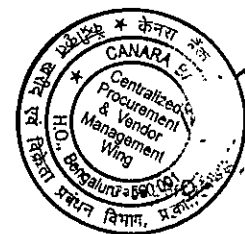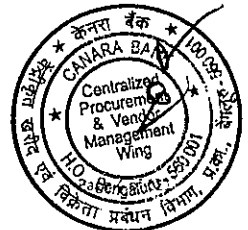| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	17.2.Enterprise Software license must include the usage rights, updates, upgrades, security patches, technical support and maintenance, customer support, troubleshooting and maintenance services for the contract period.	What does the bank mean by enterprise license...	An enterprise license agreement or ELA is a licensing agreement that allows licensees to deploy software across their organization for a fixed cost and period of time
2	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	17.4 If the bank has 100000 employees and 9600 Branches...does it mean that at any point of time of the bank's employees strength only 150 concurrent users will access the solution.	Request the bank to go in for a named user licenses for the core team who will look in to the transaction as part of the core anti money laundering and transaction monitoring and probably additional concurrent licenses only for the senior management if the key people who can be given a limited access to modules as and when needed.	Bidder to comply with RFP terms and conditions.
3	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	17.4 Pls also note that AML has important core modules , and does it mean that all these 150 concurrent users will have access to all the modules.	Request the bank to go in for a named user licenses for the core team who will look in to the transaction as part of the core anti money laundering and transaction monitoring and probably additional concurrent licenses only for the senior management if the key people who can be given a limited access to modules as and when needed.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
4	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	In AML solution depending on roles and responsibilities, certain modules are given access, has the bank deployed a solution on Identity governance which can allow who can access which modules.	Request the bank to go in for a named user licenses for the core team who will look in to the transaction as part of the core anti money laundering and transaction monitoring and probably additional concurrent licenses only for the senior management if the key people who can be given a limited access to modules as and when needed.	Bidder to comply with RFP terms and conditions.
5	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	Configuring the entire banks employees strength to access the AML solution , will create a nightmare in access and roles and responsibilities..and the core deliverable of AML is in to looking in to transactions and not defining the managing user credentials and identities like a solution on ITGA like sailpoint etc... Resources and maintaining the data for these volumes will only result in solution failing .	Request the bank to go in for a named user licenses for the core team who will look in to the transaction as part of the core anti money laundering and transaction monitoring and probably additional concurrent licenses only for the senior management if the key people who can be given a limited access to modules as and when needed.	Bidder to comply with RFP terms and conditions.

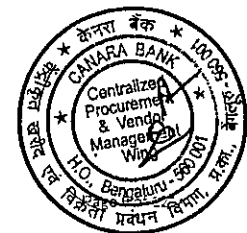| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
6	76	Scope of Work	Scope of Work 17. License and Hardware Sizing	17.3 Bank has also defined that every day transaction volumes are 3 to 4 cr...and year on year increase will be 50%.the increase percentage is significant and also sizing the hw requirement for these volumes from the day 1 will be a huge capex investment and also can lead to poorly designed architectures by the bidders whose sole intention is to win the bid and will lead the the bank to invest upfront not delevering the value from day1 and being PSU its also means tax payers money wrongly utilised.	Rather we would request the bank to provide the necessary hardware and infrastructure and scale up as and when needed, which can lead to significant saving on power and capex over a period of five years As and when the transaction increases year on year will the bank also increase the purchase id these concurrent users ..we would request the bank to consider names for the core team and 50 concurrent users to be configured on need basis alone	Bidder to comply with RFP terms and conditions.
7	74	Annexure-8	Point No.2	The AML-CFT Solution should provide the AML Software, corresponding Databases and all kind of Hardware assets including but not restricted to Servers, Storage, Network Switches, Tape Library, Racks etc. and skilled resources required to support the complete Solution	We request you to provide us the clarify What are the data retention requirements for the solution, Specifically, how long do we need to store the data and are there any specific regulatory or compliance guidelines we need to follow, Please clarify	Kindly refer to clause no.23 on archival management.Minimum 5 Years data should be stored as per the PMLA guidelines.
8	74	Annexure-8	Point No.3	The Proposed Solution should be also available at our Disaster Recovery Site (DRC) with same infrastructure as in Primary Data Site (PDC) to support Business Continuity by Switch over in case of any Disaster at primary Site and conduct regular drill as per our Policy or as and when required. There should be mechanism to replicate the Database between PDC & DRC while maintaining the RPO of 15 minutes and RTO of 120 minutes as per Bank's Policy.	We request you to provide us the clarify What are the specific connectivity requirements between the PDC and DRC in terms of bandwidth and latency? Will bank provide the connectivity between DC and DR.	Bank will be provide the connectivity between DC and DR with required bandwidth.

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9	92	Annexure-10	Point No.1	The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience •3 or more implementations – 20 Marks •2 implementations - 15 Marks •1 implementation – 10 Marks	Our OEM has implemented the PEP feature exclusively for one of the top banks. However, our product includes a full suite of AML/CFT features. Are there any issues that might prevent us from participating?	Bidder to comply with RFP terms and conditions.
10	101	Annexure-17 Bill of Material	Table A	Cost of Hardware & other Items for implementation of comprehensive AML Solution	There is no specific sizing /spec of the hardware .need clarificaiton on this point	Kindly refer annexure-8 scope of work, clause no. 17 license and hardware sizing. Vendor to provide sizing/specification of the hardware based on their Solution architecture and information provided in clause no.17
11	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2.Alert Generation Batch Job	2.1.The solution should ensure that, the AML DAILY batch job (each day) completes the generation of all alerts, as per the defined scenarios, within a maximum of Three (03) hours from the time, the bank handovers the required transaction data to process	Please provide a detailed list of all scenarios that need to be considered for alert generation in 3hours time.	Details will be shared to selected bidder.
12	64	Annexure-2	Pre-Qualification Criteria	S.no 2:The bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020	Please confirm if bidder has to submit any supporting document to prove Class I, Class II local content.	Bidder including OEM should submit make in india certificate on Company's letter head with company seal and signature of the authorized person and it is to be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.)

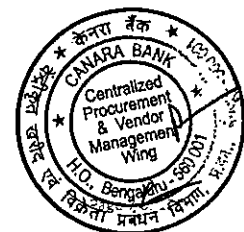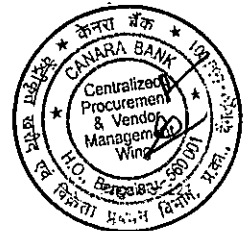| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
13	71	Annexure-5	Make in India Certificate	(To be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.)	Please confirm if we can have the annexure certified by a third-party cost auditor.	Bidder including OEM should submit make in india certificate on Company's letter head with company seal and signature of the authorized person and it is to be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.)
14	78	Annexure-8	Scope of Work 25.Implementation & Onsite Operation Resources	25.3.The selected bidder should provide three (03) dedicated onsite resources to work on shifts during contract period post go-live. 25.4.Out of the above, Two (02) of the resources should be for Application Support working on separate shifts (7am to 3pm and 12pm to 8pm) and the other for IT infrastructure Support, working on general shift (10am to 6pm).	Two resources for the application are insufficient to manage 24x7 onsite support, please increase the number of onsite application resources to four to ensure continuous 24x7 support.	RFP clause is self explanatory,Bidder to comply with RFP terms and conditions.
15	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3.Integration & Interfaces	3.1.The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	We presume the bank will facilitate liasoning with the existing vendors of the Bank, wherever integration/hand-shaking is required. Any delay from the Bank's vendor's side shall not be considered as the bidder's delay & no penalty shall be applicable for the said period	Bank will facilitate the liasoning

