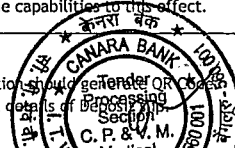
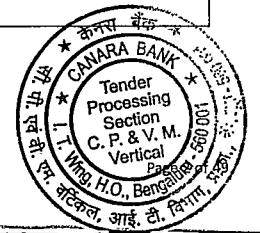
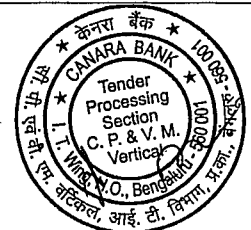


SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	61	Annexure-2 Pre-Qualification Criteria		Any Bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the Bidder (including OEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) from a country which shares a land border with India means:	Is consortium allowed? if yes, can they jointly meet the technical eligibility criteria?	No, Consortium is not Allowed, Bidder individually should meet the technical requirement.
2	67	Annexure 9	7	The bidder must provide the required middleware software's for functioning of the Corporate Cash Management Solution and license for all this middleware software's should be in the name of Bank	(1) Does the bank not use any middleware currently? How are the integrations with downstream systems (especially Core Banking and Clearing Systems such as NEFT, RTGS, NACH etc.) supported in the current cash management system currently? (2) Is it possible for the new Cash Management solution to achieve connectivity with Clearing Systems via the Core Banking system? It would be our assumption that the Core Banking would be integrated with these systems (for Retail transactions) and leveraging this would avoid point-to-point connectivity and thus centralize connectivity to clearing. Kindly elaborate.	1. Bank is not having comprehensive cash management solution at present. 2. Please be guided by Terms of RFP for the integration .
3	70	Annexure 9	32	32.1. Basket of payment and services option like Quick Pay, Recharge Zone. GST forms reconciliation.	Kindly elaborate on these requirements with the help of illustrations and required high level workflows.	System integration is required with BBPS to get the biller details and allow corporate to recharge for services. Please be guided by the terms of RFP mentioned
4	70	Annexure 9	33	33.10. Web scrapping should be done by vendors having required legal licenses.	Request Bank to come back with details on expectations	Web scrapping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scrapping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
5	71	Annexure 9	34	34.7. Application should have capability to integrate existing API's which are currently running in our bank.	Please elaborate / provide the list of APIs being referred to here and which systems these relate to.	The API's will be combination of financial and Non-financial and the details of API's will be shared with the successful bidder.
6	71	Annexure 9	34	34.10. The solution must provide APIs for customer onboarding including KYC validation with external systems like Aadhaar, C-KYC and account aggregator, Digi Locker etc	Our understanding from this clause is that Bank wants to be able to maintain non-customers of the bank who are cash only customers. These would be onboarded in Cash Management but would also need to have additional details captured, these include documents such as registration of company, auth letter etc. KYC for these would be done manually by the bank and updated in the system. Request Bank to confirm the above understanding.	Solution should have provision to capture details KYC of Non customer and differentiate between our bank customers and non customers and should be integrated with existing KYC module of bank
7	71	Annexure 9	35	35.1.1. The CMS application should have the ability to track and control the cash collection activities at each branch/selected branches	Our understanding on this clause is that limits to be defined at the corporate level. Some corporates do not have a limit and can deposit any amount. The proposed solution should provide the capability to define these limits. Request Bank to confirm the above understanding.	CMS application should have the provision to track the Cash collection at branches and admin can view Entire MIS reports. Further limit will be assigned to corporates based on the mutual agreement. The proposed solution should have the capabilities to this effect.
8	72	Annexure 9	35	35.1.2. The deposit slip will have QR code which will provide complete information of the remitter and beneficiary with client codes. the software should have the capability to read the data through QR code and capture the relevant details to minimize the errors in while making cash entry.	Kindly elaborate on the requirement related to the deposit slip providing / containing the QR code: - Which system generates / is expected to generate the deposit slip with the QR code based on the information on the Cash deposit?	Proposed solution should generate QR code containing full details of Depositing Section. 

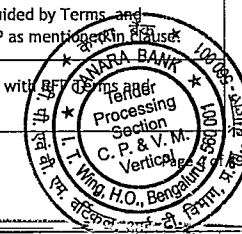
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
9	72	Annexure 9	35	35.1.3.The solution should be able to take deposit into the virtual accounts and this virtual account may be linked with multiple branches or a pool of branches	Kindly elaborate on the requirement of the Virtual Account being linked with multiple branches or pool of branches with examples. Why is the linkage to the branch required?	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
10	72	Annexure 9	35	35.1.4. The solution should be able to provide transaction limits in terms of maximum cash deposit, per branch/selected branch or per location limit	Same as 35.1.1.	Yes limit should be there as per the requirements of Corporate / Clients.
11	72	Annexure 9	35	35.1.5.The system should be able to charge customer on the basis of predefined frequencies and customized flow for recovery of charges.	Kindly elaborate on the requirement related to the customized flow for recovery of charges - what does this involve?	Based on the mutual agreement with corporate client, solution should be able to charge the customer like quarterly / monthly / yearly as stipulated by the Bank.
12	72	Annexure 9	35	35.2.11. The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) Service Provider based on the standard and customized pricing as may be applicable for different pick-up points	Our understanding on this clause is that Monthly charges collected to be provided at a corporate level. It would be good if the solution can map the amount that a corporate pays against the invoiced amount by the collection agency. Request Bank to confirm the above understanding.	The summary of monthly charges due to vendor will be paid by the bank only against the invoice generated by solution
13	72	Annexure 9	35	35.2.12. The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) at a Corporate level	Our understanding on this clause is that the proposed solution should provide summary of monthly charges collected from the corporate customers. Request Bank to confirm the above understanding.	Yes.
14	73	Annexure 9	36.4	36.4.The solution should support both numeric & alphanumeric VAM structures with or without the use of delimiters	We assume this refers to virtual account numbers. Please elaborate the 'use of delimiters'.	Already Bank is having VAN creation format with Numeric and alphanumeric, in the future bank may have requirement to use delimiter during VAN Creation so there should be provision for the same.
15	73	Annexure 9	36	36.6.VAM solution must provide APIs for transaction validations with the customer's ERP system	It is our understanding that the VAM solution must validate the incoming (credit) transaction to a Virtual Account with the customer ERP system prior to processing the credit to the customer account (both real and virtual accounts). Is this understanding correct? In that case, shouldn't the API be provided by the customer ERP system and the VAM solution would need to invoke it to perform the required validation (which is done by the customer ERP and API)?	Understanding is correct , validation should be done at CCMS solution level
16	75	Annexure 9	38	Canara Fee Collection	Our understanding is that this is an existing solution at the bank. Similar solutions are provided by payment aggregator solutions. The CMS system should have the capability to integrate with this solution. Request Bank to confirm the above understanding.	Yes, in case if the institution with ERP system is there, then provision should be there for integration.



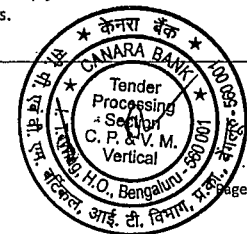
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
17	75	Annexure 9	39	39.1.Host to Host Integration - Application should have the capability to integrate through SFTP, H2H, Web service /API, bulk and batch process directly with client's ERP system/any front- end operating system Application of the client to initiate automated payment advice without any manual intervention. The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, UPI, BBPS, Prepaid card wallets.	Kindly elaborate on the requirement related to "Prepaid card wallets" with the help of high level workflow involved.	Please be guided by Terms of RFP
18	75	Annexure 9	39	39.10. The solution must allow Corporate to design the payment advice in its own format along with the option to print the logo of corporate or Bank or both	Our understanding is that payment advise should be configurable and the bank should be able to design it based on the design given by the corporate. Request Bank to confirm the above understanding.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
19	81	Annexure 9	46	46.8.The application should be configurable to fetch data from various TReDS platforms through API for generation of various reports.	Kindly elaborate on what TReDS platforms are and why the Cash Management solution is required to fetch data from these.	In case if the corporate client is from MSME then CCMS solution should be integrated with TReDS platform.
20	82	Annexure 9	47.3	Investments:	please provide the details of the expectations.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
21	85	Annexure 9	50	50.1. The application should have the capability to provide escrow services to the corporate clients in handling assets, including cash, securities, documents and other collaterals of escrow Bank account of Corporate clients.	Our understanding is Bank already has an escrow management system. The solution should be able to be integrated with the escrow solution. Request Bank to confirm the above understanding.	Bank currently does not have escrow management system in place. Bidder to comply with relevant clauses and comply with RFP terms and conditions.
22	87	Annexure 9	54	54.1.The Bidder will be responsible for identifying the detailed interface requirements for integrating the proposed CCMS solution to Bank's CBS and other applications like LAPS/ Internet Banking / Mobile Banking / NEFT/RTGS/IMPS/UPI/MIS/Clearing/ other payment methods introduced.	Kindly elaborate on what the LAPS system is and the need to integrate with it.	At present, Bank is having the Loan Application Processing system (LAPS) for processing all the loans in our bank. The proposed solution should be integrated as per the Bank's requirement.



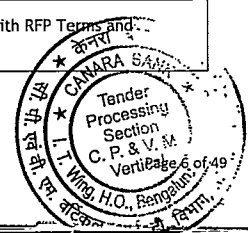
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
23	68	Annexure 9	10	10.The Bidder shall customize all gaps observed in the Functional / Technical Requirements, Product Demo, Current Systems Study, Training, UAT and pilot rollout. The cost of customization should be included in the price bid. The Bank will not pay any additional customization costs.	<p>The current systems study, training and UAT are implementation activities (post contract) and hence any requirements not listed in the RFP document and discovered during current systems study, UAT etc. will not be known at the time of the bid/RFP response.</p> <p>As such, it will not be feasible to estimate/quote for such unknown gaps and requirements.</p> <p>Hence it will not be feasible to adhere to this specific clause. Please clarify the bank's response in this situation.</p>	Bidder to be guided by the RFP Terms.
24	75	Annexure 9	38	Canara Fee Collection	<p>We understand that the bank has an existing solution (via Payment Aggregators) for this and that this can be integrated with the proposed new Cash Management solution.</p> <p>Kindly elaborate with the help of workflow(s) how this integration is envisaged, e.g.</p> <p>- Is there to be a Single Sign-On integration between the existing solution and the new Cash Management platform so that customers can access the Fee Collection capability via a single window?</p>	Integration with the existing solutions should be ensured through APIs etc. as detailed in relevant clauses of RFP.
25	13	Section C	1.5	Timelines	<p>Timelines stated in the RFP appear extremely aggressive.</p> <p>Our endeavour will be to implement the solution and complete the Project in minimum duration. We will require support from Bank in achieving the same. Please do penalise if the RFP response provides a more realistic timelines based on our experience which will be longer than stated timelines in RFP</p>	Bidder to comply with RFP Terms and Conditions.
26	19	8. Payment Terms		Enterprise License Cost	<p>Software License will attract Annual Subscription fees for term of 5 years. The Annual Subscription Fees will start from date of execution of contract & will have to be paid by Bank 100% in advance. Annual Subscription Fees covers the Support Fees.</p> <p>Request Bank to accept the above and make suitable changes.</p>	Bidder to comply with RFP Terms and Conditions.
27	15	3.6		3.6.Any kind of change-like update, upgrades etc., in the system after complete installation will not lead into any commercial during contract period.	<p>In line with Global Software Providers' practice; version upgrades entailing Technology & Architectural changes attract additional License Fees. Vendor should not force the Bank to undertake version upgrades and allow the Bank to run the stable version. Support commitments change based on version in use at Bank. The implementation charges for upgrades will be separate.</p> <p>Request Bank to accept our submission.</p>	Bidder to comply with RFP Terms and Conditions.
28					<p>Kindly indicate:</p> <ul style="list-style-type: none"> - Number of corporate accounts that will be onboarded on proposed Cash Mgmt. For example, if the bank has 100 corporate customers, and each corporate has 5 accounts, the number of accounts will be 5000 - Number of virtual accounts to be issued - Number of invoices that will be reconciled using the application for virtual accounts 	Number of corporates onboarded will be unlimited, Please refer to our RFP clause of 59.1.
29		Annexure 9	59.4	No of concurrent users- 2000	What is the number of concurrent bank users and corporate users?	Please be guided by the relevant Terms of RFP.
30		Annexure 9	54	Interfaces	Does the bank has an existing Enterprise services bus for the integration with existing systems?	Yes, Bank is having the Enterprise services bus for the integration.
31	80	Annexure 9	44	Credit Generation Module	Can you please elaborate on this requirement with some workflows/examples? Thank you.	Bidder may be guided by Terms and Conditions of RFP as mentioned in clause 59.1.
32	15	3. Security - 3.6	3. Security - 3.6	Any kind of change like update, upgrades etc., in the system after complete installation will not lead into any commercial during contract period.	Any updates, upgrades and patches implementation result into hardware upgradation/changes, such additional cost to be bare by Bank.	Bidder to comply with RFP Terms and Conditions.



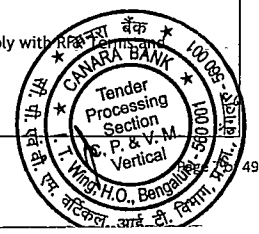
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply												
33	15	3. Security - 3.8	3. Security - 3.8	The selected Bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Request to share all the Bank's IT/Information Security / Cyber Security Policy.	The details will be shared with successful bidder.												
34	16	6.1. - 6.1.1	6.1. Penalties/Liquidated damages for delay in Delivery and installation of licenses would be as under - 6.1.1	Non-compliance of the delivery and installation as per clause 1.5 will result in imposing penalty of 0.50% on delay in delivery per week or part thereof by the Bank on the cost mentioned in sl. no. 1 of Table - A of Annexure-15 (License cost).	Proposing "imposing penalty of 0.50% on delay in delivery per week or part thereof by the Bank on the cost mentioned in sl. no. 2 of Table - A of Annexure-15 (Implementation cost for Corporate Cash Management Solution excluding license cost)."	Bidder to comply with RFP Terms and Conditions.												
35	16	6.1. - 6.1.3	6.1. Penalties/Liquidated damages for delay in Delivery and installation of licenses would be as under - 6.1.3	However, the total Penalty/LD to be recovered under clause 6.1.1 and 6.1.2 shall be restricted to 5% of the total cost mentioned in Table - A of Annexure-15 respectively.	Proposing "total Penalty/LD to be recovered under clause 6.1.1 and 6.1.2 shall be restricted to 5% of the total cost mentioned in Table - A of Annexure-15 (Implementation cost for Corporate Cash Management Solution excluding license cost)."	Bidder to comply with RFP Terms and Conditions.												
36	16	6.1. - 6.1.5	6.1. Penalties/Liquidated damages for delay in Delivery and installation of licenses would be as under - 6.1.5	If any act or failure by the selected Bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	In such case service provider liability shall be limited to 110% cost of the undelivered services.	Bidder to comply with RFP Terms and Conditions.												
37	16	6.1. - 6.1.9	6.1. Penalties/Liquidated damages for delay in Delivery and installation of licenses would be as under - 6.1.9	The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the Bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from the selected Bidder or from any other amount payable to the selected Bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	Propose recovery of penalty (if any) to be dealt separately instead of recovery from any payment to be made by the Bank to the company.	Bidder to comply with RFP Terms and Conditions.												
38	17	6.1. - 6.1.10	6.1. Penalties/Liquidated damages for delay in Delivery and installation of licenses would be as under - 6.1.10	All the above LDs are independent of each other and are applicable separately and concurrently.	Suggest maximum LD/penalty to cap to the 5% of the implementation cost (excluding licence cost).	Bidder to comply with RFP Terms and Conditions.												
39	17	6.2.	6.2. Penalties/Liquidated damages for not maintaining uptime	<table border="1"> <thead> <tr> <th>Level of availability calculated on monthly basis</th> <th>Penalty Amount</th> </tr> </thead> <tbody> <tr> <td>99.95% and above</td> <td>No penalty</td> </tr> <tr> <td>Above 98% and up to 99.94%</td> <td>0.05% on PO value for every hour or part thereof.</td> </tr> <tr> <td>Above 97% and up to 97.99%</td> <td>0.10% on PO value for every hour or part thereof.</td> </tr> <tr> <td>Above 95% and up to 96.99%</td> <td>0.15% on PO value for every hour or part thereof.</td> </tr> <tr> <td>Less than 95.00%</td> <td>0.50% on PO value for every hour or part thereof.</td> </tr> </tbody> </table>	Level of availability calculated on monthly basis	Penalty Amount	99.95% and above	No penalty	Above 98% and up to 99.94%	0.05% on PO value for every hour or part thereof.	Above 97% and up to 97.99%	0.10% on PO value for every hour or part thereof.	Above 95% and up to 96.99%	0.15% on PO value for every hour or part thereof.	Less than 95.00%	0.50% on PO value for every hour or part thereof.	Consider calculation of penalty amount on implementation cost (excluding licence cost) during warranty period and respective year AMC cost during AMC period instead of PO Value.	Bidder to comply with RFP Terms and Conditions.
Level of availability calculated on monthly basis	Penalty Amount																	
99.95% and above	No penalty																	
Above 98% and up to 99.94%	0.05% on PO value for every hour or part thereof.																	
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Above 95% and up to 96.99%	0.15% on PO value for every hour or part thereof.																	
Less than 95.00%	0.50% on PO value for every hour or part thereof.																	
40	17	6.2.	6.2. Penalties/Liquidated damages for not maintaining uptime	the total Penalty/LD to be recovered under clause 6.2.1 shall be restricted to 10% of the cost of Corporate Cash Management Solution.	Consider modifying the clause as "the total Penalty/LD to be recovered under clause 6.2.1 shall be restricted to 5% of the implementation cost (excluding licence cost) during warranty period and respective year AMC cost during AMC period."	Bidder to comply with RFP Terms and Conditions.												
41	17	6.3.	6.3. Penalties/liquidated damages for Onsite resources:	The Bank shall also impose a penalty of 0.5% of the Resident resource charges payable to the selected bidder for that month for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% of the total charges payable for Resident Resource charges for that month.	Absence of resource is billing loss of the service provider, hence recommending to remove the resource base penalty from the clause 6.3	Bidder to comply with RFP Terms and Conditions.												



