Rs.5,00,000/-	In view of Govt Notification, it is requested to waive off EMD submission.	Refer amendment (11)
18	33iiPayment Terms - For mobile Banking & Internet banking	ATS charges will be paid quarterly in advance on submission of the invoice.	Request to change this clause as ATS charges will be paid yearly in advance.	Please refer RFP
18	34Penalty	In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the contract cost for every week delay for the respective RRB and the max penalty will be 10% of the contract cost (calculated in the indicative commercial bid) for the respective RRB.	It is requested to amend this clause as rate of penalty should not be more than 0.5% of the implementation charges for every week of delay for respective RRB and max penalty should be limited to 5% of implementation charges.	Please refer RFP
44	Annexure VICommercial Bid for UPI Switch	Maximum ceiling for a month (cost)	Request to delete this clause	Please refer RFP
44	Annexure VICommercial Bid for UPI Switch	average(a1,a2,a3,a4,a5,a7,a8,a9)	Request to exclude one time implementation charges for average transaction rate computation.	Refer amendment (10)
28, 35, 81, 91	ANNEXURE – I, ANNEXURE – II, ANNEXURE – XX, ANNEXURE – XXI	DR Drill- The bidder should conduct DR drill of the proposed solution as and when required by the bank without any additional cost to the bank. The minimum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank in advance. The DR drill report has to be furnished post completion. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during bank's DR drill activity.	Request bank to modify the clause : DR Drill- The bidder should conduct DR drill of the proposed solution as and when required by the bank without any additional cost to the bank. The minimum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank in advance. The DR drill report has to be furnished post completion. The Recovery Point Objective (RPO) should be 30 minutes (planned DR drills) and Recovery Time Objective should be less than 2 hour. The bidder should provide necessary support during bank's DR drill activity.	Please refer RFP