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
16	66	Annexure-2	Pre-Qualification Criteria	F. The bidder should have an Average annual turnover of Rs.50 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.	Azentio Software Pvt Limited is a three year old company and is carved out from 3i Infotech which has been in India business for almost 2 decades. We shall be able to submit the carved out statements from 3i Infotech and Azentio registration certificate/ Incorporation certificate dated 2020. Kindly allow us to share CA certificate in the absense of Audited Annual Reports. Pls confirm.	Bidder to comply with RFP terms and conditions.
17	65	Annexure-2 Pre-Qualification Criteria	D. The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Documents to be Submitted: The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/ reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Please confirm if a self-declaration by the OEM would be acceptable in this regard, as we are bound by the terms of our contract with customers not to share any PO or contract agreement.	Bidder to comply with RFP terms and conditions.
18	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.5.Implementation and Go-Live of the AI/ML: The selected bidder should ensure the implementation in DC and DR and go-live of the AI/ML within twenty-four (24) weeks from the date of go-live of the AML Solution.	For AI/ML hardware sizing please provide the transaction volume data.	Kindly refer annexure-8 scope of work, clause no. 17 license and hardware sizing. Vendor to provide sizing/specification of the hardware based on their architecture and information provided in clause no.17

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
19	89	Annexure-9 Functional and Technical Requirements	a. Mandatory (Essential) Requirements B.Transaction Monitoring	2.Rule-Based Detection: B.The solution should be capable of monitoring and detecting suspected Trade Based Money Laundering activities in bank accounts.	Trade-Based Money Laundering Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction Need more clarifty in identifying prices.	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
20	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements D.Artificial Intelligence and Machine Learning capabilities	6.Natural Language Processing (NLPs) (Eg. To detect transactions with suspicious descriptions/ narrations such as Bomb, Gun, Drugs, Murder, etc., Detection of adverse media news reports, etc.)	Please confirm whether NLP would be a part of the SWIFT message screening solution.	No.
21	87	Annexure-9 Functional and Technical Requirements	a.Mandatory (Essential) Requirements	5.Reporting and Audit Trail: C.Capability to facilitate Straight Through Process (STP) for reporting of STR, CTR, CBWTR, NTR, CCR, etc to FIU-IND through the solution.	Please confirm if bank wants a direct integration with Finnet.	Yes.
22	92	Annexure-10 Technical Evaluation Criteria	Technical Evaluation Criteria	1. Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience •3 or more implementations - 20 Marks •2 implementations - 15 Marks •1 implementation - 10 Marks	Please confirm if the implementation experience asked in this criteria is not limited to only AML solution.	Yes, any other IT solution is enough.
23	12	Section B - Introduction	Section 4 - Objective	4.3.The bidder should provide the proposed comprehensive AML Solution adhering to data privacy regulations and implement robust security measures to protect sensitive customer information	Request More details on the requirements for Data Privacy	Bidder to comply with DPDP act and subsequent amendment issued by Govt.Of India

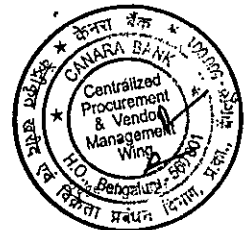| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
24	87	Annexure 9	Technical & Functional Requirements : a. Mandatory (Essential) Requirements	5.Reporting and Audit Trail: C. Capability to facilitate Straight Through Process (STP) for reporting of STR, CTR, CBWTR, NTR, CCR, etc to FIU-IND through the solution.	Does this require direct integration with FINNET or can we generate the STR files in the required format using the AML solution and the upload to FINNET can be done by the Compliance team	we require both the facilities.
25	89	Annexure 9	Technical & Functional Requirements: b. Non-Mandatory (Preferred) Requirements	4.Trade-Based Money Laundering a Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Need clarity on whether the prices would be provided in source systems for import into AML system	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
26	89	Annexure 9	Technical & Functional Requirements - b. Non-Mandatory (Preferred) Requirements	4.Trade-Based Money Laundering B.Capability to detect discrepancies in various Trade-related documents	Need clarity on the kind of discrepancies that needs to be identified and if this information would be provided in eectronic format	Shall be Shared with Selected Bidder. Information will be in electronic format.
27	90	Annexure 9 Functional and Technical Requirements	b. Non-Mandatory (Preferred) Requirements D.Artificial Intelligence and Machine Learning capabilities- D.7	D.7 Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Is OCR requirement mandatory or can this information be provided in electronic format	This feature is non mandatory Requirement. Information will be in electronic format.
28	74	Annexure 8 Scope of Work	Item 4 - Scope of Work	4.The proposed Solution should work in high availability or fault tolerant modes at both DC and DR	Please provide more details on HA mode - active active / passive	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure in Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive as supported by the solution architecture.

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29	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Section - 9 Payment Terms	9.1 One time implementation cost - 30%On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 55%On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 10%On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 5%On successful implementation of AI/ML and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents.	Request to change the payment terms as per below 40% on signing of contract. 30% on FSD Scope document sign-off. 20% on Application Installation. 10% on UAT Sign-off	Bidder to comply with RFP terms and conditions.
30	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Section - 9 Payment Terms	9.2. Bank will release the payment on completion of activity and on production of relevant documents/invoices. Please note that Originals of invoices (plus One Copy) reflecting GST, GSTIN, State Code, HSN Code, State Name, Taxes & Duties, Proof of delivery duly signed by Bank officials of the respective Branch/office and Manufacturer's / Supplier's Warranty Certificate should be submitted while claiming payment in respect of orders placed.	Request to change the payment terms as per below - Year 1 Subscription Fee 100% advance on receiving the Purchase Order and Signing of Contract.	Bidder to comply with RFP terms and conditions.
31	13	SECTION B - INTRODUCTION/ 6.Participation methodology:	6.6.4	6.4.In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal/OSO should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/distributor certificate for the proposed solution as per Annexure-16.	Kindly request the bank to relax this condition, as there are other modes of risk mitigation that is already there like EMD/PBG being submitted for the same by the successful bidder. Here it is the case that the OEM may not provide the declaration in the requried format as it is in Annexure-16, due to their standard policy.	Bidder to comply with RFP terms and conditions.

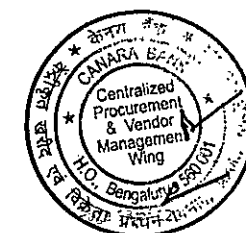| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
32	13	SECTION B - INTRODUCTION/ 8.4.Project Completion and Management	8.4.1	8.4.1.For smooth completion of project, the selected bidder should identify one or two of its representatives at Hyderabad as a single point of contact for the Bank.	Kindly request the bank to clarify on this requirement. Is there a need to provde onsite techical/functional resource at Hyderabad circle office of the bank.	Selected Bidder needs to provide the Onsite resources at any of the Bank's office, in any location within India, as and when bank deems necessary during the contract period without any additional cost to bank.
33	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.1	1.3.1.The selected bidder should complete the Delivery, Installation, Integration, Implementation and Go-Live of the entire proposed AML Solution within Thirty (30) weeks from the date of acceptance of the Purchase Order or within Thirty-One (31) weeks from the date of issue of Purchase Order.	Kindly request the bank to change the delivery timelines for Go-Live to 48 weeks from the date of acceptance of Purchase Order	Bidder to refer corrigendum.
34	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.2	1.3.2.Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within Seven (7) weeks from the date of acceptance of Purchase Order or Eight (8) weeks from the date of issue of Purchase Order.	Kindly request the bank to change the delivery timelines for Hardware & other Items (including OS) at DC, DRC & UAT Locations to 15 weeks from the date of acceptance of Purchase Order	Bidder to refer corrigendum.