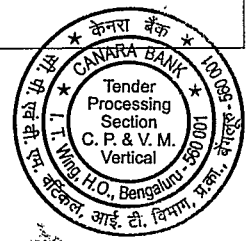
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
42	18	7. - 7.4	7. Escrow arrangement - 7.4	The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected Bidder. Bank shall not be liable to pay any amount to Escrow Agent starting from verification to its annual subscription, as well as subsequent renewal along with any other related expenditure attributable to the continuation of Escrow arrangement as per Bank's requirement.	Suggest Bank to bare ESCROW cost.	Bidder to comply with RFP Terms and Conditions.
43	19	8	8. Payment Terms	1. Enterprise License Cost for Corporate Cash Management Solution. 80% : On delivery, successful installation and on acceptance / signoff by the bank and on production of relevant documents. 20% : On Implementation, Configuration, Customization, Integration of Corporate Cash Management Solution and acceptance / signoff by the bank and on submission of Invoice and production of relevant documents.	Enterprise License Cost for Corporate Cash Management Solution to be paid 100% on Delivery of the licenses to the Bank.	Bidder to comply with RFP Terms and Conditions.
44	20	9. - 9.3	9. Warranty - 9.3	The warranty of proposed Solution including Software, OS, licenses etc., will start from the date of acceptance of delivery and installation of the Solution.	The warranty of proposed Solution including Software, OS, licenses etc., will start from the date of delivery to the Bank.	Bidder to comply with RFP Terms and Conditions.
45	24	17. - 17.2	17. Subcontracting - 17.2	The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior written consent of the Bank.	Consider allowing Sub-contracting with prior intimation to the Bank.	Bidder to comply with RFP Terms and Conditions.
46	40	12. - 12.1	12. Pricing & Payments - 12.1	No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract period.	Prices may need changes in case of any drastic change in govt taxes /regulatory laws /exchange rate basis of market conditions /any other reasons.	Bidder to comply with RFP Terms and Conditions.
47	40	13.- 13.1	13. Order Cancellation/Termination of Contract - 13.1	The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract,	Bank to provide 60 days written notice to the selected bidder in case of cancellation / termination of contract. Also, Bank to make payment of all the completed deliverable till the date of cancellation / termination. Propose remove of the recover of additional expenditure from selected bidder.	Bidder to comply with RFP Terms and Conditions.
48	41	13.- 13.4	13. Order Cancellation/Termination of Contract - 13.4	In case the selected Bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected Bidder by giving 7 days' prior notice to the Bidder	In such case service provider liability shall be limited to 110% cost of the undelivered services.	Bidder to comply with RFP Terms and Conditions.
49	41	13- 13.4	13. Order Cancellation/Termination of Contract - 13.4	In this event, the selected Bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market	In such case service provider liability shall be limited to 110% cost of the undelivered services.	Bidder to comply with RFP Terms and Conditions.
50		13 - Additional	13. Order Cancellation/Termination of Contract - Additional	Additional	In case of cancellation / Termination of contract Tech Mahindra to receive full payment of Hardware and Software delivered. Customer to make payment of all the deliverable delivered till the date of termination / cancellation.	Bidder to comply with RFP Terms and Conditions.
51	46	14. -14.2.	14. Indemnity -14.2.	The Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of service provided by them	Selected Bidder shall indemnify, protect and save the Bank against only for direct claims attributable to bidder.	Bidder to comply with RFP Terms and Conditions.
52	46	14.-14.2.1	14. Indemnity -14.2.1	All indemnities shall survive notwithstanding expiry or termination of the contract and Bidder shall continue to be liable under the indemnities.	Consider modifying the clause as "All indemnities shall survive only for 1 year after expiry or termination of the contract."	Bidder to comply with RFP Terms and Conditions.
53		Additional	Additional	Overall penalty cap is missing.	The cumulative penalty from all sources to be capped at 5% of implementation cost (excluding licence cost) during warranty period and respective year AMC cost during AMC period.	Bidder to comply with RFP Terms and Conditions.



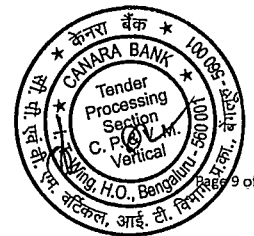
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
54	14	1.7	Project Timeline	Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the solution is to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank. However, if the Solution is already delivered, and if the modifications in locations are made after delivery, the bidder shall carry out installation and commissioning at the modified locations and the Bank in such cases shall bear the shifting charges/arrange shifting. The Warranty should be applicable to the altered locations also.	Any change in the location of solution delivery to be agreed mutually at the time of arising of any of such case.	Bidder to comply with RFP Terms and Conditions.
55	12	SECTION B - INTRODUCTION	Clause 8.2	Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Corporate Cash Management Solution.	While we are principally fine with change in scope of the Work, we humbly propose that any modification in the scope of work would incur additional costs to the Bank. Accordingly, the revised clause is reproduced below: Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of Data Lakehouse & End-To-End Analytics Solution. Any modification in the scope would incur additional costs to the Bank as may be mutually agreed by the parties	Bidder to comply with RFP Terms and Conditions.
56	12	SECTION B - INTRODUCTION	Clause 8.3	During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier. Bank reserves the right to pause the work at any point of time and use the services for partial delivery of select modules of the Solution.	While we are principally fine with the clause, we humbly propose the following addition: During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier. Bank reserves the right to pause the work at any point of time and use the services for partial delivery of select modules of the Solution. Any modification in the scope shall be proceeded by a mutually agreed Change Order along with any additional costs to the Bank.	Bidder to comply with RFP Terms and Conditions.
57	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 1.7	Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the solution is to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank. However, if the Solution is already delivered, and if the modifications in locations are made after delivery, the bidder shall carry out installation and commissioning at the modified locations and the Bank in such cases shall bear the shifting charges/arrange shifting. The Warranty should be applicable to the altered locations also.	While we are principally fine with the clause, we humbly propose the following modification: Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the hardware items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no-extra-cost-to-the-Bank cost as may be mutually agreed between the parties. However, if the hardware items are already delivered, and if the modifications in locations are made after delivery, the bidder shall carry out installation and commissioning at the modified locations and the Bank in such cases shall bear the shifting charges/arrange shifting. The Warranty should be applicable to the altered locations also.	Bidder to comply with RFP Terms and Conditions.
58	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 3.6	Any kind of change like update, upgrades etc., in the system after complete installation will not lead into any commercial during contract period.	While we are principally fine with the clause, we humbly propose the following change: Any kind of change like update, upgrades etc., in the system after complete installation will not lead into any commercial during contract period. However, any upgrade in the system shall be payable be mutually agreed additional costs by the Bank.	Bidder to comply with RFP Terms and Conditions.



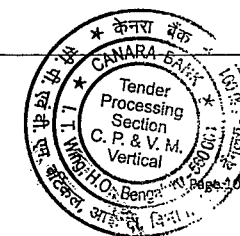
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
59	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 6.1.6	If the selected Bidder fails to complete the due performance of the contract as per RFP terms, it will be considered as breach of contract and Bank reserves the right to either cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance or both.	We are principally fine with the provision. However, we humbly request to omit clause 6.1.6 in its entirety as the RFP already provides recourse to other remedies to the Bank including right of termination of contract, right to cancel Purchase Order, right to invoke Bank Guarantee or foreclose Security Deposit given by the Bidder towards non-performance/non-compliance of the terms and conditions of the contract, right of invocation of claim for damages and other Penalties and Liquidated damages.	Bidder to comply with RFP Terms and Conditions.
60	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 6.2.2	However, the total Penalty/LD to be recovered under clause 6.2.1 shall be restricted to 10% of the cost of Corporate Cash Management Solution. If monthly uptime is less than 95%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this GeM bid and invoke PBG. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the selected bidder during contract period.	We are principally fine with the provision. However, we humbly request to reduce the penalty restriction to 5% of the cost of Corporate Cash Management Solution.	Bidder to comply with RFP Terms and Conditions.
61	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 6.3	Penalties/Liquidated damages for Onsite resources: In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Resident resource charges payable to the selected bidder for that month for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% of the total charges payable for Resident Resource charges for that month.	We are principally fine with the provision. However, we humbly request to reduce the penalty restriction to 5% of the cost of the total charges payable for Resident Resource charges of that month.	Bidder to comply with RFP Terms and Conditions.
62	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 9.2	The selected Bidder has to provide comprehensive On-site warranty of Three (3) years for supplied solutions and tools including Software, OS, licenses etc.	We humbly propose to change the warranty period from 3 years to 90 days. Accordingly, the revised clause is reproduced below: The selected Bidder has to provide comprehensive On-site warranty of Three (03) years ninety (90) days for supplied solutions and tools including Software, OS, licenses etc. from the date of acceptance of delivery and installation of the Solution	Bidder to comply with RFP Terms and Conditions.
63	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 17.2, 17.5	The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior written consent of the Bank. The selected Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected Bidder under the contract without the prior written consent of the Bank. The selected Bidder should not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/No.6/18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance). Any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws	While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below: The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior intimation of the Bank.	Bidder to comply with RFP Terms and Conditions.



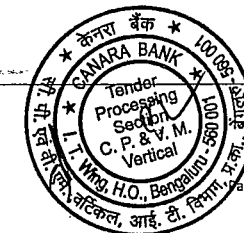
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
64	40	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	Clause 12.1	No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract period.	<p>While we are principally fine with the provision, we humbly propose to amend the clause and suggest insertion of COLA clause in case of time and material engagement. The revised clause is given below:</p> <p>No escalation in price quoted is permitted for any reason whatsoever except for escalation in price on account of Cost of Living Adjustments, modification in scope of work, Change Order. Prices quoted must be firm till the completion of the contract period.</p> <p>Notwithstanding the foregoing, the Bank agrees that after the first anniversary of this Contract Agreement and annually thereafter, unless otherwise agreed to between the Parties in writing, Bidder shall be entitled to revise the fees set out in case of time and material engagements under RFP or the applicable SOW/s, based on the prevailing Consumer Price Index of India or the applicable country (and in absence of such index, any other similar inflation measurement index) subject to minimum increase of eight percent (8%) per annum for resources based in India and 3% p.a. for onsite resources.</p>	Bidder to comply with RFP Terms and Conditions.
65	40	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	Clause 13.1	<p>The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:</p> <p>13.1.1.Delay in delivery of services in the specified period. 13.1.2.Serious discrepancies noted in the inspection. 13.1.3.Breaches in the terms and conditions of the Order.</p>	<p>While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below:</p> <p>13.1. The Bank Either Party reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 13.1.1.Delay in delivery of services in the specified period. 13.1.2.Serious discrepancies noted in the inspection. 13.1.3.Breaches in the terms and conditions of the Order. Notwithsatnding anything to the contrary, Bidder shall be entitled to receive payment for all the deliverables and/or Services provided to the Bankupto the effective date of termination/cancellation including for the work in progress.</p>	Bidder to comply with RFP Terms and Conditions.



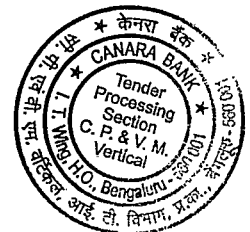
Sl No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
66	40	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	Clause 13.2	<p>The Bank reserves the right to cancel the contract placed on the selected Bidder and recover expenditure incurred by the Bank on the following circumstances:</p> <p>13.2.1. Non submission of acceptance of order within 7 days of order.</p> <p>13.2.2. Excessive delay in execution of order placed by the Bank.</p> <p>13.2.3. The selected Bidder commits a breach of any of the terms and conditions of the bid.</p> <p>13.2.4. The Bidder goes in to liquidation voluntarily or otherwise.</p> <p>13.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.</p> <p>13.2.6. The progress made by the selected Bidder is found to be unsatisfactory.</p> <p>13.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.</p> <p>13.2.8. If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during the course of contracted period.</p> <p>13.2.9. Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank.</p>	<p>While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below:</p> <p>13.2. The Bank Either Party reserves the right to cancel the contract placed on the selected Bidder and recover expenditure incurred by the Bank on the following circumstances:</p> <p>13.2.1. Non submission of acceptance of order within 7 days of order.</p> <p>13.2.2. Excessive delay in execution of order placed by the Bank or any delay in payment to the Bidder.</p> <p>13.2.3. The selected Bidder/Bank commits a breach of any of the terms and conditions of the bid.</p> <p>13.2.4. The Bidder/Bank goes in to liquidation voluntarily or otherwise.</p> <p>13.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.</p> <p>13.2.6. The progress made by the selected Bidder is found to be unsatisfactory.</p> <p>13.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.</p> <p>13.2.8. If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during the course of contracted period.</p> <p>Notwithstanding anything to the contrary, Bidder shall be entitled to receive payment for all the deliverables and/or Services provided to the Bank upto the effective date of termination/cancellation including for the work in progress.</p>	Bidder to comply with RFP Terms and Conditions.
67	41	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	Clause 13.4	<p>In case the selected Bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected Bidder by giving 7 days' prior notice to the Bidder.</p>	<p>We are principally fine with the provision. However, we humbly request to omit sub-clause 4 of clause 13 in its entirety as the RFP already provides recourse to other remedies to the Bank including right of termination of Contract, right to cancel Purchase Order, right to invoke Bank Guarantee or foreclose Security Deposit given by the Bidder towards non- performance/non-compliance of the terms and conditions of the contract, right of invocation of claim for damages.</p>	Bidder to comply with RFP Terms and Conditions.
68	41	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	Clause 13.5	<p>After the award of the contract, if the selected Bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected Bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.</p>	<p>We are principally fine with the provision. However, we humbly request to omit sub-clause 5 of clause 13 in its entirety as the RFP already provides recourse to other remedies to the Bank including right of termination of contract, right to cancel Purchase Order, right to invoke Bank Guarantee or foreclose Security Deposit given by the Bidder towards non- performance/non-compliance of the terms and conditions of the contract, right of invocation of claim for damages.</p>	Bidder to comply with RFP Terms and Conditions.
69	43	SECTION G - GENERAL CONDITIONS	Clause 4.3	<p>In case the performance of the selected Bidder /their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the selected Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the selected Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.</p>	<p>While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below:</p> <p>In case the performance of the selected Bidder /their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the selected Bidder shall have to replace the said person within 60 days in case of time and material engagements only the time limits stipulated by the Bank. Where the selected Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.</p>	Bidder to comply with RFP Terms and Conditions.