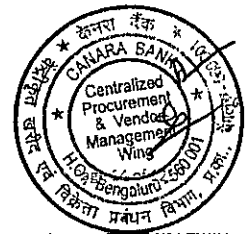| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
35	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.3	1.3.3.Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure installation, configuration, integration and commissioning of the delivered Hardware and other items at the bank branch/office within Three (03) weeks from the date of delivery of all the materials for each ordered locations or within Ten(10) weeks from the date of Acceptance of Purchase Order or within Eleven (11) weeks from the date of Issue of Purchase Order .	Kindly request the bank to change the delivery timelines for Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations to 20 weeks from the date of acceptance of Purchase Order (or) within 5 weeks from the date of delivery of all the materials for each ordered location	Bidder to refer corrigendum.
36	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.4	1.3.4.Delivery of Enterprise Licenses for AML Solution, Installation, Integration, Implementation and Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery of the Enterprise Licenses for AML Solution, installation, integration, implementation and go-live of the proposed AML Solution within Twenty (20) weeks from the date of installation (as per clause no. 1.3.3) of AML Solution for each ordered locations or within Thirty(30) weeks from the date of Acceptance of Purchase Order or within Thirty one (31) weeks from the date of Issue of Purchase Order.	Kindly request the bank to change the delivery timelines for Enterprise Licenses for AML Solution, Installation, Integration, Implementation and Go-Live of the proposed solution at DC, DRC & UAT Locations to 48 weeks from the date of acceptance of Purchase Order	Bidder to refer corrigendum.
37	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liquidated Damages	7.1.Penalties/Liquidated damages for delay in Delivery, Installation, Integration, Implementation and Go-Live of Solution would be as under:	7.1.1.Non-compliance of the delivery of Hardware & Other items (including OS) as per clause 1.3.2 will result in imposing penalty of 0.50% of the total cost mentioned in Table-A of Annexure-17 on delay in delivery per week or part thereof by the Bank.	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items & not on the total cost. Also request the bank to levy the penalty at 0.1% of the individual item cost alone.	Bidder to comply with RFP terms and conditions.

SI. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
38	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liqui dated Damages	7.1.Penalties/Liquida ted damages for delay in Delivery, Installation, Integration, Implementation and Go-Live of Solution would be as under:	7.1.2.Non-compliance of the Installation, Integration and Commissioning of Hardware & Other Items (including OS) at each ordered locations as per clause 1.3.3 will result in imposing penalty of 0.50% of the total cost mentioned in Table-A of Annexure-17 on delay in installation per week or part thereof by the Bank.	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items & not on the total cost. Also request the bank to levy the penalty at 0.1% of the individual item cost alone.	Bidder to comply with RFP terms and conditions.
39	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liqui dated Damages	7.1.Penalties/Liquida ted damages for delay in Delivery, Installation, Integration, Implementation and Go-Live of Solution would be as under:	7.1.3.However, the total Penalty/LD to be recovered under clause 7.1.1 and 7.1.2 shall be restricted to 10% of the total cost mentioned in Table-A of Annexure-17.	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items (on the FMS cost alone) & not on the total cost.	Bidder to comply with RFP terms and conditions.
40	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liqui dated Damages	7.1.Penalties/Liquida ted damages for delay in Delivery, Installation, Integration, Implementation and Go-Live of Solution would be as under:	7.1.5.Non-compliance of the implementation and go-live of AI/ML as per clause 1.3.5 will result in imposing penalty of 0.50% of the total cost of AML Solution excluding AMC/ATS, Additional requirement /customization Cost, Onsite resource costs on delay in delivery and implementation per week or part thereof by the Bank.	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items (on the implemenation cost alone) & not on the total cost. Also request the bank to levy the penalty at 0.1% of the individual item cost alone.	Bidder to comply with RFP terms and conditions.
41	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liqui dated Damages	7.2.Penalties/liquidat ed damages for delay in Alert Generation Batch Job	7.2.1.Non-compliance of the Alert Generation Batch Job as per Clause No 2 of Section C will be as follows Penalty Amount 0.05% of Total cost of Ownership# for every hour or part thereof above the stipulated timeframe mentioned as per Clause No 2 of Section C	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items (on the FMS cost alone) & not on the total cost.	Bidder to comply with RFP terms and conditions.
42	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 7.Penalties/Liqui dated Damages	7.2.Penalties/liquidat ed damages for delay in Alert Generation Batch Job	7.2.2.The maximum penalty levied under above clause 7.2.1 shall not be more than 10% of the Total cost of Ownership.	Kindly request the bank to consider levying penalty only for the cost of aforementioned portion of the items (on the FMS cost alone) & not on the total cost.	Bidder to comply with RFP terms and conditions.

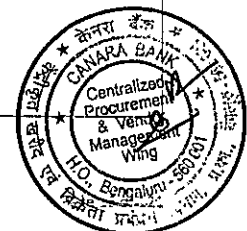| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
43	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 9.Payment Terms	9.Payment Terms	3. One time implementation cost 30%On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 55%On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 10%On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 5%On successful implementation of AI/ML and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents.	Kindly request the bank to change the implementation cost payment milestone as following 10%On Contract Signing and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 10%On successful installation of AML Software in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 15%On DRG Sign off and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 25%On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 25%On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 10%On successful completion of DR	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
44	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 9.Payment Terms	9.Payment Terms	4. AMC/ATS Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages.	Kindly clarify the payment of ATS for AML software will be paid 100% annually in advance. Request the bank to add a point for the same	Bidder to comply with RFP terms and conditions.
45	65	Annexure-2 Pre-Qualification Criteria	Pre-Qualification Criterea #d.	The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Kindly request to confirm whether the MSME bidders would be given relaxation on the experience as mentioned in GeM document (Page No.2)	Bidder to comply with RFP terms and conditions.
46	65	Annexure-2 Pre-Qualification Criteria	Pre-Qualification Criterea #d.	The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Kindly request the bank to change the pre-qualification criteria to any scheduled commercial bank alone without any restriction on the minimum number of branches in India. We also kindly request the bank to consider Global implementation experience of the bidder for this purpose.	Bidder to refer the Corrigendum.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
47	65	Annexure-2 Pre-Qualification Criteria	Pre-Qualification Criterea #e.	(e) The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off. Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	We request revision as per following: Pre-Qualification Criterea (e) The Bidder's Proposed AML Solution should have been implemented and maintained in any of the scheduled commercial banks with Total Assets more than USD 150 Billion as on RFP date. Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement/satisfactory performance letter/reference letter/email from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Bidder to refer the Corrigendum.
48	66	Annexure-2 Pre-Qualification Criteria	Pre-Qualification Criterea #f.	The bidder should have an Average annual turnover of Rs.50 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.	Kindly request to confirm whether the MSME bidders would be given relaxation on the turnover part as mentioned in GeM document (Page No.2) For MSME Bidders, We also kindly request the bank to make the average annual turnover to Rs. 40 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations.	Yes, Bidder to comply with RFP terms and conditions

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
49	66	Annexure-2 Pre-Qualification Criteria	Pre-Qualification Criterea #g.	The bidder should have positive Net Worth in the last three financial years (i.e., 2020-21, 2021-22 & 2022-23) and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023.	Kindly request to confirm whether the MSME bidders would be given relaxation on the turnover part as mentioned in GeM document (Page No.2)	1. As per GeM bid, if the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications. If the bidder is OEM of the offered products, it would be exempted from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. In case any 2 / 7 bidder is seeking exemption from Turnover / Experience Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer. 2.For networth calculation exemption is not applicable.
50	71	Annexure-5 Make in India Certificate	Annexure-5 Make in India Certificate	Annexure-5 Make in India Certificate	Kindl clarify if this document need to be signed by the authroized person in the company and attested by a CA?	Bidder including OEM should submit make in india certificate on Company's letter head with company seal and signature of the authorized person and it is to be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.)
51	72	Annexure-6	Annexure-6	Annexure-6 List of Major Customers of the bidder in last 3 Years and references in providing AML/CFT related Services	Kindly request the bank to consider Global implementation experience of the bidder for the same. The request is based specifically for MSME bidders to show their quality & technical specifications who have sought exemption in experience criteria (as per GeM rules for this RFP)	Bidder to comply with RFP terms and conditions.

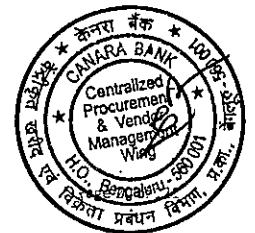| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
52	92	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria Sl.No.1	Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience •3 or more implementations - 20 Marks •2 implementations - 15 Marks •1 implementation - 10 Marks	Kindly request the bank to consider Global implementation experience of the bidder for the same. The request is based specifically for MSME bidders to show their quality & technical specifications who have sought exemption in experience criteria (as per GeM rules for this RFP)	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
53	92	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria Sl.No.2	Evaluation Parameters Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. •Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 30 Marks •Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 25 Marks •Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 25 Marks •Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 20 Marks •Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 2000 but less than 3500	Requesting revision as follows: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and maintained in any Scheduled commercial bank with Total Assets more than USD 150 Billion as on RFP date. •Implementation of proposed AML, in more than one Scheduled commercial Bank with [Total Assets more than USD 500 Billion]- 30 Marks •Implementation of proposed AML, in one Scheduled commercial Bank with [Total Assets more than USD 500 Billion] - 20 Marks •Implementation of proposed AML, in more than one Scheduled comercial bank with [Total Assets more than USD 200 Billion but less than 500 Billion] - 15 Marks	Bidder to comply with RFP terms and conditions.
54	100	Annexure-16	Manufacturer Authorization Form	Manufacturer Authorization Form	Kindly request the bank to consider the OEM format for this purpose, because of OEM standard policy they follow for MAF.	Bidder to comply with RFP terms and conditions.
55	103	Annexure-17 Bill of Material	Table - B Enterprise License cost for the proposed AML Solution	Enterprise Subscription License cost of AML Software Solution for 5 years.	Kindly request the bank to change the requirement to Enterprise Subscription/Perpetual License cost & include AMC for 5 Years period.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
56	75	Annexure-8 Scope of Work	17. License and Hardware Sizing	17.1. The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period.	Requesting revision as follows: 17.1. The proposed solution should provide Enterprise Subscription/Perpetual Software AML License for 5-year contract period based as per the licensed quantity.	Bidder to comply with RFP terms and conditions.
57	78	Annexure-8 Scope of Work	25. Implementation & Onsite Operation Resources	25.1. Selected bidder should ensure, a minimum of 30% of the implementation resources, shall be from OEM, and shall be available onsite, till the successful completion of the project (including AI/ML), who shall handle critical responsibilities of the implementation such as installation, configuration, platform administration etc.	Kindly request the bank to change the clause as following 25.1. Selected bidder should ensure, a minimum of 30% of the implementation resources, shall be OEM Certified Resources, and shall be available onsite, till the successful completion of the project (including AI/ML), who shall handle critical responsibilities of the implementation such as installation, configuration, platform administration etc.	Bidder to comply with RFP terms and conditions.

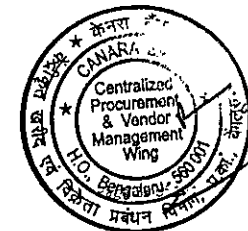| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
58	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 8. Escrow arrangement	8. Escrow arrangement	8.1. The selected bidder shall inform the Bank about the software if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 8.2. The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 8.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore. 8.4. 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 taking from verification to its annual subscription to updation fee. 8.5. The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project). 8.6. The selected bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The selected bidder shall also	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
59	NA	NA	NA	General Question	What is the core banking system name and version used at the bank presently	Details to be shared with selected bidder
60	NA	NA	NA	General Question	What is the Internet banking system name and version used at the bank presently	Details to be shared with selected bidder
61	NA	NA	NA	General Question	What is the Report Generation Tool/Solution name and version used at the bank presently	Details to be shared with selected bidder
62	NA	NA	NA	General Question	What is the Risk solution (AML, CFT, etc) Solution name and version used at the bank presently	In-house application.

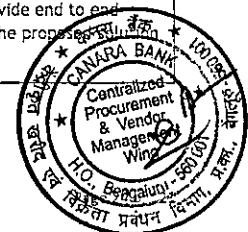| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
63	NA	NA	NA	General Question	Can the bidder sub contract the supply and delivery of Hardware & other items to a different vendor ?	Bidder to comply with RFP Terms and conditions
64	NA	NA	NA	General Question	Will Bank provide the VPN connectivity to Bangalore-India for the purpose of implementation from offshore? Please confirm	No offshore VPN connectivity will be provided
65	NA	NA	NA	General Question	Please provide an extension in submission deadline by 2 weeks.	Bidder to refer the corrigendum.
66	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.2.	Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within Seven (7) weeks from the date of acceptance of Purchase Order or Eight (8) weeks from the date of issue of Purchase Order.	Considering the limited delivery time, please allow a relaxation for Harware & OS delivery, set at 11 weeks from the date of issuing the PO or 10 weeks from the date of acceptence of the PO	Bidder to refer the corrigendum.

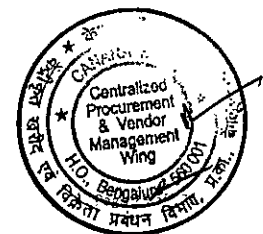| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
67	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.1/ 1.3.Delivery, Installation, Integration, Implementation and Go-Live	The selected bidder should complete the Delivery, Installation, Integration, Implementation and Go-Live of the entire proposed AML Solution within Thirty (30) weeks from the date of acceptance of the Purchase Order or within Thirty-One (31) weeks from the date of issue of Purchase Order.	We request bank to change the AML solution installation timeline to 36 weeks instead of 30 weeks after hardware installation.	Bidder to refer the corrigendum.
68	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.4.	1.3.4 Delivery of Enterprise Licenses for AML Solution, Installation, Integration, Implementation and Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery of the Enterprise Licenses for AML Solution, installation, integration, implementation and go-live of the proposed AML Solution within Twenty (20) weeks from the date of installation (as per clause no. 1.3.3) of AML Solution for each ordered locations or within Thirty(30) weeks from the date of Acceptance of Purchase Order or within Thirty one (31) weeks from the date of Issue of Purchase Order.	Kindly amend it to 24 weeks or amended timeline from the date of installation of H/w & S/w or 36 weeks or the amended timeline for the overarll completion of the project from the date of PO, whichever is later.	Bidder to comply with RFP terms and conditions
69	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7.Penalties/Liquidated Damages	7.1.4.Non-compliance of the delivery of Enterprise Licenses for AML Solution, installation, integration, implementation and go-live as per clause 1.3.4 will result in imposing penalty of 0.50% of the total cost of AML Solution excluding AMC/ATS, Additional requirement /customization Cost, Onsite resource costs on delay in delivery and implementation per week or part thereof by the Bank.	Kindly consider imposing penalty only on the One-time implementation charges (Table- C) and not on total AMl solution cost	Bidder to comply with RFP terms and conditions