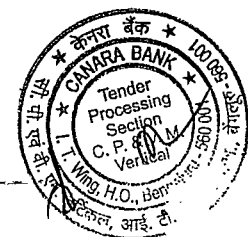
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
70	44	SECTION G - GENERAL CONDITIONS	Clause 7	In connection with the work or contravenes the provisions of General Terms, if the selected Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected Bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder.	While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below: In connection with the work or contravenes the provisions of General Terms, if the selected Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice of 30 days in writing to the selected Bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder liable for the damages that the Bank may sustain in this behalf subject to the proposed LOL cap. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder.	Bidder to comply with RFP Terms and Conditions.
71	45	SECTION G - GENERAL CONDITIONS	Clause 9	Any publicity by the selected Bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.	While we are principally fine with the publicity clause, we humbly propose the following modification: Any publicity by the selected Bidder in which the name of the Bank is to be used will be done only with the explicit written permission of prior intimation to the Bank. However, the Bidder shall have the right to refer name of the Bank as part of its customer references.	Bidder to comply with RFP Terms and Conditions.
72	45	SECTION G - GENERAL CONDITIONS	Clause 12.1	Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The Bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third-party intellectual property rights, if any. The Bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as Bidder.	We are principally fine with the provision. However, we humbly request to omit sub-clause 1 of clause 12 in its entirety since the RFP already provides recourse to other remedies to the Bank including payment of penalties and claim of indemnification in case of violation or infringement of a third party's intellectual property by the selected Bidder under clause 14. 2. Accordingly, warranty for infringement of third party IPR along with claim of idemnity for breach of third party IPR would tantamount to dual compensation.	Bidder to comply with RFP Terms and Conditions.
73	45	SECTION G - GENERAL CONDITIONS	Clause 12.2	In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, Bidder shall at its choice and expense: a) procure for Bank the right to continue to use such deliverables; b) replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to Bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the Bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.	While we are principally fine with the provision, we humbly propose to amend clause 12.2 (c). The revised clause is given below: 12.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, Bidder shall at its choice and expense: c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to Bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the Bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.	Bidder to comply with RFP Terms and Conditions.



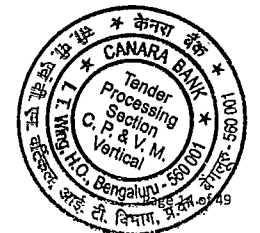
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
74	46	SECTION G - GENERAL CONDITIONS	Clause 13.1	The selected Bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The selected Bidder shall furnish an undertaking as given in Annexure-6.	<p>While we are principally fine with the provision, we humbly propose to impose mutual confidentiality obligations upon the parties. The revised clause is given below:</p> <p>The selected Bidder Either Party shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected Bidder The Party disclosing confidential information shall suitably defend, indemnify Bank the Party receiving such information or any loss/damage suffered by Bank the Party receiving Confidential Information on account of and to the extent of any disclosure of the confidential information. The selected Bidder shall furnish an undertaking as given in Annexure-6.</p>	Bidder to comply with RFP Terms and Conditions.
75	46	SECTION G - GENERAL CONDITIONS	Clause 14.1	The Bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the Bidder; 14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the Bidder;	<p>We humbly propose modification to indemnity clause, since the RFP already provides recourse to other remedies to the Bank in case of failure of the Bidder to provide the Services as per the terms and conditions of the RFP:</p> <p>The Bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the Bidder; 14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the Bidder;</p>	Bidder to comply with RFP Terms and Conditions.
76	47	SECTION G - GENERAL CONDITIONS	Clause 15.2	For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the selected Bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the selected Bidder, resulting in such a situation.	<p>While we are principally fine with the provision, we humbly propose to add import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown within the definition of "Force Majeure" under the clause. The revised clause is reproduced hereunder:</p> <p>For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the selected Bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown, and events not foreseeable but does not include any fault or negligence or carelessness on the part of the selected Bidder, resulting in such a situation.</p>	Bidder to comply with RFP Terms and Conditions.



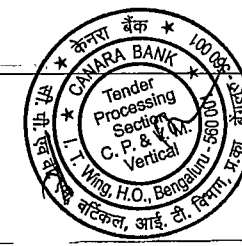
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
77	50	SECTION G - GENERAL CONDITIONS	Clause 21	The bank reserves the right to modify/cancel/re-tender without assigning any reasons whatsoever. The bank shall not incur any liability to the affected Bidder (s) on account of such rejection. Bank shall not be obliged to inform the affected Bidder (s) of the grounds for the Bank's rejection/cancellation.	<p>While we are principally fine with the provision of termination for convenience, we humbly propose to amend the clause. The revised clause is given below:</p> <p>Subject to an advance written notice of 90 days, the bank reserves the right to modify/cancel/re-tender without assigning any reasons whatsoever upon payment of mutually agreed convenience fee. The bank shall not incur any liability to the affected Bidder (s) on account of such rejection. Bank shall not be obliged to inform the affected Bidder (s) of the grounds for the Bank's rejection/cancellation. Any modification in the scope would incur additional costs to the Bank as may be mutually agreed by the parties. Notwithstanding anything to the contrary, Bidder shall be entitled to receive payment for all the deliverables and/or Services provided to the Bank upto the effective date of termination including for the work in progress.</p>	Bidder to comply with RFP Terms and Conditions.
78	51	SECTION G - GENERAL CONDITIONS	Clause 24.1	The Bank Clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain Bidder /prospective Bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.	<p>While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below:</p> <p>The Bank Clarifies that the Bank Parties shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain Bidder /prospective Bidder/Bank from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank and the Bidder may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.</p>	Bidder to comply with RFP Terms and Conditions.
79	127, 128	Appendix-F Pre Contract Integrity Pact	Clause 8.1	The BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.	<p>While we are principally fine with the provisions of Pre-Contract integrity pact and shall ensure compliance, however, we humbly request deletion for the following clause:</p> <p>Your good office shall acknowledge that the invoicing/pricing varies per volume, location, scope and other related circumstances and can't be assessed against watertight parameters.</p>	Bidder to comply with RFP Terms and Conditions.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
80	131	Appendix-G Draft Contract Agreement	Clause 2.6	If during the term of Contract, the performance in whole or in part by either Party [BANK/VENDOR/ SERVICE PROVIDER] of any obligations under the Contract is prevented or delayed by reason of war, destructive act of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemic, quarantine restrictions, strikes, lock-outs, or acts of god (hereinafter referred to individually as an "Event" the notice of happening of which shall be given by either Party to the other within seven days of the date of occurrence of such Event), neither Party [BANK nor VENDOR/ SERVICE PROVIDER] shall be entitled to terminate this Contract nor have any claim for damages against the other by reason only of such non-performance or delay in performance.	While we are principally fine with the provision, we humbly propose to add import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown within the definition of "Event" under the clause. The revised clause is reproduced hereunder: If during the term of Contract, the performance in whole or in part by either Party [BANK/VENDOR/ SERVICE PROVIDER] of any obligations under the Contract is prevented or delayed by reason of war, destructive act of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemic, quarantine restrictions, strikes, lock-outs, import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown or acts of god (hereinafter referred to individually as an "Event" the notice of happening of which shall be given by either Party to the other within seven days of the date of occurrence of such Event), neither Party [BANK nor VENDOR/ SERVICE PROVIDER] shall be entitled to terminate this Contract nor have any claim for damages against the other by reason only of such non-performance or delay in performance.	Bidder to comply with RFP Terms and Conditions.
81	132	Appendix-G Draft Contract Agreement	Clause 7	VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below: VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of intimation to the BANK.	Bidder to comply with RFP Terms and Conditions.
82	132, 133	Appendix-G Draft Contract Agreement	Clause 8.1	The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 8.1.1. Delay in delivery beyond the specified period for delivery. 8.1.2. Serious discrepancies noted in the items delivered. 8.1.3. Breaches in the terms and conditions of the Order.	While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below: The Bank Either Party reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 8.1.1. Delay in delivery beyond the specified period for delivery. 8.1.2. Serious discrepancies noted in the items delivered. 8.1.3. Breaches in the terms and conditions of the Order. Notwithstanding anything to the contrary, Bidder/Vendor shall be entitled to receive payment for all the deliverables and/or Services provided to the Bank upto the effective date of termination/cancellation including for the work in progress.	Bidder to comply with RFP Terms and Conditions.



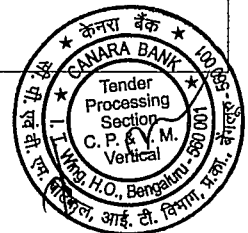
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
83	133	Appendix-G Draft Contract Agreement	Clause 8.2	<p>The Bank reserves the right to cancel the contract placed on the Vendor/Service Provider and recover expenditure incurred by the Bank on the following circumstances:</p> <p>8.2.1. Non submission of acceptance of order within 7 days of order.</p> <p>8.2.2. Excessive delay in execution of order placed by the Bank.</p> <p>8.2.3. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid.</p> <p>8.2.4. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise.</p> <p>8.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.</p> <p>8.2.6. The progress made by the Vendor/Service Provider is found to be unsatisfactory.</p> <p>8.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.</p>	<p>While we are principally fine with the provision, we humbly propose to amend the clause. The revised clause is given below:</p> <p>The Bank Either Party reserves the right to cancel the contract placed on the Vendor/Service Provider and recover expenditure incurred by the Bank on the following circumstances:</p> <p>8.2.1. Non submission of acceptance of order within 7 days of order.</p> <p>8.2.2. Excessive delay in execution of order placed by the Bank or any delay in payment to the Bidder.</p> <p>8.2.3. The Vendor/Service Provider/Bank commits a breach of any of the terms and conditions of the bid and the Contract Agreement.</p> <p>8.2.4. The Vendor/Service Provider/Bank goes in to liquidation voluntarily or otherwise.</p> <p>8.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.</p> <p>8.2.6. The progress made by the Vendor/Service Provider is found to be unsatisfactory.</p> <p>8.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.</p> <p>Notwithstanding anything to the contrary, Bidder/Vendor shall be entitled to receive payment for all the deliverables and/or Services provided to the Bank upto the effective date of termination/cancellation including for the work in progress.</p>	Bidder to comply with RFP Terms and Conditions.
84	133	Appendix-G Draft Contract Agreement	Clause 8.4	In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	We are principally fine with the provision. However, we humbly request to omit sub-clause 4 of clause 8 in its entirety as the Contract already provides recourse to other remedies to the Bank including right of termination of Contract, right to cancel Purchase Order, right to invoke Bank Guarantee or foreclose Security Deposit given by the Bidder towards non-performance/non-compliance of the terms and conditions of the contract, right of invocation of claim for damages.	Bidder to comply with RFP Terms and Conditions.
85	133	Appendix-G Draft Contract Agreement	Clause 8.5	After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	We are principally fine with the provision. However, we humbly request to omit sub-clause 5 of clause 8 in its entirety as the Contract already provides recourse to other remedies to the Bank including right of termination of contract, right to cancel Purchase Order, right to invoke Bank Guarantee or foreclose Security Deposit given by the Bidder towards non-performance/non-compliance of the terms and conditions of the contract, right of invocation of claim for damages.	Bidder to comply with RFP Terms and Conditions.
86	134	Appendix-G Draft Contract Agreement	Clause 10.1	VENDOR/ SERVICE PROVIDER warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER shall ensure that the Solution supplied to the BANK shall not infringe the third party intellectual property rights, if any. VENDOR/ SERVICE PROVIDER shall ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as VENDOR/ SERVICE PROVIDER	We are principally fine with the provision. However, we humbly request to omit sub-clause 1 of clause 10 in its entirety since the Contract already provides recourse to other remedies to the Bank including payment of penalties and claim of indemnification in case of violation or infringement of a third party's intellectual property by the selected Bidder under clause 11.2 of the Contract Agreement. Accordingly, warranty for infringement of third party IPR along with claim of indemnity for breach of third party IPR would tantamount to dual compensation.	Bidder to comply with RFP Terms and Conditions.



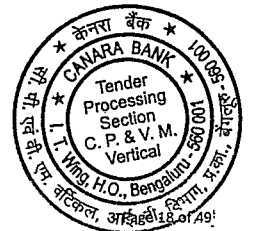
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
87	134	Appendix-G Draft Contract Agreement	Clause 10.2	<p>In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, VENDOR/ SERVICE PROVIDER shall at its choice and expense:</p> <p>[a] Procure for BANK the right to continue to use such deliverables;</p> <p>[b] Replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or</p> <p>[c] If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.</p>	<p>While we are principally fine with the provision, we humbly propose to amend clause 10.2 (c). The revised clause is given below:</p> <p>[c] If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.</p>	Bidder to comply with RFP Terms and Conditions.
88	135	Appendix-G Draft Contract Agreement	Clause 11.1	<p>VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>11.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>11.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p>	<p>We humbly propose modification to indemnity clause, since the Contract already provides recourse to other remedies to the Bank in case of failure of the Bidder to provide the Services as per the terms and conditions of the Contract:</p> <p>VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>11.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>11.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p>	Bidder to comply with RFP Terms and Conditions.



SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
89	135	Appendix-G Draft Contract Agreement	Clause 12.1	<p>VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information. VENDOR/ SERVICE PROVIDER shall furnish an undertaking in the prescribed format.</p> <p>THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS.</p>	<p>While we are principally fine with the provision, we humbly propose to impose mutual confidentiality obligations upon the parties. The revised clause is given below:</p> <p>VENDOR/ SERVICE PROVIDER Either Party shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER The Party disclosing confidential information shall suitably defend, indemnify BANK-the Party receiving such information-for any loss/damage suffered by BANK the Party receiving Confidential Information on account of and to the extent of any disclosure of the confidential information. VENDOR/ SERVICE PROVIDER shall furnish an undertaking in the prescribed format.</p> <p>THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER/BANK SHALL BE BOUND BY THE SAID OBLIGATIONS.</p>	Bidder to comply with RFP Terms and Conditions.
90	136	Appendix-G Draft Contract Agreement	Clause 13.2	<p>For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the VENDOR/ SERVICE PROVIDER, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, Government policies or events not foreseeable but does not include any fault or negligence or carelessness on the part of the VENDOR/ SERVICE PROVIDER, resulting in such a situation.</p>	<p>While we are principally fine with the provision, we humbly propose to add import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown within the definition of "Force Majeure" under the clause. The revised clause is reproduced hereunder:</p> <p>For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the VENDOR/ SERVICE PROVIDER, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, Government policies, import/export embargo or restriction, financial sanction, pandemics and epidemics, lockdown or events not foreseeable but does not include any fault or negligence or carelessness on the part of the VENDOR/ SERVICE PROVIDER, resulting in such a situation.</p>	Bidder to comply with RFP Terms and Conditions.
91		Appendix-G Draft Contract Agreement		Propose addition of Limitation of Liability clause	<p>We humbly propose insertion of the following LOL clause :</p> <p>The total aggregate Liability of either party shall in no circumstances (including any liability, damages, SLA Penalty/Liquidated Damage, losses or claim arising from tort, contract, representation or warranty, indemnity, negligence or otherwise) under or in connection with this Contract or based on any claim for indemnity or contribution exceed the total fees received by selected Bidder/Vendor/Service Provider from the Bank/Purchaser under the relevant SOW six (6) months preceding the date of such claim.</p> <p>Notwithstanding anything contained in this Contract, neither party shall be liable to the other party for any indirect or consequential losses, damages, whether arising from tort (including negligence) or breach of contract including without limitation loss of profits, operation of time, goodwill or anticipated savings.</p>	Bidder to comply with RFP Terms and Conditions.



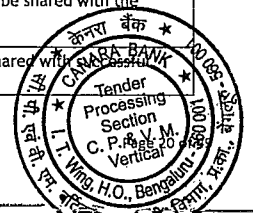
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
92	24	18.1	Right to Audit	<p>The selected Bidder (Service Provider) has to get itself annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank. The Service Provider and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.</p>	<p>Provided; prior notice not less than 7 days shall be provided to the vendor for conducting any audit related exercise.</p>	<p>Bidder to comply with RFP Terms and Conditions.</p>
93	22	10.6	Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	<p>.It may be noted that the Bank reserves the right to demand additional performance Bank Guarantee (as per Appendix-E) to the tune of 10% of the value of the Purchase Order, if AMC/ATS charges quoted by the selected bidder are abnormally low (i.e. AMC/ATS Cost percentage per annum should not be less than 5% of the cost of Hardware, software and License). The Bank has discretion to consider such offer or for seeking clarification from the selected bidder to decide for consideration. This Bank Guarantee will be towards contractual/AMC/ATS obligations of the selected bidder. The bidder shall quote the charges of AMC/ATS as per the Bill of Material (Annexure-15). This Bank guarantee shall be submitted within 15 days from the date of acceptance of the order which shall cover warranty and AMC/ATS period with a claim period of 3 months. The selected bidder has to submit this Bank guarantee in addition to the Security Deposit/Bank Guarantee as specified in clause 9 of Section-F. The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompleteness of the project and warranty period.</p>	<p>PBG deposit should be 3% of total contract value as per industry standard.</p>	<p>As mentioned in GeM Bid Document, PBG is 10% of the total contract value. Bidder to Comply with RFP terms and Conditions</p>



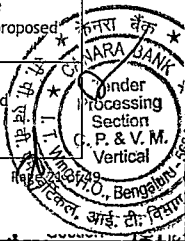
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
94	40	13.5	Order Cancellation/Termination of Contract	After the award of the contract, if the selected Bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving onemonth notice for the same. In this event, the selected Bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled	Provided, Tech M shall be liable to bear an incremental cost upto 110% of the price quoted in the bid submission.	Bidder to comply with RFP Terms and Conditions.
95	67	Annexure-9 Scope of Work	Annexure-9 Scope of Work	3.Build and maintain the interfaces with the relevant Application systems for automatically uploading / downloading of data at no extra cost to the Bank.	Can bank give a list of all the interfaces in scope please?	Please be guided by terms of RFP
96	70	33.Application and Interface:	33.Application and Interface:	Additionally, CCMS solution should have capability to connect to legacy system for fetching historical data.	Where does this historic data reside? Does the bank want to migrate this to the current application or this will be available in the old platform database or Data Lake of bank? How far does the historic data go? What is the size?	At present bank is not having full fledged CCMS system/software,Currently bank is facilitating certain services like Direct Debit Functionality(DDF),Fee Collection,other services using individual different applications, however Bank will support and coordinate in data cleansing and proper formatting during data migration if its required as per bank requirement
97	70	33.Application and Interface:	33.Application and Interface:	33.10.Web scrapping should be done by vendors having required legal licenses	What use cases does bank envisage for web scrapping?	Web scraping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scraping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
98	71	34.API enabled system	34.API enabled system	34.1 Bidder should be providing the middleware/API to connect Client's ERP Solution and Bank API Gateway.	What technology / COTS product is the current API Gateway? Does bank have existing middleware that can be leveraged or a product should be suggested? Most vendors today provide this as a bundled offering today.	Bank is having API Gateway and same can leveraged.
99	71	35.Collection Module:	35.Collection Module:	General	Does bank have its Feet on Street solution to integrate into?	Additional inputs required to address the query.
100	71	35.Collection Module:	35.Collection Module:	35.1.2.The deposit slip will have QR code which will provide complete information of the remitter and beneficiary with client codes. the software should have the capability to read the data through QR code and capture the relevant details to minimize the errors in while making cash entry.	Does bank have its QR code generation module that can be integrated into?	We are having existing software for QR Code generation, however CCMS Solution should have the provision to generate QR Code as mentioned in relevant clauses in the RFP.
101	71	35.Collection Module:	35.Collection Module:	35.1.2.The deposit slip will have QR code which will provide complete information of the remitter and beneficiary with client codes. the software should have the capability to read the data through QR code and capture the relevant details to minimize the errors in while making cash entry.	Does bank have its QR code generation module that can be integrated into?	We are having existing software for QR Code generation, however CCMS Solution should have the provision to generate QR Code as mentioned in relevant clauses in the RFP.



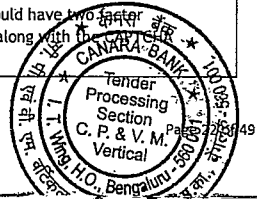
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
102	73	36. Virtual account management (VAM)	36. Virtual account management (VAM)	36.5.The solution must support both static and dynamic VAM structures including VPA for transactions vi. VAM should support generation of QR codes for collection	Does bank have its QR code generation module that can be integrated into?	We are having existing software for QR Code generation, however CCMS Solution should have the provision to generate QR Code
103	74	36. Virtual account management (VAM)	36. Virtual account management (VAM)	36.14.VAN should support the collections for Clients through either of the modes viz., Cheque, Cash, Collection through virtual account/e-collection viz. NEFT/RTGS/IMPS/UPI /QR Code	Can we assume that the QR code here refers to UPI QR code?	Yes
104	74	36. Virtual account management (VAM)	36. Virtual account management (VAM)	36.20. The solution should accept all e-based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine and other valid digital platform like GPay, Paytm, etc.	Can we assume that this will be integration to Card Acquiring Platform / Switch / Payment Gateway and bank today has all of this?	Clause is self explanatory, Bidder to comply with relevant clauses of RFP
105	76	40.Mandate Management Collection (Direct Debit/ /NACH/ MMS)	40.Mandate Management Collection (Direct Debit/ /NACH/ MMS)	1.1. There should be options to attach the scanned Mandate copies/Direct Debit Authorization Forms during mandate registration and its retrieval for verification.	Does bank have existing Document Management System to integrate into that can be leveraged for document storage?	The solution should have capabilities to handle the said functionalities.
106	77	40.Mandate Management Collection (Direct Debit/ /NACH/ MMS)	40.Mandate Management Collection (Direct Debit/ /NACH/ MMS)	40.9.7.E-Mandate registration functionalities including registration module at multiple locations of Bank & Corporate Branches through webpages as well as "bit.ly" link creations.	Can you expand on this please? Understand the need to create URLs for registration of eMandates. Can you please explain the registration module at multiple locations of Bank and Corporate Branches?	Mandate registration can be initiated by the corporate customer by accessing the corporate portal and filling in details which shall be validated as per Bank/Regulatory guidelines through Online mode.
107	80	42.Administrative & Monitoring Module	42.Administrative & Monitoring Module		Can some of the functionality be achieved by integrating into bank's enterprise tools? For example Monitoring and logging can be done at bank enterprise level.	The modules to be provided in terms of the RFP.
108		General	General		Does bank have CI CD automation that can be leveraged for deployment, testing, project management etc.,?	Bidder to be guided by the RFP Terms.
109	86	50.Other Miscellaneous Requirements	50.Other Miscellaneous Requirements	50.6.The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.	Can you please elaborate this with an example? Does bank mean "on behalf of" or fiduciary account here?	The application should be easily-configurable to integrate with any fintech application for enhancement of functionalities.
110	86	50.Other Miscellaneous Requirements	50.Other Miscellaneous Requirements	50.9.The solution should provide facilities to all categories of the customer like Govt. Bodies, Education, Health Care, NBFC's, Finance & Insurance, Asset Management Company Manufacturing and e-commerce etc. It should be able to extend and customize requirements coming up in future to develop sector specific solution	We assume this is future scope and this will be costed to customize since the current requirements of such customers / segments are not known at this time. Please confirm.	Proposed solution should cater to the needs of various sectors in terms of RFP.
111	86	50.Other Miscellaneous Requirements	50.Other Miscellaneous Requirements	Digital assistant- Machine learning based digital assistant/ chatbot to enable customer enquiries on products, statement/ service requests, payment transaction initiation, collection enquiries & setup.	Can we understand that the requirement is to integrate to Banks AI ML Chatbot?	Proposed solution should have capabilities to integrate with the Bank's existing chatbot solution.
112	88	56.Software Licenses:	56.Software Licenses:	56.1.Provide Corporate Licenses for Data Centre (DC) setup, Disaster Recovery Centre (DRC), Near Disaster Recovery (NDR) and UAT setup for unrestricted use across the organization viz. Branches, Location & clients irrespective of locations or number of users.	Does bank have 3 data centres as mentioned, kindly help with location of each and distance.This is to ensure feasibility of HA configuration.	Yes, Bank is having 3 Data centers. The location details will be shared with the selected bidder.
113	89	57.Data Migration	57.Data Migration		Please provide the volumetrics for Data migration	The details will be shared with the selected bidder.



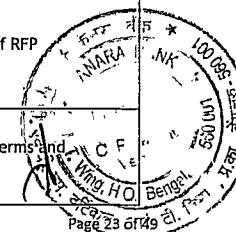
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
114	96	Table B - Software Specifications (System and other related software)	Table B - Software Specifications (System and other related software)	All the system Software proposed as part of solution must be licensed and not open sourced.	is System Software and Infrastructure part of the scope?	Softwares proposed by the selected bidder as part their solution should be properly licensed.
115	12	Section B	8. Scope of Work	8.2.Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Corporate Cash Management Solution. 8.3.During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier. Bank reserves the right to pause the work at any point of time and use the services for partial delivery of select modules of the Solution	The understanding is that if change in scope has an impact on schedule and commercials, the same would be taken up as a change request. Kindly confirm.	Bidder to comply with RFP Terms and Conditions.
116	13	Section C	1. Project Timelines	*Note - Implementation process should start within 4 weeks from the date of Purchase Order.	Request bank to provide a lead time of 8 weeks to onboard the team.	Bidder to comply with RFP Terms and Conditions.
117	68	Annexure-9	Scope of Work	Implementation of other customized solutions as discussed and mutually agreed during documentation phase/Kick off meeting with Bank UAT sign off and Go Live Sign Off	Can bidder propose the list of customizations that would be part of the RFP commercial?	No, Please guided by terms of RFP Terms and Conditions.
118	68	Annexure-9	Scope of Work	17.Provide 24*7 online support for corporate users considering NEFT/RTGS/other digital channels operations being 24*7.	Is bidder expected to provide help desk support to corporate users?	No, Please guided by terms of RFP Terms and Conditions.
119	69	Annexure-9	Scope of Work	25.The bidder will be responsible for Backup of Application and Data Base as per the requirement of the Bank.	Understanding is that bank will be providing the required backup solution. Please confirm	Back up solution is to be supplied by the bidder.
120	86	Annexure-9	50.Other Miscellaneous Requirements	50.11.Digital assistant- Machine learning based digital assistant/ chatbot to enable customer enquiries on products, statement/ service requests, payment transaction initiation, collection enquiries & setup.	Is bidder expected to provide chatbot as a part of the solution or is bidder expected to leverage bank's existing chatbot solution?	Proposed solution should have capabilities to integrate with the Bank's existing chatbot solution.
121	90	Annexure-9	57.Data Migration	57.9.The Bidder will be responsible for assisting the Bank in conducting the acceptance testing and in verifying the completeness and accuracy of the data migrated from the legacy applications to the proposed systems.	What is the quantum of data to be migrated from the legacy system?	At present bank is not having full fledged CCMS system/software,Currently bank is facilitating certain services like Direct Debit Functionality(DDF),Fee Collection,other services using individual different applications, however Bank will support and coordinate in data cleansing and proper formatting during data migration if its required as per bank requirement
122	91	Annexure-9	58.Training	58.7.Training to the User Groups of around 50 engaged with various domains of the Banks operations about:	Please share the mode and frequency of trainings to be conducted for the User Groups	Training batches will be discussed mutually with successful bidder. However, total participants can range upto 50.
123	91	Annexure-9	58.Training	58.3.Executive Awareness Program: Awareness training program to be arranged for senior executives, as decided by the Bank.	Please share the mode, frequency and number of people to be trained under the Executive Awareness training program	Training batches will be discussed mutually with successful.bidder. However, total participants can range upto 50.
124	92	Annexure-9	59.Hardware Sizing and Performance Required:	59.4.The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under.	Please share bank's TPS requirement.	Bidder to refer sub clause 59.4
125	93	Annexure-9	61.Declaration:	2.We hereby confirm that we have back to back arrangements with third party hardware/software for providing continuous and un-interrupted support to meet SLAs obligations as per bid terms.	The understanding is that no hardware is being provided as a part of this RFP. Please confirm.	Yes, Bidder has to provide Hardware Specification requirements for the proposed CCMS Solution
126	17	Section C	6.Penalties & Liquidated damages	6.3.Penalties/liquidated damages for Onsite resources:-In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper.	Request bank to remove resource based penalties as uptime related penalties are already in place.	Bidder to comply with RFP Terms and Conditions.