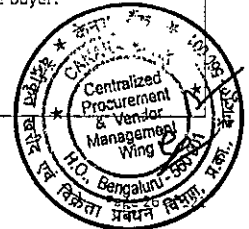| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
70	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7.4.Penalties/Liquidated damages for not maintaining uptime:	7.4.1/ 99.50% and above - No penalty, Above 98.50% and up to 99.50% - 0.10% of Total cost of Ownership* for every hour or part thereof, Above 97.50% and up to 98.50% - 0.20% of Total cost of Ownership * for every hour or part thereof., Above 96.50% and up to 97.50% - 0.30% of Total cost of Ownership * for every hour or part thereof, Above 95.50% and up to 96.50% - 0.50% of Total cost of Ownership * for every hour or part thereof.Less than 95.00% - 1.00% of Total cost of Ownership * for every hour or part thereof.	Kindly amend this to .10%, .20% .30% etc of the yearly AMC/ATS cost only and not on the contract price.	Bidder to comply with RFP terms and conditions
71	22	9.Payment Terms	Sl.No.1/Hardware cost (including OS)	70% - On delivery of Hardware and required Software items for the setup of infrastructure for the proposed solution and on submission of invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Please considering the relaxation for the payment terms as 80% - On delivery of Hardware and required Software items for the setup of infrastructure for the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Bidder to comply with RFP terms and conditions
72	23	9.Payment Terms	he time implementation	30% - On successful implementation in UAT and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents. 55% - On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 10% - On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 5% - On successful implementation of AI/ML and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents.	Kindly clarify whether the payment terms mentioned here are for both infrastructure and application deployment or only for the infrastructure deployment.	Both, Bidder to comply with RFP terms and conditions
73	103	Annexure-17/ Bill of Material	Table-C/ One-time Implementation Charge	1. One time installation & commissioning Charges for DC, DRC & UAT infrastructure	Please confirm should we also include the implementation cost of AML application software in this table C.Also pls clarify whether this is only for the infrastructure implementation.	Clause is Self Explanatory.
74		17.CORRUPT AND FRAUDULENT PRACTICES:	17.2	Vendor/Service Provider shall ensure compliance of CVC guidelines issued or to be issued from time to time for selection of vendor for Supply, Implementation, Migration and Support of the Solution by the Bank.	Please confirm the Data size to be considered for Data migration.	Bidder to refer the Corrigendum.

SL. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
75	92	Annexure-10	Technical Evaluation Criteria / Sl. 1	Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience •3 or more implementations - 20 Marks •2 implementations - 15 Marks •1 implementation - 10 Marks	As a bidder, we have not implemented AML solution for any customer. However, we have several references in BFSI / non-BFSI sector for various solutions. We hereby state our request as below: 1. Kindly modify the experience as "Implementation experience of any solution of comparable value by the Bidder" OR 2. OEM Implementation Experience and distribute the marks accordingly. If this criteria is not relaxed, we will be losing 20 straight points in the evaluation, which may even risk our technical qualification, even when we have all other required credentials to participate as an eligible and competitive bidder in this tender. Kindly consider our	Bidder to comply with RFP Terms and conditions
76	102	Annexure-17/ Bill of Material	Table - B Enterprise License cost for the proposed AML Solution	Enterprise Subscription License cost of AML Software Solution for 5 years.	Please clarify whether bank is looking for Subscription or Software license for the proposed solution	Bidder to comply with RFP terms and conditions.
77	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.2.Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within Seven (7) weeks from the date of acceptance of Purchase Order or Eight (8) weeks from the date of issue of Purchase Order.	We request bank to amend the clause as "Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within eight (10) weeks from the date of acceptance of Purchase Order or ten (12) weeks from the date of issue of Purchase Order"	Bidder to refer corrigendum.
78	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.3.Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations	We assume that Bank will be providing and configuring a physical load balancer to support the Anti-money laundering (AML) system, kindly clarify	Vendor to provide end to end infrastructure for the proposed solution

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
79	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3.Delivery, Installation, Integration, Implementation and Go-Live	1.3.3.Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations	Request to clarify, if Bank will provide SSL certificate for Load Balancer configuration.	All required infrastructure for AML solution to be provided by Vendor.
80	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7.Penalties/Liquidated Damages:	7.7.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.	As a standard practice, penalties should be subject to a cap so that it is not open ended. This penalty will be not more than the Total Cost of Ownership of this project. Please limit the Penalty to TCO.	Bidder to comply with RFP Terms and conditions