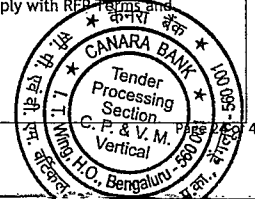
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
127	113	Annexure-15 Bill of Material	Table D - Charges for Onsite Resources after Go-Live	Note: *The quantity mentioned in Table-D is indicative only. *Bank at its discretion can avail onsite / offsite resources based on the requirement. Bank can at its discretion decide the number of resources in case of Onsite support. The charges quoted above shall be fixed for the entire contract period.	The understanding is that in case bank requests for additional resources the same would be charged separately. Please confirm	Yes.
128	93	Annexure-9	60.Onsite Support	The on-site support should extend to services like helpdesk, system backup, data backup, user management, database management / maintenance, updation of data, maintaining integrity of data, loading application upgrades, technical support for ad-hoc queries, archival of data and any other support required with respect of CMS application.	Is helpdesk support in scope? Table D covering onsite resource charges covers only L2 and L3 support	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
129	NA	NA	NA	Bid End Date/Time : 01-09-2023 15:00:00	Since the number of bid documents are quite comprehensive, we would require more time to compile the same. So we would request the bank to extend the bid submission date by minimum 3 weeks.	Bidder to refer the Corrigendum.
130	59	Annexure-2 Pre-Qualification Criteria	11	The Bidder shall have local office in Bengaluru to liaison various activities.	We have our centre of excellence located in Mumbai from where support during implementation would be provided. We are already supporting Canara Bank for an existing project related to Corporate banking through our Mumbai office without any challenges. We would request the bank to consider support for this project from Mumbai office as well.	Bidder to refer the Corrigendum.
131	105	Annexure-10 Technical Evaluation Criteria	1	Section II - Functional and Technical Bid Evaluation: Bidder Credentials and Experience: The Bidder should have experience of having implemented/ implementing Corporate Cash Management Solution in any Govt. organization /Scheduled Commercial Bank in India with atleast 500 branches in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies.	We would request the bank to consider global clients experience as well.	Bidder to refer the Corrigendum.
132	105	Annexure-10 Technical Evaluation Criteria	2	Bidder's Experience in implementing the unique modules: Experience of successful implementation of at least 2 modules of CCMS-(Payments, Collections, Mandates) in any Govt. organization/ Scheduled Commercial Banks in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies.	We would request the bank to consider global clients experience as well.	Bidder to refer the Corrigendum.
133	21	10. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	10.1	10.1. At the time of submission of bids, the bidder has to quote AMC/ATS for Hardware/software, License Items for Two (2) years after completion of Three (3) years warranty period, in the commercial bid separately for comprehensive maintenance contract.	Please confirm that the scope will be only for CMS application and no hardware implementation, warranty, support will be in scope.	Bidder to refer the Corrigendum.
134	21	10. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	10.3	10.3. Support for maintenance of solution (including Hardware, Software, OS and software license) supplied should be available for a minimum period of Two (2) years, covering all parts, maintenance and support, after expiry of warranty period.	Please confirm that the scope will be only for CMS application and no hardware implementation, warranty, support will be in scope.	Bidder to refer the Corrigendum.
135	59	Annexure-2 Pre-Qualification Criteria	11	The Bidder shall have local office in Bengaluru to liaison various activities.		Bidder to refer the Corrigendum.
136	70	33. Application and Interface	33.3	The application must support two factor authentication mechanism during login with Captcha enabled.	Please confirm if Captcha is enabled	Application should have two factor authentication along with Captcha capability.



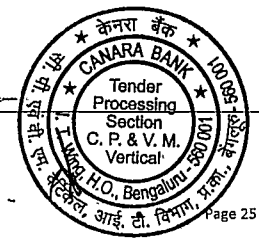
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
137	74	36. Virtual account management (VAM)	36.2	The solution should accept all e-based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine and other valid digital platform like GPay, Paytm, etc.	Ideally there is a dedicated inward collection application that receives the inward collections from different channels. Please elaborate on the scope expectation from a transaction banking application.	Bidder to comply with RFP Terms and Conditions.
138	75	39. Payment Module	39.1	Host to Host Integration - Application should have the capability to integrate through SFTP, H2H, Web service /API, bulk and batch process directly with client's ERP system/any front- end operating system Application of the client to initiate automated payment advice without any manual intervention. The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO refunds or any other pay-outs with a configurable workflow, which allows initiation of approvals/ STP.	We understand that the prepaid card wallets will be from UBI. If other wallets, please share the scope of wallet providers.	Clause is self explanatory, Bidder to comply with relevant clauses of RFP
139	86	50. Other Miscellaneous Requirements	50.4	The solution should facilitate with client file mapping tool, where input file can be accepted in either of the file format such as CSV, text delimited, XML and generate the desired system uploadable output file.	We understand the output file is the reverse file to be sent to customer ERP. Please confirm.	Output file refers to Response file it may be sent to either customer ERP or any other system as per the requirement and Vice versa.
140	23	14	Software, Drivers and Manuals	The selected bidder shall supply along with each item all the related documents, Software Licenses loaded in the Hardware items without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.	We generally do not provide any detailed documents and to be checked in other projects	Bidder to comply with RFP Terms and Conditions.
141	23	15.1	Documents, Standard Operating Procedures and Manuals	All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the Bidder shall become the property of the Bank.	We generally do not provide any detailed documents and to be checked in other projects	Bidder to comply with RFP Terms and Conditions.
142	23	15.2	Documents, Standard Operating Procedures and Manuals	Provide comprehensive documentation of the application including but not limited to, the application architecture, description of the interfaces, the data model, database table structure, data flow diagrams, complete description of the data elements (metadata), user manual for all stakeholders (marketing team, operations teams) with step-by-step process and workflow with screenshots and any such requirements of the bank		Bidder to comply with RFP Terms and Conditions.
143	45	10	Insurance	The Hardware to be supplied will be insured by the Bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder has to obtain transit insurance cover for the items to be delivered from their factory/godown to the location and such insurance cover should be available till installation of the Solution	We neither provide any hardware nor insure the same	Bidder to refer the Corrigendum.
144	90	58.1	Training	Vendor must impart training to the Bank's Core Team (IT as well as functional) before UAT. The training should cover configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes of CMS application	We do not provide detailed trainings as per mentioned to any of our customers	Please be guided by Terms of RFP.
145	91	58.6	Training	Bidder should provide eLearning module which can be integrated with Banks' eLearning module	To be checked in other projects	Please be guided by terms of RFP.
146	92	58.6	Hardware Sizing and Performance Required:	Vendor is required to conduct at least one DR drill in a quarter	DR Drill is the responsibility of the Bank and we only support	Bidder should provide technical support during DR drill.
147	88	Annexure-10 Technical Evaluation Criteria	54.1	The Bidder will be responsible for setting up the test environment for interface testing.	Please provide more information about the environment that you would need for integration testing	Please be guided by Terms of RFP
148	97	Annexure-10 Technical Evaluation Criteria	11	Should have Developer portal.	Please provide a use case and more details about the requirement	Bidder to comply with RFP Terms and Conditions.



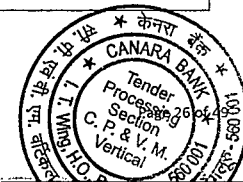
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
149	44	6	6	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the selected Bidder shall extend all cooperation in this regard.	We are principally ok with the clause. However, kindly note we would be agreeable with below modified clause: "Bank at its discretion may with prior written notice and at its own cost, verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the selected Bidder shall extend all cooperation in this regard."	Bidder to comply with RFP Terms and Conditions.
150	44	7	7	In connection with the work or contravenes the provisions of General Terms, if the selected Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected Bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder.	Request to kindly consider the below modified clause as follows: In connection with the work or contravenes the provisions of General Terms, if the selected Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected Bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder liable for the court awarded damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder.	Bidder to comply with RFP Terms and Conditions.
151	45	12	10	Intellectual Property	Request bank to add the following provision under IPR in RFP as there is no mention of ownership: All Intellectual property rights in the proposed solution shall at all times owned by the selected bidder along with its derivatives. Any custom development done on the base proposed solution shall be owned by the selected bidder only.	Bidder to comply with RFP Terms and Conditions.
152	46	14	14.1.	The Bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the Bidder	We are principally ok with the clause. However, for breach of agreement, bank will have remedies available at law. Please note below clause with slight modification: 14.1 1. The breach, default or non-performance of undertakings, warranties, covenants. or obligations by the Bidder.	Bidder to comply with RFP Terms and Conditions.
153	132	Appendix G, 8.1.3.	13.1.3	Breaches in the terms and conditions of the Order	Request Bank to omit this clause 8.1.3. as for breach of terms of order, bank will have remedies available at law	Bidder to comply with RFP Terms and Conditions.
154	133	Appendix G, 8.2.6.	8.2.6.	The progress made by the Vendor/Service Provider is found to be unsatisfactory.	Kindly omit this clause 8.2.6. from the Contract as it is wide and discretionary	Bidder to comply with RFP Terms and Conditions.
155	133	Appendix G, 8.3.	13.3	Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services without assigning any reasons.	Bank has other remedies available under the Contract. Further, Vendor for the purpose of project will provision time, efforts, and resources and hence clause relating to termination for convenience will affect both the parties adversely. We request bank to: a. Either omit the provision; OR b. increase the notice period amount to 120 days with compensation till the date of termination	Bidder to comply with RFP Terms and Conditions.
156	133	Appendix G, 8.4.	8.4	In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	Request Bank to consider the below points for this clause: a. Bank may exercise this right only when fault is solely attributable to Vendor; and b. Vendor fails to deliver within 30 days from date of notice from Bank, Bank may procure from alternate sources if Vendor fails to cure the breach within 30 days from date of notice from the Bank	Bidder to comply with RFP Terms and Conditions.



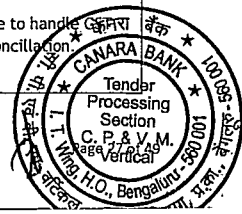
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
157	133	Appendix G, 8.5.	8.5	1.1. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request Bank to consider the below points. As for purpose of this project, Vendor will have provisioned resources and cost for successful completion of project. Hence, in good faith, kindly note the following and consider modification based on below submission- a. kindly omit the open and wide terms- " if Vendor does not perform satisfactorily" b. Further, we are not agreeable with bearing additional cost pertaining to execution of balance contract by third party c. Vendor should be given sufficient period of notice to remedy any delays to retain purpose of contract in place in good faith. Further, bank may, if Vendor fails to remedy the breach within 30 days from date of notice from Bank, have the remaining portion of contract executed from third party at its own cost as Bank will have remedies available at law for breach of contract by Vendor	Bidder to comply with RFP Terms and Conditions.
158	134	Appendix G, 10.	10	Intellectual Property	Request bank to add the following provision under IPR in Contract as there is no mention of ownership: All Intellectual property rights in the proposed solution shall at all times owned by the Vendor along with its derivatives. Any custom development done on the base proposed solution shall be owned by the Vendor only.	Bidder to comply with RFP Terms and Conditions.
159	135	Appendix G, 10.	11.1.	The Bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 11.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the Bidder	We are principally ok with the clause. However, for breach of agreement, bank will have remedies available at law. Please note below clause with slight modification and omit as per below: 11.1.1. The breach, default or non-performance of undertakings, warranties, covenants. or obligations by the Bidder.	Bidder to comply with RFP Terms and Conditions.
160	NA	Appendix G	NA	Please add Limitation of Liability in the Contract	Request bank to add the following clauses in the Contract- Vendor shall not be liable for any liability to the other party, or any third party, for any indirect, speculative, consequential, incidental and special damages. The aggregate liability of Vendor towards the Bank shall not exceed the fees received by Vendor immediately preceding 1 year from date of claim	Bidder to comply with RFP Terms and Conditions.
161	NA	Appendix G	NA	Please add non-solicitation clause in the Contract	Non-Solicitation: Bank further agree that during the term of this Agreement and for a period of two (2) years thereafter it shall not without the express written consent of the Vendor, directly or indirectly: i. recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by Vendor including any of its affiliates sub-contractors, vendors, etc.); or ii. induce any person who shall have been an associate of Vendor (including any of its affiliates sub-contractors, vendors, etc.) at any time to terminate his/ her relationship with the Vendor.	Bidder to comply with RFP Terms and Conditions.



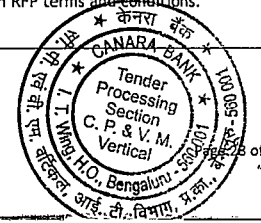
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
162	NA	General	NA	Procurement of software / hardware	We are aware that this RFP's scope is limited to the purchase of software for a cash management solution, not hardware, and that this RFP does not cover the purchase, maintenance, or support of hardware. Kindly confirm	Bidder to comply with RFP Terms and Conditions.
163	69	Annexure-9 Scope of Work	NA	1.1. Real time query resolution- during lifecycle of dealing with Fin-Tech including POC, integration, testing & production.	We would request bank to provide examples of Fintechs envisaged to be on boarded onto the platform.	The proposed solution should be configurable to integrate with any fintech application for enhancement of functionalities.
164	70	Annexure-9 Scope of Work	33.5	The System should be able to extend and customize requirements as per new product development for various sector specific solution	This requirement is not clear. Are you referring to Corporate segments like Large, SME etc. ?	Any new requirement coming up from Corporate clients which is not available in the existing solution requires certain development and customisations to make the solution ready . Vendor has to support in customisations.
165	70	Annexure-9 Scope of Work	33.1	Web scrapping should be done by vendors having required legal licenses	Please elaborate the scope for Web scrapping.	Web scraping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scraping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
166	70	Annexure-9 Scope of Work	33.3	Application should have open APIs for Integrating with client's ERP systems for initiating financial & non-Financial transactions.	Please provide the scope for bank internal systems with which integration is expected.	This could be the backend APIs like JSON, SOAP, XML etc. Internal System details will be shared with the successful bidder.
167	71	Annexure-9 Scope of Work	34.3	Should have Developer-portal to enable Bank team to do basic customizations on the available APIs	Developer portal is required for bank users to customize the existing solution or develop new functionality ?	Yes, the portal should provide bank users to do interface/ API customization and developing new functionalities.
168	77	Annexure-9 Scope of Work	40.10.3.	MMS features should include the H2H facility, download of files from NPCI and placing the same in specified folders for invoking uploads for Mandate Verification/Transactions.	The CMS system will not interface with NPCI but would get the files/data from the bank CBS. Is our understanding correct ?	Integration with NPCI is required to establish host to host functionality and avoid manual intervention.
169	78	Annexure-9 Scope of Work	40.10.6.	The transactions once get over, the response file shall be sent to NPCI through H2H and an ACK shall be updated for status updation in the system.	The CMS system will not interface with NPCI but would handover files/data to CBS. Is our understanding correct ?	Integration with NPCI is required to establish host to host functionality and avoid manual intervention.
170	80	Annexure-9 Scope of Work	42.6	Module for tracking change requests.	This requirement is outside the scope of CMS. We include a change management section in our proposal which would help bank understand our process.	The bidder should have a track on the customisations done in the application and provide reports to the Bank /any regulatory authorities as on when required.
171	80	Annexure-9 Scope of Work	42.1	Application should control amendments/deletion to Audit Trails, Transaction Journal and Logs, and should keep record of all such modifications.	What is meant by Control amendments / deletion to Audit trails? Is a UI required or the requirement is to show amendments / deletion in the audit trail ?	Any changes made to be audit trails to be properly controlled and monitored. System should generate necessary logs to have proper control on these modifications. Requirement is to show amendments/deletion in the audit trail.
172	80	Annexure-9 Scope of Work	43.6	Define process flow for each of the clients based on Scheme master	Require more details on "Scheme Master" and relevance to process flow.	Based on the scheme master it can be decided that process is for collection/payment/mandate /hybrid collection etc.



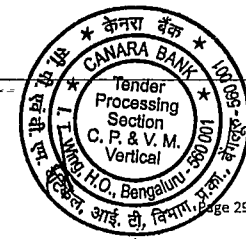
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
173	80	Annexure-9 Scope of Work	43.5	Product set up parameters should be configurable through front end.	Please elaborate the product setup parameters required on Front end	The product portfolios are defined under various schemes like collection , bulk payment , mandate direct debit etc. In case of collections through cheque, application should have the capability to parameterise release of funds based on inputs say on T+1, T+2 , T+3 basis as per terms agreed with customer.
174	102	Annexure-10 Technical Evaluation Criteria	69	Define process flow for each of the clients based on Scheme master	Require more details on "Scheme Master" and relevance to process flow.	Based on the scheme master it can be decided that process is for collection/payment/mandate /hybrid collection etc.
175	102	Annexure-10 Technical Evaluation Criteria	71	Application should have Credit Generation module for collection services	Is the bank referring to Netting of Collections ?	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
176	81	Annexure-10 Technical Evaluation Criteria	73	The system should have interface with Drag & Drop/mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats can be easy for different requirements from different clients.	Is the bank referring to customized report generation capability like Crystal report ?	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
177	82	Annexure-9 Scope of Work	47	Application should support corporate LMS functionality with key offerings such as domestic sweeping, flexible sweeping, with proper reporting and MIS.	Notional Pooling is not allowed by RBI in India. Please confirm whether this would be part of scope.	Please be guided by the terms of RFP.
178	103	Annexure-10 Technical Evaluation Criteria	84	The application should have the capability to provide integrated nodal account for e commerce entities with collection and payment services.	Please elaborate this requirement with an example	Please be guided by the terms of RFP.
179	86	Annexure-9 Scope of Work	50.5	Provision for customer assist through facility to troubleshoot the customer issues online through their profile with limited access.	Is the bank referring to Screen Sharing capability for troubleshooting / Assist ?	Based on the customer request and some credentials, either solution provider or bank admin can be able troubleshoot the issue with limited access
180	86	Annexure-9 Scope of Work	50.6	The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.	Please elaborate this requirement with an example. Is the bank looking at self on boarding module for existing / new customers ?	The application should be easily configurable to integrate with any fintech application for enhancement of functionalities.
181	86	Annexure-9 Scope of Work	50.4	108. The solution should facilitate with client file mapping tool, where input file can be accepted in either of the file format such as CSV, text delimited, XML and generate the desired system uploadable output file.	We understand the output file is the bank's internal processing system. Please confirm.	Please be guided by Terms of RFP.
182	81	Annexure-9 Scope of Work	46.6	All the built-in reports must be designed in a standard source like Oracle with capabilities to integrate with other reporting engines.	Please elaborate more on this requirement.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
183	87	Annexure-9 Scope of Work	54.6	Any suggestions from the Bank will have to be included by The Bidder.	Please elaborate more on this requirement.	Customisations which are critical for the system to go LIVE and to meet the requirement should be considered under scope of work without any additional cost to the Bank.
184		Annexure-9 Scope of Work	31.1	Real time query resolution- during lifecycle of dealing with Fin-Tech including POC, integration, testing & production.	We would request bank to provide examples of Fintechs envisaged to be on boarded onto the platform.	The application should be easily configurable to integrate with any fintech application for enhancement of functionalities
185	70	Annexure-9 Scope of Work	32.1	Basket of payment and services option like Quick Pay, Recharge Zone. GST forms reconciliation.	1. By recharge zone, we understand integration is required with BBPS to get the biller details and allow corporate to recharge for services. 2. Please confirm on expectations under GST forms reconciliation.	Yes , Solution should be able to handle related calculation and reconciliation.



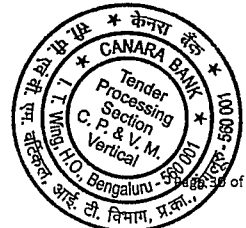
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
186	70	Annexure-9 Scope of Work	33.1	Web scrapping should be done by vendors having required legal licenses.	Which business cases in terms of our solution would require web scrapping	Web scrapping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scrapping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
187	71	Annexure-9 Scope of Work	33.12	The solution must support users to configure their login IDs including using their Corporate email address for login	We understand requirement is for bank users being able to configure corporate users login which can be corporates email id as well. Please confirm.	Corporates should be provided with privileges to configure logins to their users
188	71	Annexure-9 Scope of Work	33.13	The solution must support set-up of the customer profile, users, transaction workflows and entitlements - by both the bank and the corporates/clients.	Customer profile setup should be done by the bank as part of on boarding. Please confirm.	Yes, Customer profile setup shall be done by the Bank and the Corporates should be provided with privileges to configure to their users
189	72	Annexure-9 Scope of Work	35.1.2	The deposit slip will have QR code which will provide complete information of the remitter and beneficiary with client codes. the software should have the capability to read the data through QR code and capture the relevant details to minimize the errors in while making cash entry.	We understand bank already has QR code scanning tool with which integration is expected.	The proposed Solution should have the capability to generate QR Code.
190	72	Annexure-9 Scope of Work	35.1.3	The solution should be able to take deposit into the virtual accounts and this virtual account may be linked with multiple branches or a pool of branches. There should be option to capture data field with flexible length for virtual account field.	We assume, linking virtual account to multiple branches will be reporting purpose. Please confirm.	Yes.
191	72	Annexure-9 Scope of Work	35.2.4	The solution must integrate with the Cash pickup agencies for daily MIS of deposits through API, SFTP or file upload	Please elaborate on expectations under file upload for MIS details for Cash pickup agencies.	Please be guided by terms of RFP.
192	73	Annexure-9 Scope of Work	35.2.9	The solution must provide MIS to Client based on pick-up point, location, instrument details and any other hierarchy as may be defined by it through its Virtual Account solution.	Please elaborate on expectations under linkage of virtual account hierarchy for providing MIS reports for Collections.	Please be guided by terms of RFP.
193	73	Annexure-9 Scope of Work	35.2.10	The solution must provide the summary of charges debited to the Corporate / Virtual Account providing date wise collection from each of the pick-ups along with further drill down for more information, if required.	Please elaborate on the expectations under summary of charges debited to virtual accounts.	Please be guided by terms of RFP.
194	73	Annexure-9 Scope of Work	36.1	Virtual account management will be a key component of the CMS application for collections, payments and liquidity management transactions.	Please elaborate on the expectations under liquidity management transactions.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
195	74	Annexure-9 Scope of Work	36.9	Functionality of balance transfer vertically and horizontally as per the defined rules and for "n" hierarchy.	Please elaborate on the use case for holding balance in virtual accounts.	Balance transfer vertically indicates top to bottom or vice versa whereas horizontally indicates transfer based on the requirements of the bottom chain.
196	74	Annexure-9 Scope of Work	36.2	The solution should accept all e-based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine and other valid digital platform like GPay, Paytm, etc.	Ideally there is a dedicated inward collection application that receives the inward collections from different channels. Please elaborate on the scope expectation from a transaction banking application.	Please be guided by terms of RFP.
197	75	Annexure-9 Scope of Work	37.3	The system should have capability to integrate with existing in house SNA (Single Nodal Account) module accounts.	We understand integration is required for fetching the balances of the account. Please confirm understanding.	It shall be for full operational purposes
198	75	Annexure-9 Scope of Work	38.2	The system should have a provision to collect fees from various modes of payments e.g. Credit Card/ Debit Card/ Net Banking/Mobile Banking/UPI/QR Code/Payment link.	We understand flow is for the education institution will enter the fees details and link will be sent to the students which will contain payment link. The payment link will be integrated with bank's existing payment gateway for further processing. Please confirm.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.



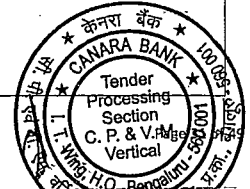
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
199	75	Annexure-9 Scope of Work	39.1	Host to Host Integration - Application should have the capability to integrate through SFTP, H2H, Web service / API, bulk and batch process directly with client's ERP system/any front-end operating system Application of the client to initiate automated payment advice without any manual intervention. The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO refunds or any other pay-outs with a configurable workflow, which allows initiation of approvals/ STP.	We understand that the prepaid card wallets will be from UBI. If other wallets, please share the scope of wallet providers.	Additional inputs required to address the query.
200	76	Annexure-9 Scope of Work	39.12	The solution must allow Bulk Cheque Printing through Corporate Front-end, SFTP & APIs	Wr.t. SFTP & APIs, we assume the cheque payment details will be received through these channels and sent to print queue from where corporate user can initiate cheque printing job.	Yes
201	80	Annexure-9 Scope of Work	43.8	Application should have the capability to create / maintain various other masters viz Charges, Limit, Pooling, Product, Account, Query, Transaction, Location etc.	Please elaborate on expectations under "pooling"	Pooling refers to the collection and release of funds in the desired accounts.
202	83	Annexure-9 Scope of Work	48.5	The module should enable Bank to configure billing workflow including billing cycles, auto debit or receiving payments into the virtual accounts	Please elaborate on the expectations for receiving payments into virtual accounts w.r.t. "Billing"	Billings refers to the invoices raised by the Banks clients and as well as Corporate clients to their clients.
203	84	Annexure-9 Scope of Work	49.21	The solution must allow settlement of transactions initiated over third-party sites e.g. tax payments, e-marketplaces etc. by following the authorization matrix as maintained on the customer front-end.	Please elaborate the scenario with a example for better understanding.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
204	85	Annexure-9 Scope of Work	49.29	The solution must use ML (Machine Learning) for providing quick access to commonly used functions based on the past usage of the user.	Please provide an example for the use case mentioned.	The system should have the capability for enabling the corporates to capture the personalized quick links for quick access to different menus. / the system should prompt the customers with pop ups of the functionalities they want to use. (Like Favourites)
205	85	Annexure-9 Scope of Work	49.32	The solution must allow corporate to initiate the request for opening, modification or closure of vendor based pick-up points and track its status / completion by the Bank	We believe bank is referring to collection transaction initiation through specific pick up points, please confirm.	Yes.
206	86	Annexure-9 Scope of Work	50.4	The solution should facilitate with client file mapping tool, where input file can be accepted in either of the file format such as CSV, text delimited, XML and generate the desired system uploadable output file.	We understand the output file is the reverse file to be sent to customer ERP. Please confirm.	Output file refers to response file it may be sent to either customer ERP or any other system as per the requirement and Vice versa.
207	82	47. Liquidity Management Services (LMS)	47.2.3	The solution must use AI/ML for estimating the realization times of the invoices based on the past record of the debtor / creditor and adjusting the cash forecasts with these inputs	Requesting bank to elaborate more on the use case of AI/ML in case of Cash flow forecasting.	Please be guided by Terms of RFP.
208	85	Annexure-9 Scope of Work	49.29	The solution must use ML for providing quick access to commonly used functions based on the past usage of the user.	The system has capability for enabling the corporates to capture the personalized quick links for quick access to different menus. Please confirm this would suffice.	Yes.
209	NA	NA	NA	Volume and concurrent user details	Please supply the volume and concurrent user information according to the "volume details" sheet's format.	Please be guided by the terms of RFP
210	13	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS 1. Project Timelines 1.5 Slno 1	Delivery and Installation of Licenses/Softwares/OS/DB/Other Items	Should be completed within One (01) month from the date of acceptance of the Purchase Order / from the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.	For OS/DB generally it is seen bank would have better contractual terms with OEM , this would be cost effective , why would bank like to offload this	Bidder to comply with RFP Terms and Conditions.



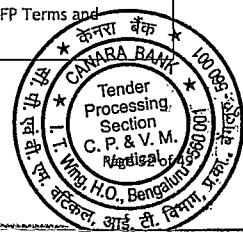
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
211	16	6. Penalties & Liquidated damages	6.1.	6.1.3. However, the total Penalty/LD to be recovered under clause 6.1.1 and 6.1.2 shall be restricted to 5% of the total cost mentioned in Table - A of Annexure-15 respectively	Contradicting with 6.2 Section , here it is referred as 5% and 6.2 has 10% of total cost Or multiple penalty for each clause , what is the max	Bidder to comply with RFP Terms and Conditions.
212	17	6. Penalties & Liquidated damages	6.2.	6.2.2. However, the total Penalty/LD to be recovered under clause 6.2.1 shall be restricted to 10% of the cost of Corporate Cash Management Solution.	Contradicting with 6.2 Section , here it is referred as 5% and 6.2 has 10% of total cost Or multiple penalty for each clause , what is the max	Bidder to comply with RFP Terms and Conditions.
213	17		6.3.	6.3. Penalties/liquidated damages for Onsite resources: In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Resident resource charges payable to the selected bidder for that month for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% of the total charges payable for Resident Resource charges for that month.	Contradicting with 6.2 Section , here it is 20% total cost Or multiple penalty for each clause , what is the max	Bidder to refer the Corrigendum.
214	20	9. Warranty	9. Warranty	9.2. The selected Bidder has to provide comprehensive On-site warranty of Three (03) years for supplied solutions and tools including Software, OS, licenses etc.	While the overall Solution is for 5 years why only 3 years onsite support	Bidder to comply with RFP Terms and Conditions.
215	23	11. Scope involved during Contract period	11	11.4. The selected bidder shall make availability of spare parts/services, components etc. as and when required, and complete maintenance of the hardware/software/solution during Contract Period.	If Bank owns the Hardware , why would be Bidder own the spare parts	Bidder to comply with RFP Terms and Conditions.
216	23	11. Scope involved during Contract period	11	11.5. The support shall be given in person/email/fax/tele/remote access.	If understanding is correct the Onsite team deployed by bidder has to handle these activities , is remote team of Bidder allowed to work and support the team .?	The details will be shared to the successful bidder.
217	67	Annexure-9	Scope of Work	8. Perform data integration and /or migration from existing system to proposed system in a seamless way and the reconciliation of data tables including general ledgers to be done by the vendor while integration / migration from the existing system.	What is the application size that need to be migrated , what are application details	The details will be shared to the successful bidder.
218	67	Annexure-9	Scope of Work	15. Provide ATS support during the period of the contract (3-year warranty + 2 years' onsite support) 16. Provide facility management support during the period of the contract. (3-year warranty + 2 years' onsite support)	Not clear of Warranty and + 2year On-site	Bidder to refer the Corrigendum.



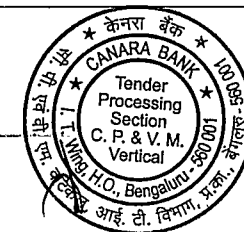
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
219	88	Annexure-9	55. Technical requirements	55.4. The platform should have capability to trigger automated alerts & notifications to relevant Bank users / customers. 55.5. Architecture should be flexible with ease to configure, change and integrate into Bank's IT ecosystem 55.6. Monitoring and Support- System to enable monitoring of all transactions and files for Ops team. System should be monitorable at component level and required telemetry, logs should be available for quick response & resolution as per defined SLAs	What are the tools that bank would share to bidder , i.e. Ticketing , Monitoring , APM ,	The details will be shared to the successful bidder.
220	88	Annexure-9	56. Software Licenses:	56.1. Provide Corporate Licenses for Data Centre (DC) setup, Disaster Recovery Centre (DRC), Near Disaster Recovery (NDR) and UAT setup for unrestricted use across the organization viz. Branches, Location & clients irrespective of locations or number of users. 56.2. The DC & DRC setups will be in high availability mode (i.e. active/active or active/passive). The DC & DRC setups shall be in virtualized environment.	What are the licensing bank has for Oracle(Like RAC,ODG etc.) , What is the replication methodology Bank is leveraging Any orchestration tools that	Bank will share the details to the successful bidder.
221	91	Annexure-9	59. Hardware Sizing and Performance Required:	Bank shall provide Hardware, Operating System and Oracle	What is the Oracle version , what are limitation of Oracle licensing licencing that Bidder has to adhere to ? In case if additional Oracle licensing's that are not part of Bank , who would provide it	Bank will share the details to the successful bidder.
222	92	Annexure-9	59. Hardware Sizing and Performance Required:	59.5. The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide purging & archival of data. The response time at server end should be always less than 3 second. During the agreement period,	Bidder only need to adhere to the Backup policy given by bank , bank to provide required licensing for Backup /Restore / Retention Infra	Bidder to comply with the Bank's back up policy.
223	107	Annexure-11	Undertaking of Authenticity	We hereby undertake that all the hardware components/parts/assembly/software's used in this solution under the above like Servers, Switches, Hard Disk, Monitors, Memory etc., shall be original new components /parts /assembly /software only from respective OEMs/OSDs/OSOs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used. We also undertake that in respect of Licensed Operating System/Application Software/ any other Software if asked for by you in the purchase order, the same shall be supplied along with the authorized license certificate (e.g., Product Keys on Certification of Authenticity in case of Microsoft Window Operating System/Software etc.) and also that it shall be sourced from the authorized source (e.g. Authorized Microsoft Channel in case of Microsoft Operating System).	When bank owns the HW/ OS/ DB , this clause is to be excluded	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
224	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Uptime	5.1. The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.95% for the solution.as per Scope of Work (Annexure-9); during contract period, which shall be calculated on monthly basis.	Bank owns the HW / OS and DB, uptime is dependent on banks infra services and support	Bidder to comply with RFP Terms and Conditions.
225	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	10.5. During the Warranty and AMC/ATS (if contracted) period, the Bidder should extend On Site Service and Support whenever and wherever required. The scope of Warranty and AMC (if contracted) shall include: 10.5.1. Rectification of Bugs/defects if any 10.5.2. Ensuring uptime of 99.90% 10.5.3. Preventive Maintenance 10.5.4. Maintenance of Hardware/Software/License supplied	HW/OS/DB are part of Banks responsibility , how would bidder support here	The clause is self explanatory. Bidder to comply with RFP terms and conditions.