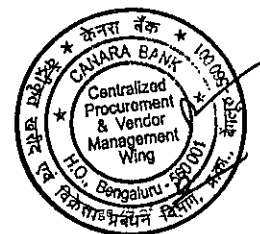| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
81	22	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9.1 Payment Terms (Point #1)	1. Hardware cost (including OS) 70% On delivery of Hardware and required Software items for the setup of infrastructure for the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents. 20% On successful go-live of the proposed AML solution including AI/ML and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents. 10% After Completion of warranty period OR On submission of a bank guarantee of equivalent amount.	We request bank to amend the clause as: 1. Hardware cost (including OS) 90% On delivery of Hardware and required Software items for the setup of infrastructure for the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents. 10% On Completion of warranty period OR On submission of a bank guarantee of equivalent amount.	Bidder to comply with RFP Terms and conditions
82	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9.1 Payment Terms (Point #4)	4. Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages..	We request bank to amend the clause as: 4. AMC/ATS Payment will be made Quarterly in advance.	Bidder to comply with RFP Terms and conditions
83	32	SECTION D - BID PROCESS	6.1.The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru.	Bidder has to submit the Earnest Money Deposit (EMD) of Rs. 59,00,000 (Rupees Fifty Nine Lakhs Only)	We are registered under Medium Catergory form Udyog Aadhar under MSME and have the valid certificate. Please confirm if we are eligble for waiver of EMD.	No,If the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications. If the bidder is OEM of the offered products, it would be exempted from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. In case any bidder is seeking exemption from Turnover / Experience Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
84	31	SECTION D - BID PROCESS	8. Software Version:	The bidder should ensure usage of latest licensed software with proper update/patches and their subcomponents as has been sought in the technical/functional requirements. The Offer may not be evaluated and / or will be liable for rejection in case of non-submission or partial submission of Software Version of the items offered. Please note that substituting required information by just software name is not enough. Bidder should not quote Software which is already End of Sale. Bidder also should not quote Software which are impending End of Sale.	Since the Oracle DB will be provided by Bank, we assume that the patch management and Database management will be banks responsilbilty and will be done by Bank. Also bank to confirm on existing patch management system ensuring update / patches Oracle Database.	Only Oracle DB License will be provided by Bank. Database and Patch management will be done by the vendor Onsite Infrastructure Support Resources. Vendor to provide ant tools required for database and Patch Management.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
85	75	Annexure-8	(Scope of Work)	14. The proposed solution should also be able to integrate with all the business channels of the Bank, and all Watch list portals subscribed by the bank	We assume that bank will provide the SDK / API to integrate with desired application and systems. Request bank to provide the list of all Wathclist which are subscribed by Bank and wish to integrate.	Bidder to refer Corrigedum for details
86	75	Annexure-8	(Scope of Work)	15. The integration with Datawarehouse and all such channels should facilitate STP (Straight Through Processing) without any manual intervention.		Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
87*	75	Annexure-8	(Scope of Work)	17.3. The AML Solution with license and hardware must be scaled based on the following data as of 31st March 2024: No. of Branches: 9604 Volume of Transactions per day (approx.): 3-4 crores Estimated Average YoY growth in transactions (approx.): 50 % No. of Customers: 11.16 Crores Average No. of Daily Customer Screening Requests: 1.5 Lakhs	In future if Bank undergoes any merger or amalgamation with other banks, then the hardware requirements will be revised and which may have additional cost implications, for which bank have to pay additionally. Kindly confirm on the above.	If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the selected bidder under this RFP.
88	76	Annexure-8	(Scope of Work)	19. The proposed solution should be deployed on Bank's premises. However, the solution should be capable of seamless migration to cloud on demand. The solution components should have an on-premise and on-cloud version, and a single unified governance and monitoring capability for both on-premises set-up as well as multi-cloud environment.	Request bank to provide the data size and type of data to be migrated so as to allow proper hardware estimates.	Bidder to refer the Corrigendum.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
89	76	Annexure-8	(Scope of Work)	21.3.Trade Based Money Laundering The solution should be capable of monitoring and detecting suspected Trade-Based Money Laundering activities in bank accounts.	We understand that in any typical trade based transaction / remittance screenings, the bank official would perform multiple checks before making the remittance transaction. Request bank to clarify the following: What will be the TAT for processing foreign remittance transactions? What is the turnaround time expected?	Solution should be capable of identifying suspicious transactions on T+1 basis.
90	77	Annexure-8	(Scope of Work)	21.6.Artificial Intelligence and Machine Learning The AI/ML module within the AML Solution should leverage advanced AI techniques such as Predictive Analytics, Adaptive Learning, Natural Language Processing, Behavioral Analytics, etc. to enhance the detection, investigation and prevention of money laundering and terrorist financing.	Identification of false positive algorithm needs to be trained on new solution or using existing solution. If both solution has to be used then bank has to normalise features from both the sources ie. Rule Id, Alert value etc.	Identification of false positive algorithm needs to be trained on new solution only
91	77	Annexure-8	(Scope of Work)	22.3.The backup solution should include backup storage and tape library to achieve the aforesaid purposes.	We request bank to provide banks data retention/ Backup policy.	Details will be shared to selected Bidder.
92	82	Annexure-8	(Scope of Work)	10.Diagnose and resolve network-related problems that impact the AML application, working with network engineers as needed.	We request bank to confirm on network availability either it is on Fiber or Copper at all locations	100/40G Fibre Uplink Port at both DC & DR Sites.
93	88	Annexure-9	Functional and Technical Requirements	b. Non-Mandatory (Preferred) Requirements A. Customer/ Transaction Screening 1. Screening of news media websites for adverse media reports involving bank customer and alert the users.	We understand that Bank will provide the required Watchlist / datafeed for PEPs / Blacklist/ Negative list/ Sanction/ Adverse Media.	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost

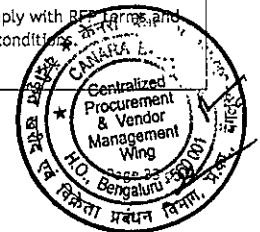| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
94	89	Annexure-9	Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities	Request bank to clarify, AI modules has to be retrained periodically to maintain their accuracy and performance. This is a crucial factor for us as bidders, since we need to estimate the cost of running simulations on the data periodically to ensure the effectiveness of the AI solution. Request bank to provide with the details. We request bank to clarify - Who will provide simulation and production environment as it requires GPU and elastic compute.	vendor has to provide end end solution.
95	90	Annexure-9	Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities 5. Estimation of optimum thresholds for alert scenarios based on history of True/ False positives and True/ False negatives.	We request bank to explicite the process of optimum threshhold.	Suggest an optimum thresholds for a given scenario based on historical data using AI/ML which will reduce the occurrence of False Positive alerts.
96	90	Annexure-9	Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities 6. Natural Language Processing (NLPs) (Eg. To detect transactions with suspicious descriptions/ narrations such as Bomb, Gun, Drugs, Murder, etc., Detection of adverse media news reports, etc.)	For NLP does bank require data to be sourced from internet. We assume bank will guide the bidder to setup connection from bank environment, kindly confirm.	Yes, Bank will guide.
97	90	Annexure-9	Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities 7. Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	We assume that bank has the required hardware & OCR software for capturing OCR from PDFs/ Images. Kindly confirm if the same hardware & software will be provided by bank for this OCR.	This feature is non mandatory Requirement. However, Solution should be capable of integrating with Bank's OCR Solution, as and when required by the bank.
98	90	Annexure-9	Functional and Technical Requirements	E. User Interface 2. Integration to Bank's Single Authentication System (SAS) for enabling User creation/ deletion and Biometric login to the solution.	We assume bank will provide API / SDK towards intergartion with existing LDAP authentication system / Single Authentication System (SAS), request to confirm the same.	Yes

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
99	102	Annexure-17	Bill of Material	Bidder has to provide the details of all items quoted such as Hardware, Storage, Software, Middleware, Database, Operating System, Licenses, etc. along with its specification details in a separate sheet	Request bank to confirm on Storage restoration procedure. Additionally Bank to update, who will provide rack for hardware	Vendor has to provide all hardware including the rack. Kindly refer to Clause 2 of Annexure-8-Scope of Work.
100	11	SECTION B - INTRODUCTION	1.About Canara Bank	1.2.The Bank is having pan India presence of more than 9615 branches, 26 Circle offices and 177 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai and New York	We assume that the Proposed AML solution will be implemented for India operations only. The license will be used only for India Operations and the TCO is for the same. Kindly confirm.	The Scope is limited to domestic operations including treasury operations.

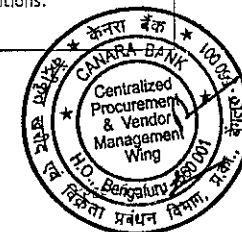| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
101	65	Annexure-2 Pre-Qualification Criteria, Point E	E.The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder to Refer Corrigendum
102	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (a)} Trade-Based Money Laundering	4.a Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming Bank's subscribed OCR Solution, as and when required by the bank.
103	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (f)} Trade-Based Money Laundering	4.f Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	This feature is non mandatory requirement. However, solution should be capable of consuming any bank's subscribed services for market price as and when required by the bank.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
104	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. D {7} Artificial Intelligence and Machine Learning capabilities	D.7 Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1.Yes. 2.No.
105	88	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. A (d)Customer/ Transaction Screening	A.d Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)		Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently bank is usinig Lexix Nexis Sanction list data. Vendor to provide any other watchlist as part of their proposal with out any additional cost.
106	106	Annexure-9 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Software/OS details for proposed AML solution in both UAT, DC & DRC Locations:	3. DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site.	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
107	Page No 102	Annexure 17 Bill Of material	Table B Enterprise License cost for the proposed AML Solution	Enterprise Subscription License cost of AML Software Solution for 5 years	We request bank to change this license cost from subscription model to upfront term license cost.	Bidder to comply with RFP terms and conditions.
108	Page No 23	Payment terms	Clause 9.1 point no 2	100% After complete delivery of license and on production of relevant documents like delivery signoff and invoice with product serial number of the items supplied duly approved by the Bank Officials while claiming the payment.	Our understanding is from second year Licencse cost will be paid in advance.Please confirm.	Bidder to comply with RFP terms and conditions.
109	Pg 12	Section B- Introduction	5. Requirement Details Clause 5.2	The term of contract will be for a period of five (05) years. However, Bank reserves the right to have an annual review on completion of 12 months from the date of acceptance of purchase order. If the services are found to be unsatisfactory Bank reserves the right to discontinue the Services	Requesting Bank to provide a cure or remedy period of thirty (30) days prior to termination or discontinuation of Services	Bidder to comply with RFP terms and conditions.