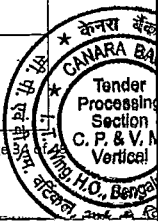
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
226	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	10.5. During the Warranty and AMC/ATS (if contracted) period, the Bidder should extend On Site Service and Support whenever and wherever required. The scope of Warranty and AMC (if contracted) shall include: 10.5.1. Rectification of Bugs/defects if any 10.5.2. Ensuring uptime of 99.90% 10.5.3. Preventive Maintenance 10.5.4. Maintenance of Hardware/Software/License supplied	In page 21 , uptime is referred 99.95 and here it is referred as 99.90% , which one to be adhered to .	Bidder to refer the Corrigendum.
227	93	Annexure-9	60. Onsite Support	60. Onsite Support There should be at least 10 Nos. of Onsite Resources (for both application support and infra support) to be provided for the total period of contract i.e., 5 years. From Go Live of whole project for on-site support who are conversant with the CCMS Application's Operation (technical as well as functional) at Bangalore on all the working days of CCMS Bangalore without any additional cost such as travelling, lodging, resources and likewise. However, in case of business requirements, vendor may be asked to depute the additional resources and provide support on holidays in case of business exigency. The on-site support should extend to services like helpdesk, system backup, data backup, user management, database management / maintenance, updation of data, maintaining integrity of data, loading application upgrades, technical support for ad-hoc queries, archival of data and any other support required with respect of CMS application. Query/issue raising and escalation process system should be in place.	What are DC and DR location , do we have any Near DC . Onsite team is it only at Bangalore location or also would need DR site as well .?	Yes, Onsite Team should be in Bangalore as mentioned in the Scope.
228	77	Annexure-9 Scope of Work	40.9.8	There should be standalone utility functionalities for mandate creation at corporate offices enabling them to scan, feed or upload data and send mandate batches to Bank through SFTP for further submission by Bank to NPCI. The facility can also be provided as a front-end to Corporates for updating the Mandate Images and corresponding Data, making queries and generating reports while at their office.	We understand by scan, bank wants option for attaching scanned mandate image along with the mandate details.	Bidder to comply with RFP Terms and Conditions.
229	105	Annexure-10 Technical Evaluation Criteria	Section II - Functional and Technical Bid Evaluation:	Bidder Credentials and Experience: The Bidder should have experience of having implemented/ implementing Corporate Cash Management Solution in any Govt. organization /Scheduled Commercial Bank in India with atleast 500 branches in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies. Reference Letter / Mail confirmation to be submitted from the clients with the name of the module(s) implemented and go live date	Can go live certificates or purchase orders satisfy the criteria in place of reference letters or postal confirmation? If acceptable, we would like to submit the clients' purchase order or go live certificate to support this justification.	Bidder to comply with RFP Terms and Conditions.
230	19		8. Payment Terms	Payment terms		Bidder to comply with RFP Terms and Conditions.
231	Sl. No.	Stages	% of Payment	Payment Terms		Bidder to comply with RFP Terms and Conditions.
232	A.	Enterprise License Cost				Bidder to comply with RFP Terms and Conditions.
233	1	Enterprise License Cost for Corporate Cash Management Solution.	80%	On delivery, successful installation and on acceptance / signoff by the bank and on production of relevant documents.	The Payment terms given by bank are unfavourable for the vendor. We would like to propose the following amendment to payment terms : License Price: i) 50% along with purchase order/contract sign off ii) 50% on delivery of the software on bank's server for UAT	Bidder to comply with RFP Terms and Conditions.
234			20%	On Implementation, Configuration, Customization, Integration of Corporate Cash Management Solution and acceptance / signoff by the bank and on submission of Invoice and production of relevant documents.	Services (implemmentation)	Bidder to comply with RFP Terms and Conditions.



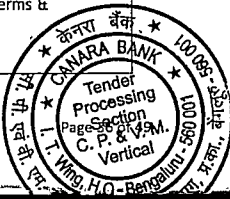
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
235	2	Annual Technical Support (ATS) charges for the Enterprise perpetual License.	100%	The amount shall be payable quarterly in arrears.	<p>60% (Implementation)</p> <p>i) 60% on Gap Analysis Sign off</p> <p>ii) 20% on Delivery of the software for SIT</p> <p>iii) 20% on UAT sign off</p>	Bidder to comply with RFP Terms and Conditions.
236	3	Implementation cost for CCMS	25%	After Successful implementation in UAT, DR as per scope of work and acceptance/Sign off by the Bank on production of relevant documents.		Bidder to comply with RFP Terms and Conditions.
237			50%	After Successful implementation in DC as per scope of work and acceptance/Sign off by the Bank on production of relevant documents.		Bidder to comply with RFP Terms and Conditions.
238			25%	After successful go-live as per scope of work and signing of escrow agreement and on submission of relevant documents and acceptance/Sign off by the Bank on production of relevant documents.		Bidder to comply with RFP Terms and Conditions.
239	57	Pre-Qualification Criteria	The Bidder should have successfully implemented / maintaining the proposed solution i.e., CMS/ any similar solution during the last 5 years from the date of RFP in any organization in Scheduled Commercial Banks in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies.		We have experience in providing CMS solutions Globally and have done multi-country implementation. We request you expand the scope of the deployment requirement to include Global Implementations instead of limiting it to India only.	Refer the Corrigendum.
240	59	Pre-Qualification Criteria	The Bidder shall have local office in Bengaluru to liaison various activities.		We support our CMS customers from our Chennai and Mumbai location. Request bank to consider Bangalore /Chennai as local support office.	Bidder to refer the Corrigendum.
241		General	Last date for Bid submission - 1/9/2023		Request bank to provide 3 weeks post pre-bid clarification for bid submission.	Bidder to comply with RFP Timelines.
242	105	Bidder Credential and Experience	The Bidder should have experience of having implemented/ implementing Corporate Cash Management Solution in any Govt. organization /Scheduled Commercial Bank in India with atleast 500 branches in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies.		Request bank to consider Global experience on implementing CMS.	Bidder to comply with RFP Terms and Conditions.
243	105	Bidder's Experience in implementing the unique modules	Experience of successful implementation of at least 2 modules of CCMS (Payments, Collections, Mandates) in any Govt. organization/ Scheduled Commercial Banks in India /BFSI Sector/ NBFC's/ Financial Regulatory bodies		Request bank to consider Global experience on implementing CMS.	Bidder to comply with RFP Terms and Conditions.



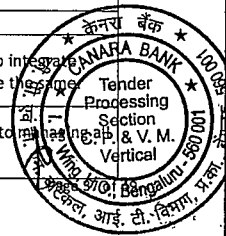
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
244	16 to 18	Penalties & Liquidated damages	Penalties/Liquidated damages for delay in Delivery and installation of licences and for not maintaining uptime		<p>(A) In many cases if there is failure on part of Service Provider, Bank has the right to impose penalty which is equal to the cost it incurs or the loss it suffers for such failures, which is an open ended penalty and exposes bidder to unlimited liability.</p> <p>(B) Clause 6.1.7 - Goodwill loss will be applicable only if a court order has been rendered against such acts or omissions. Such open-ended exposure to damages / financial loss is not acceptable.</p> <p>(C) The total penalties which can be levied for all the penalty clauses to be capped up to a maximum of 10% of the monthly billing under the contract.</p> <p>(D) Clause 6.1.9 - Liquidated damages shall be deducted/recovered by Bank, provided Service Provider is giving reasonable cure period to rectify the failures and then only upon providing notice to Service Provider such steps can be invoked.</p> <p>Request bank to consider SLA penalties at 0.2% and capped at 0.5%</p>	Bidder to comply with RFP Terms and Conditions.
245	19	7.4 - Escrow arrangement	The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected Bidder. Bank shall not be liable to pay any amount to Escrow Agent starting from verification to its annual subscription, as well as subsequent renewal along with any other related expenditure attributable to the continuation of Escrow arrangement as per Bank's requirement.		Request bank to take the responsibility of Escrow arrangement and related cost attached to it.	Bidder to comply with RFP Terms and Conditions.
246	24	Right to Audit			<p>15 days prior written notice is required to Service provider.</p> <p>The frequency of such Audit shall not be more than once in a calendar year at the Bank's discretion.</p> <p>Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Service Provider or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Service Provider's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Service Provider's Personnel and ensure confidentiality of the information/data.</p>	Bidder to comply with RFP Terms and Conditions.
247	40	Order Cancellation/Termination of Contract			Service provider should also have similar cancellation/termination rights	Bidder to comply with RFP Terms and Conditions.
248	46	Indemnity			Service provider should also obtain indemnities from the Bank, at par with the indemnities provided by it under the said corresponding clause of the RFP. Also the indemnity should be capped to 10% of monthly billing.	Bidder to comply with RFP Terms and Conditions.



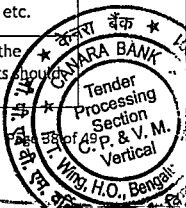
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
259		20 - New Clause to be added	Non - Solicitation		New clause to be added - During the Term of this Agreement and for a period of one (1) year thereafter, each Party agrees not to, either directly or indirectly, hire or solicit or employ any of the employees of the other Party	Bidder to comply with RFP Terms and Conditions.
260		Turnover Criteria	The Bidder should have average annual turnover of Rs.100.00 Crores in the last three financial years (i.e., 2019-20, 2020-21 and 2021-22). This must be the individual company turnover and not of any group of companies.		Request bank to consider 50 crore turnover for individual company or else please consider turnover for group of companies	Bidder to refer the Corrigendum.
261	15	3. Security	3.8.The selected Bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.		Kindly elaborate this requirement	The details will be shared to the successful bidder as explained in the Clause.
262	24	18. Right to audit			Is there any prior notice before conducting audit	Yes.
263	70	33.Application and Interface:	33.10.Web scrapping should be done by vendors having required legal licenses		Please explain the requirement	Web scrapping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scrapping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
264	75	1. Canara Fee Collection:	38.3. The system should have module to be extended to educational institutions to maintain student's details/data		Request you to please share additional details on the requirement of said module from CMS perspective	Integration is required with existing application and solution should have provision to integrate with clients ERP system with enhanced features of proposed CCMS solution.
265	86	50.Other Miscellaneous Requirements	1.1. The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.		Please provide additional details of the requirement that is envisaged by the bank	The application should be easily configurable to integrate with any fintech application for enhancement of functionalities.
266	85	50.Other Miscellaneous Requirements	50.11.Digital assistant- Machine learning based digital assistant/ chatbot to enable customer enquiries on products, statement/ service requests, payment transaction initiation, collection enquiries & setup		Does the Bank have an existing digital assistant?	Bidder has to provide the chatbot solution and they should have capabilities to integrate with the Bank's existing AI/ML solution.
267	69		31.Key requirement to onboard a technical partner through RFP process to build technical capabilities required to service clients:		Does vendor need to provide individuals responses to line items proposed under this section OR vendor needs to respond to to line items under Annexure -10 Technical Evaluation Criteria	Bidder to comply with RFP's terms & conditions.



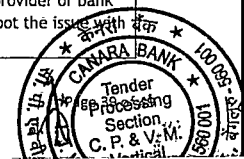
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
268	69	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Implementation of readily available and developed functionalities/modules along with required interfaces and Bank UAT sign off and Go Live Sign Off Should be completed within Three (03) months from the date of acceptance of the Purchase Order / from the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.		Request the Bank to consider 8 (Eight) months from date of acceptance of PO instead of stipulated 3 months (MVP1)	Bidder to comply with RFP Terms and Conditions.
269	69	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Implementation of other customized solutions as discussed and mutually agreed during documentation phase/Kick off meeting with Bank UAT sign off and Go Live Sign Off Should be completed within Six (06) months from the date of acceptance of the Purchase Order / from the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.		Request the Bank to break the Bank specific customization implementation into MVP2 - 14 (Fourteen months) from date of acceptance of PO and MVP3 -18 (Eighteen months) from date of acceptance of PO	Bidder to comply with RFP Terms and Conditions.
270			General Query		Does the Bank have any Kubernetes cluster already in place?	No
271			General Query		Can we assume Openshift Kubernetes for sizing perspective?	Yes
272			General Query		Is infra implementation being to be considered as Mindgate's scope?	Bidder has to implement the infra for the proposed solution.
273			General Query		How many environments to be considered for sizing (our standard is Dev, SIT, UAT, Pre-PROD, PROD & DR)?	DC, DR and UAT
274			General Query		Does bank have Enterprise level Kafka which can be leveraged for this implementation?	No
275			General Query		Does bank have Redis cache which can be leveraged for this implementation?	No
276			General Query		Does bank have Oracle license?	Yes
277			General Query		Does bank have appetite of using open-source databases like PostgreSQL?	No
278			General Query		Does bank have enterprise grade monitoring tools like Dynatrace or AppDynamics?	No
279			General Query		Does bank have Devops tools like Git, Jenkins/ArgoCD?	No
280			General Query		What is the NFR requirement for this implementation?	No
281			General Query		Does bank have API gateway (Ex. Kong or WSO2 or Nginx+)?	Yes
282	70	Annexure 9-Scope of work	30	32.1	"Basket of payment and services option like Quick Pay, Recharge Zone. GST forms reconciliation". Please elaborate this requirement	CCMS Solution should be able to integrate with existing payment aggregator to achieve the same.
283	70	Annexure 9-Scope of work	31	32.2.	Please detail what is required under "Inventory Management"	Inventory Management refers to management of various types of payment instruments.



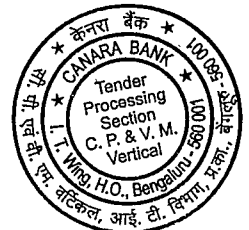
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
284	70	Annexure 9-Scope of work	33	32.5	Please detail the requirement "Platform for query resolution and direct customer interaction"	1.Module for handling customer queries: A portal/web application where customer is allowed to raise queries and Vendor/Bank team is allowed to provide solution. 2.Chatbot facility to resolve the customer queries online.
285	74	Annexure 9-Scope of work	34	36.8	What is expected of the ROBO requirement	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
286	74	Annexure 9-Scope of work	34	36.1	Please elaborate the requirement: VAM must be capable of operating as a current account by tracking the balance, setting-up of overdraft limits including resetting of balance limits after the defined period	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
287	75	Annexure 9-Scope of work	35	37.3	Please detail the requirement "The system should have capability to integrate with existing in house SNA (Single Nodal Account) module accounts.	SNA is part of Liquidity management, proposed solution either can be integrated with existing system or said facility can be made available in the CCMS solution
288	68	Annexure 9-Scope of work	41	17	Please advise what is the kind of support required for -Provide 24*7 online support for corporate users considering NEFT/RTGS/other digital channels operations being 24*7.	Please be guided by terms of RFP.
289	69	Annexure 9-Scope of work	42	25	Please explain: The bidder will be responsible for Backup of Application and Data Base as per the requirement of the Bank.	Bidder to comply with RFP's terms & conditions.
290	69	Annexure 9-Scope of work	42	30	please advise what is expected out of the following: System/Solution health check-up twice a year by Bidder/Vendor at no extra cost shall be conducted.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
291	69	Annexure 9-Scope of work	49	8	Provision for Sandbox environment- Testing environment provision where users can test different request types at their own convenience. Please advise what is expected here.	Bidder should have the capabilities to integrate with existing sandbox environment wherever it is required.
292	70	Annexure 9-Scope of work	49	10	Please explain the requirement: Web scrapping should be done by vendors having required legal licenses	Web scrapping is the process of using bots to extract underlying HTML code and, with it, data stored in a database with Permission of Corporate using legitimate Bots eg. Web scrapping automates the extraction and aggregation of financial data, makes it easier to find stocks, and allows you to predict the market based on the information.
293	71	Annexure 9-Scope of work	50	5	Please elaborate the requirement: Should have Developer portal to enable Bank team to do basic customizations on the available APIs	Bidder to comply with RFP's terms & conditions.
294	71	Annexure 9-Scope of work	53	10	Please explain this requirement in more detail: The solution must provide APIs for customer onboarding including KYC validation with external systems like Aadhaar, C-KYC and account aggregator, Digi Locker etc.	Solution should have provision to capture details KYC of Non customer and differentiate between our bank customers and non customers and should be integrated with existing KYC module of bank
295	75	Annexure 9-Scope of work	58	2.13	The solution must provide reconciliation between cash / cheques picked-up, deposited in the Bank and credited to the customer account. Please explain this requirement in more detail	Please be guided by Terms of RFP.
296	79	Annexure 9-Scope of work		5	Please elaborate "capable of reporting early warning signals"	Bank refers the Early warning signals as the alert messages with respect to High value transactions/repetative transactions etc.
297	80	Annexure 9-Scope of work	11	3	Please advise on "Managing and Monitoring of system resources like storage, usage and likewise."	Onsite support team should monitor the system resources and necessary alerts should be triggered beyond set limits.



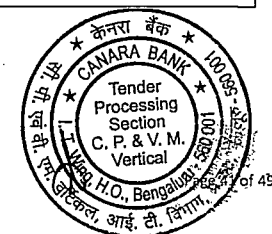
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
298	80	Annexure 9-Scope of work	19	4	Please advise on "Version maintenance of Application, Scheduling back up of application"	Back up solution having the capabilities of version maintenance and scheduling ,has to be provided by the bidder.
299	83	Annexure 9-Scope of work	49	3	Please advise what is expected in corporate portal on this requirement"Send unicast, broadcast, multicast messages, bulletin board"	1. The solution should provide messaging system to the corporate in the form of Messages/Mails/etc to share the information related to transactions or any event. The facility should be in the form of unicast, broadcast, multicast messages 2. Bulletin board - will be displayed in corporate portal having vital information feeded by the Bank.
300	84	Annexure 9-Scope of work	49	21	Please elaborate the requirement"The solution must allow settlement of transactions initiated over third-party sites e.g. tax payments, e-marketplaces etc. by following the authorization matrix as maintained on the customer front-end"	Please be guided by the clause no. 49.9 of Scope of work mentioned in the RFP.
301	86	Annexure 9-Scope of work	49	6	Please explain the requirement: "The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration."	The application should be easily configurable to integrate with any fintech application for enhancement of functionalities.
302	87	Annexure 9-Scope of work	50	3	Please elaborate"There should be provision of taking back up in external media for offsite storage"	Bank is having the provision of taking back up in external media. Bidder has to provide back up solution with required licenses.
303	91	annexure 9-Scope of work	50	6	Please elaborate on "Bidder should provide eLearning module which can be integrated with Banks' eLearning module"	Soft copies of the different modules would be required for easy reference of end users and to be integrated with Bank's e learning module
304	71	annexure 9-Scope of work	53		Patch management scope is within Bank as they complete infrastructure is maintained at their end. However are liable for security patches related to application. Eg Log4j	Bidder to ensure that their solutions/ applications/middlewares are updated with upto date patches.
305	71	annexure 9-Scope of work	54		DR Drill is with Bank's scope.. we will be providing application related support on need basis to Bank.	Bidder should provide technicle support during DR drill.
306	87	annexure 9-Scope of work	54	1	Please elaborate the requirement on this item	The clause is self explanatory. Bidder to refer to the Terms of the RFP.
307	87	annexure 9-Scope of work	54	2	49.2.The solution must have 2 factor authentication and CAPTCHA as per the Bank's policy We offer Login + Password + Captcha as first factor authentication & OTP as second factor authentication. Please revert if the Bank policy is different	The clause is self explanatory. Bidder to refer to the Terms of the RFP.
308	87	annexure 9-Scope of work	54	11	49.11.The solution should allow rectification and re-submission of transactions in the payment file based on the comments of the authorized signatory Please clarify the requirement here	Please be guided by terms of RFP.
309	89	annexure 9-Scope of work	57	4	Please clarify the requirement - 50.4.The solution should facilitate with client file mapping tool, where input file can be accepted in either of the file format such as CSV, text delimited, XML and generate the desired system uploadable output file.	Please be guided by Terms of RFP.
310	89	annexure 9-Scope of work	11	5	Please clarify--50.5.Provision for customer assist through facility to troubleshoot the customer issues online through their profile with limited access	Based on the customer request and some credentials, either solution provider or bank admin can be able troubleshoot the issue with limited access.



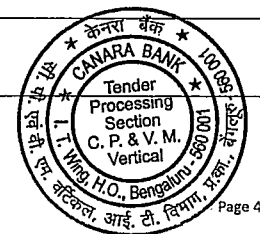
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
311	90	annexure 9-Scope of work	13	1	Please clarify - 52.1.The new system should asynchronous stream service available as integral part of the system. This service should be utilized for alert, MIS.	Please be guided by referring clause no. 52.2 of RFP.
312	91	annexure 9-Scope of work	Section 2	6	Please clarify - 53.6.Provision for multilevel authorization for payments with tokenization /mobile app based authorization	Please be guided by Terms of RFP.
313	91	annexure 9-Scope of work	Section 2	2	Please clarify on context of Undertaking - 54.2. The Bidder must provide necessary interface and undertake the integration with the CBS and other applications.	Please be guided by Terms of RFP.
314	91	annexure 9-Scope of work	Section 2	6	Please clarify on the nature of suggestions - 54.6.Any suggestions from the Bank will have to be included by The Bidder.	The Clause is self explanatory. Bidder to refer RFP Terms.
315	92	annexure 9-Scope of work		8	Please list out the MFT system that are put of use in existing Bank's ecospace - 54.8. The Bidder must ensure that all interfaces are automated with minimal manual intervention.	Any functionality in the solution should be an end to end process with minimal or no manual intervention.
316	92	annexure 9-Scope of work	1. Bid Schedule	9	Please clarify on the scope for the bidder - 54.9.The Bidder will ensure and incorporate all necessary security and control features within the Application, operating system & database so as to maintain integrity and confidentiality of data at all times.	Please be guided by terms of RFP.
317	93	annexure 9-Scope of work	1. Project Timelines	1	Please clarify: - Bidder has the specs for the Data migration templates & shall provide the same - Bank has to cleanse the data & provide in the template format	Bank will provide the data for uploading. However, process of data migration can be discussed in detail with the successful bidder during implementation phase.
318	62	Annexure 2	9. Warranty		Can the criteria of local office in Bengaluru be removed?	Bidder to refer the Corrigendum.
319	64	Annexure 3	Non Disclosure Agreement		Can you explain what you mean by Details of Service Net Work?	Bidder to comply with RFP's terms & conditions.
320	110	Annexure 10	Technical Evaluation Criteria	1	Can purchase order as proof be submitted as is the standard practise in other RFPs?	Bidder to comply with RFP's terms & conditions.
321	110	Annexure 10	Technical Evaluation Criteria	2	Can only purchase order as proof be submitted as banks may not be willing to provide a certificate?	Bidder to comply with RFP Terms and Conditions.
322	110	Annexure 10	Technical Evaluation Criteria	1 & 2	Can we submit proofs from banks outside India?	Bidder to comply with RFP Terms and Conditions.
323	113	Annexure 12	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.		All remarks/deviations mentioned as part of Annexure 12 will it be part of the discussion or negotiation post awarding the Bid or before that?	Bidder to comply with RFP's terms & conditions.



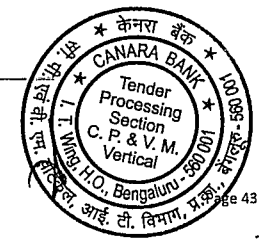
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
324	2	Section A	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.	8		
					Request you to please consider an extension of 4 weeks on date of submission as the current deadline is very strict.	Bidder to comply with RFP Timelines.
325	13	Section C	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.	1.4 & 1.5		
					The implementation timescales specified are very short, and we would like to propose that the bank consider holding a joint discussion with the winning bidder for arrival of a suitable timeline.	Bidder to comply with RFP Timelines.
326	21	Section C	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.			
					Want to confirm if the understanding that "any modification/addition of functionality that was not part of RFP but arises due to bussiness or regulatory changes during the warranty period will be taken through Change Request process" is correct?	Bidder to comply with RFP's terms & conditions.
327	67	Annexure 6	5.3. The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.			
					The NDA given is a unilateral one in favour of Bank, since as part of RFP submission we will also provide our confidential infromation, can we sign a mutual NDA.	Bidder to comply with RFP Terms and Conditions.



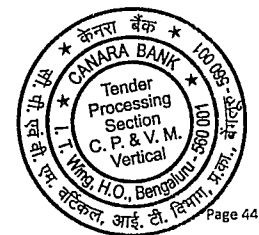
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
328	135-143	Appendix G	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.		we have identified certain reservations with respect to the legal clauses outlined in the RFP. These reservations are intended to be discussed and clarified during the main submission phase / Contract finalisation stage along with a legal deviation sheet. We believe that addressing these concerns will contribute to a more accurate and comprehensive proposal. We request the opportunity to engage in a detailed discussion during the contract finalisation process to ensure alignment and understanding on these legal aspects.	Bidder to comply with RFP Terms and Conditions.
329	44-54	Section G	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.		we have identified certain reservations with respect to the legal clauses outlined in Section G of the RFP. These reservations are intended to be discussed and clarified during the main submission phase / Contract finalisation stage along with a legal deviation sheet. We believe that addressing these concerns will contribute to a more accurate and comprehensive proposal. We request the opportunity to engage in a detailed discussion during the contract finalisation process to ensure alignment and understanding on these legal aspects.	Bidder to comply with RFP Terms and Conditions.
330	17-19	Section C	59.1. The proposed solution shall be hosted on Bank's on premise. However, solution should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete supply, configure, customize, implement, integrate and maintain CCMS application.		We request bank to cap all the Penalties & Liquidated damages to maximum of 3% of implementation Cost.	Bidder to comply with RFP Terms and Conditions.
331	18	5. Uptime			Since bank is looking for 99.95 % uptime , That can be Achieved with Active-Active Load balance cluster for Web/Application server and RAC cluster for Oracle Database. Can bidder assume That the High Availability cluster within DC/DR is Active-Active. Please confirm.	Yes, Active-Active only.
332	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System Database keeping in	General	Please confirm if Bank can also provide the Oracle RAC (Real Application Cluster) license along with the Oracle Databse license .	Yes



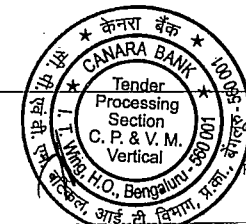
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
333	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Please confirm if Bank can also provide the Oracle weblogic application server license along with the Oracle Database license .	No, to be provided by the successful bidder.
334	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Please confirm if bidder can assume that bank will also provide the Application server license like RED HAT Jboss EAP along with Oracle database license	No
335	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Please confirm if bidder can assume that bank will also provide the Application server license like IBM Websphere ND along with Oracle database license	No
336	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Can bidder assume that the Network and security component like , Core/Distribution Switches, Firewalls, Application Firewall, Load Balancer's, WAN devices along with the new Infrastructure/System like server ,storage ,SAN switch , Virtualization tool will be provided by the bank.? Please confirm	Network and security components, Server, Storage, SAN switch will be provided by the Bank and virtualisation tool has to be provided by the successful bidder.
337	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Please Confirm the exiting Infra/Application Monitoring Tool bank provide or vendor need to integrate with.	Bank does not have existing monitoring tool, bidder has to provide



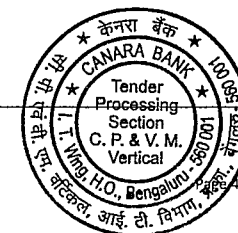
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
338	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Can bidder assume that the Backup Server /software along with the Tape drive/Tape Media will be provided by the bank ?please confirm.	Application back up to be taken care by bidder through back up software or any other tool at no additional cost to the Bank .
339	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in	General	Please provide the name of country for which the following data is going to be provided and provide separate data for each country.	Query is not clear, however proposed CCMS solution will be used for Indian context
340	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Can the various country data be hosted on same physical servers or do we need to have separate physical setup for each country	Query is not clear, however proposed CCMS solution will be used for Indian context
341	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Customers / Accounts	Details will be shared with Successful bidder
342	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total corporate users across all the modules connecting through Internet.	Details will be shared with Successful bidder



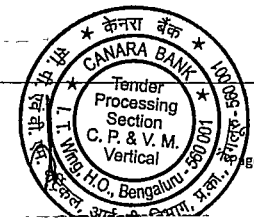
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
343	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Concurrent users across all the modules connecting through Internet.	Please be guided by Terms of RFP
344	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Back Office users across all the modules.	Maximum 100 users
345	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Concurrent Back Office users across all the modules.	Maximum 100 users
346	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Number of Enquiry and statements Per day	Details will be shared with Successful bidder
347	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Online (during banks business hours) Sweeps transactions per day. (This includes the transactions that are originating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder



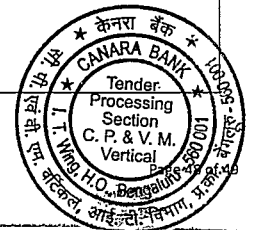
SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
348	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Peak Online (during banks business hours) Sweeps transactions per day. (This includes the transactions that are originating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder
349	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Batch Sweeps transactions per day. (During the EOD)	Details will be shared with Successful bidder
350	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Online (during banks business hours) Pooling transactions per day. (This includes the transactions that are originating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder
351	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Peak Online (during banks business hours) Pooling transactions per day. (This includes the transactions that are originating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder
352	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Batch Pooling transactions per day. (During the EOD)	Details will be shared with Successful bidder



SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
353	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Online (during banks business hours) Collections and Recievables transactions per day. (This includes the transactions that are orginating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder
354	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Batch Collections and Recievables transaction s per day. (During the EOD)	Details will be shared with Successful bidder
355	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Number of Virtual Accounts	Requirement is not clear
356	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Transaction per day for the Virtaul accounts	Details will be shared with Successful bidder
357	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Peak Transaction per day for the Virtaul accounts	Details will be shared with Successful bidder



SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
358	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Payments transactions per day. (This includes the transactions that are originating from all the channels e.g file upload , Web services)	Details will be shared with Successful bidder
359	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Total Peak Payments transactions per day. (During the EOD)	Details will be shared with Successful bidder
360	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Batch transactions per day (via File Upload)	Details will be shared with Successful bidder
361	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Peak batch transactions per day (via File Upload)	Details will be shared with Successful bidder
362	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Average File Size (in KB)	Details will be shared with Successful bidder



SL No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
363	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Average number of transactions per file	Details will be shared with Successful bidder
364	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	What is the typical time window in which the transactions need to be processed (e.g 4 Hrs, 8 Hrs, 24 Hrs). This is to determine the TPS (Transaction Per second) requirements of the solution.	24 Hrs
365	96	59. Hardware Sizing and Performance Required	59.4. The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years).	General	Year on Year Growth Rate	Please be guided by terms of RFP.

Date: 02/09/2023
Place: Bangalore


Deputy General Manager