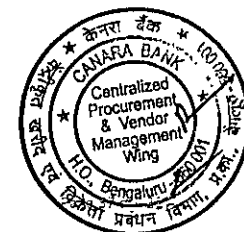| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
110	Pg 19	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.1.3	However, the total Penalty/LD to be recovered under clause 7.1.1 and 7.1.2 shall be restricted to 10% of the total cost mentioned in Table-A of Annexure-17.	Requesting Bank to consider the restriction of maximum of 5% of the total cost	Bidder to comply with RFP terms and conditions.
111	Pg 19	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.1.6	7.1.5 shall be restricted to 10% of the total cost of AML Solution excluding AMC/A	Requesting Bank to consider the restriction of maximum of 5% of the total cost	Bidder to comply with RFP terms and conditions.
112	Pg 19	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.2.2	The maximum penalty levied under above clause 7.2.1 shall not be more than 10% of the Total cost of Ownership.	Requesting Bank to consider the restriction of maximum of 5% of the total cost	Bidder to comply with RFP terms and conditions.
113	Pg 19	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.2.3.	If in any month during the contract period, there are more than Three (03) instances of delay Beyond Three (03) Hours, above the stipulated time frame as per Clause No 2 of Section C, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP and invoke Performance security. 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.	Bank to consider any continuous default of more than five (5) instances or beyond five (5) hours	Bidder to refer the corrigendum.
114	Pg 20	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.3 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 monthly resource cost for the respective Resident resource for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder.	Requesting Bank to consider the restriction of maximum of 10% of the monthly resident resource charges	Bidder to comply with RFP terms and conditions.
115	Pg 20	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.4.2.	The maximum penalty levied under above clause 7.4.1 shall not be more than 10% of the Total cost of Ownership.	Requesting Bank to consider the restriction of maximum of 5% of the total cost of ownership	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
116	Pg 21	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.5	If the selected bidder does not meet the specifications/terms of the RFP during various tests/stages, the selected bidder shall rectify the same at bidders cost to comply with the specifications/terms of the RFP immediately to ensure the committed uptime/terms, failing which the Bank reserves its right to withhold the payment, impose penalty and invoke the Bank Guarantee/ nullify the contract.	Bank to kindly consider the imposition of penalties post remedial period of 30 days. Bank to make all payments accrued until the date of default or actual non-performance by the Bidder	Bidder to comply with RFP terms and conditions.
117	Pg 21	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 7.7	7.7. 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.	Bank to consider imposition of a penalty of 0.5% of the total cost of the Services. Or 3 months of the invoices paid for the services	Bidder to comply with RFP terms and conditions.
118	Pg 21-22	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 8.3	8.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore	Bank to consider the below mentioned language: The escrow agreement shall require the escrow agent to release and deliver the Deposit Material to Bank upon occurrence of the following events only ("Release Events"): (i)The Service Provider is subject to an Insolvency Event; (ii)The Service Provider files for liquidation or dissolution; (iii)The Service Provider is barred by any governmental or statutory authority from conducting its business in India; (iv)The Service Provider has refused or in is unable to continue to provide the agreed support or maintenance services (if any) for the Services, notwithstanding the full compliance of the Agreement by the Licensee.	Bidder to comply with RFP terms and conditions.
119	Pg 22	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 8.4.	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 taking from verification to its annual subscription to updation fee.	Bank to kindly consider that the cost of escrow shall be borne solely by the Bank	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
120	Pg 24	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 10.2	10.2. The selected bidder has to provide comprehensive On-site warranty for the period of Three (3) years from the date of go live for the proposed Solution	Bank to kindly consider that Bidder shall provide a warranty of 2 months from date of go-live	Bidder to comply with RFP terms and conditions.
121	Pg 24	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 10.6.	10.6. If any defect in the Solution is not rectified by the selected bidder before the end of the Warranty Period, the Warranty Period shall be extended until, in the opinion of the Bank: a) the defect has been corrected; and b) the Solution functions in accordance with the Contract for a reasonable period of time.	Bank to kindly consider that the Bidder may provide extended warranty services for all defects in the solution that have specifically occurred during the warranty period.	Bidder to comply with RFP terms and conditions.
122	Pg 27-28	SSECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 19.1.	19.1. The selected bidder 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 selected bidder is required to submit such certification by such Auditors to the Bank. The selected bidder 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 selected bidder. The selected bidder 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.	Requesting Bank to provide a prior written notice of not less than seven (7) days along with scope of audit for conducting the audit	Bidder to comply with RFP terms and conditions.
123	Pg 42	Section F- Ownership & Award of Contract	Execution of Agreeemnt Clause 10.1	10.1. Within 21 days from the date of acceptance of the Purchase Order/LOI or within 30 days from the date of issue of Purchase Order/LOI whichever is earlier, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per Appendix-G. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected bidder.	Bank to kindly consider a period of 60 days from the issue of purchase order	Bidder to comply with RFP terms and conditions.

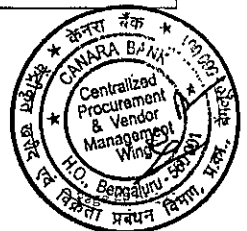| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
124	Pg 43	Section F- Ownership & Award of Contract	Clause 12.1.	12.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 12.1.1. Delay in delivery beyond the specified period for delivery. 12.1.2. Serious discrepancies noted in the items delivered. 12.1.3. Breaches in the terms and conditions of the Order. 12.1.4. Non submission of acceptance of order within 7 days of order. 12.1.5. Excessive delay in execution of order placed by the Bank. 12.1.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 12.1.7. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 12.1.8. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 12.1.9. The progress made by the Vendor/Service Provider is found to be unsatisfactory. 12.1.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price. 12.1.11. If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during the course of contracted period. 12.1. 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, in the event of one or more of the following conditions:	Bank to kinldy consider providing a prior written notice of not less than 30 days before cancelling or terminating the contract	Bidder to comply with RFP terms and conditions.
125	Pg 46	Section G-General Conditions	Clause 4.3.	4.3. In case the performance of the bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	Requesting Bank to specify time period. Bidder suggests a period of 30 days from date of termination or removal.	Bidder to comply with RFP terms and conditions.
126	Pg 46	Section G-General Conditions	Clause 5.2	5.2. The selected bidder shall deliver, install, configure the supplied Solution/service as per Technical specification and Scope of Work described elsewhere in the RFP and arrange for user level demo at bidder's cost as per accepted time schedules. The bidder is liable for penalties levied by Bank for any deviation in this regard. The bidder shall provide for all drivers/software required to install, customize and test the system without any further charge, expense and cost to Bank.	Penalties to be levied only in case of breach of agreed obligations under the Agreement/RFP. Requesting Bank to specify the quantum of penalties in case of such breach/deviation.	Bidder to comply with RFP terms and conditions.

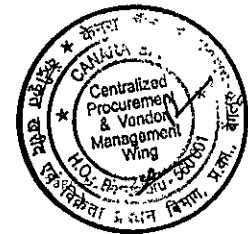| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub Clause/ Technical Specification	Bidder's Query	Bank's Response
127	Pg 47	Section G-General Conditions	Clause 5.3.	5.3. The selected bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the bank.	Requesting Bank to consider that the Bidder shall take responsibility and ensure preventive/corrective measures in case of material deviations and errors.	Bidder to comply with RFP terms and conditions.
128	Pg 47	Section G-General Conditions	Clause 6 Inspection of Records	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.	Such audit/inspection to be conducted after providing a prior written notice of not less than seven (7) working days to the Bidder and specifying the scope of such audit.	Bidder to comply with RFP terms and conditions.
129	Pg 47	Section G-General Conditions	Assignment Clause 8.1	8.1. The selected bidder shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.	Bidder requests the bank to make this clause mutual.	Bidder to comply with RFP terms and conditions.
130	Pg 47	Section G-General Conditions	Assignment Clause 8.2	8.2. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the selected bidder under this RFP.	Upon discussion and mutual agreement with the Bidder on such re-negotiated terms, as may be required	Bidder to comply with RFP terms and conditions.
131	Pg 50	Section G-General Conditions	Training and Hand Holding Clause 15.5.	15.5. Bidder/ Vendor/Service Provider shall hold technical knowledge transfer sessions with designated technical team of Business and/or any replacement Service Provider in at least last three (3) months of the project duration or as decided by Bank.	Requesting Bank to consider a period of one (1) month	Bidder to comply with RFP terms and conditions.
132	Pg 51	Section G-General Conditions	Clause 18	The BIDDER/VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the Bidder	Requesting Bank to consider a period of one (1) year from the closure/termination of contract and/or the termination of contract or employment with such personnel	Bidder to comply with RFP terms and conditions.
133	Pg 52	Section G-General Conditions	Clause 22	Indemnity	Bidder requests the Bank to make the clause mutual	Bidder to comply with RFP terms and conditions.
134	Pg 52	Section G-General Conditions	Clause 22.1.3	22.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the BIDDER/VENDOR/ SERVICE PROVIDER.	Bank to kindly consider that Bidder cannot be liable for (i) any indirect, incidental, special, punitive, exemplary or consequential damages of any kind in connection with or arising out of this agreement	Bidder to comply with RFP terms and conditions.

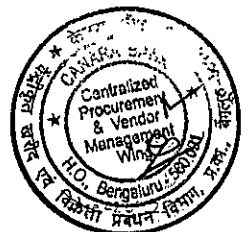| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
135	Pg 52	Section G-General Conditions	Clause 22.5.	BIDDER/VENDOR/ SERVICE PROVIDER aggregate liability shall be subject to an overall limit of the total Cost of the project.	Bank to consider the following language: Each Party's total aggregate liability arising out of or relating to this Agreement is limited to the total Fees paid by Bank under the relevant Statement of Work for a period of six (6) months immediately preceding the date of such claim	Bidder to comply with RFP terms and conditions.
136	Pg 54	Section G-General Conditions	Clause 25.2.	25.2. 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.	Bank to consider the following language: Any event of God including but limited to fire, flood, earthquake, strike, war (declared or undeclared), embargo, blockade, legal prohibition, governmental action, riot, insurrection, damage, destruction, epidemic, pandemic or any other similar cause beyond the reasonable control of such Party ("Force Majeure Event").	Bidder to comply with RFP terms and conditions.
137	Pg 95	Annexure-11	Anneure 11	Non Disclosure Agreement	Bidder requests the Bank to make the NDA mutual as Bidder is also sharing confidential and proprietary information.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification		Bidder's Query	Bank's Response
138	54	Clause 25 Force Mejure	Clause 25 Force Mejure	25.2	New Proposed Clause - Bank Dependencies	in the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.	Bidder to comply with RFP terms and conditions.
139	NA	Generic	Generic	New proposed clause - Deemed acceptance		Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where: (a) Bank has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests; (b) Bank deploys the Software in the normal course of the Bank's business; (c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Bank has given any written notice; (d) Bank does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Successful Bidder; (e) Bank does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the	Bidder to comply with RFP terms and conditions.

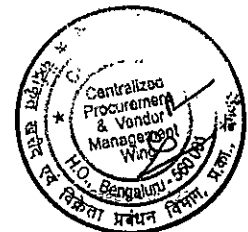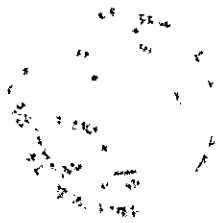| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
140	NA	Generic	Generic	New proposed clause - Limitations on representations and warranties	"Limitation on representation and warranties of Vendor: (a) In providing APIs on license to the Bank or Bank's Affiliate, the vendor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs. (b) Where data is fetched by the APIs directly from the data sources and transmitted to the Bank or Bank's Affiliate, the Vendor makes no representation about the content or the information accessed through such APIs. (c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the vendor, the vendor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists")	Bidder to comply with RFP terms and conditions.

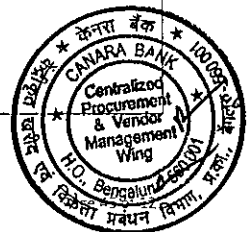| SI. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
141	NA	Generic	Generic	New proposed clause - Project exclusions	"Bidder request Bank to add a new propose clause - Project exclusions: 1. Change in priority assigned to a module due to urgency with prior written approval from the Bank 2. Change in module requirements. 3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder 4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder. 5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder"	Bidder to comply with RFP terms and conditions.
142	NA	Generic	Generic	New proposed clause - Test data and test cases	Bank has to provide test data and test cases to conduct effective testing	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
143	NA	Generic	Generic	New Proposed Clause - Licensing Terms	Bidder requests Bank to consider the following licensing terms: The Bidder grants to Bank, a license to operate and use the licensed materials on the following conditions: (a) limited to the use of Licensee and Authorised Users; (b) limited to use within the territory (c) non-exclusive; (d) revocable for cause; (e) non-assignable; (f) non-sublicensable; (g) non-transferable; (h) Fee-based; (i) License Term-based / perpetual (j) limited for use in executable code form together with the Documentation and (k) for the Intended Purpose. Note- License on perpetual basis means that the Bank shall have right to use the Software licensed under this Agreement in perpetuity subject to timely payment of the Fees	Bidder to comply with RFP terms and conditions.

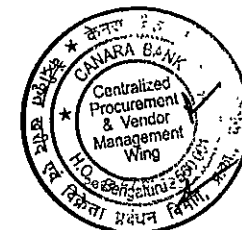| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
144	NA	Generic	Generic	New Proposed Clause - Uptime Exclusions	Bidder requests the Bank to consider the following as exclusions to the Uptime: 1. failure of Bank's systems that interact with the Service Provider's platform; 2. failure caused by delay in responses/non-responses from data source servers; 3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice); 4. downtime caused by changes in data source protocols/data structures; 5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned); 6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator; 7. downtime caused due to use of Software not in accordance with the Documentation. 8. delay in performance of Bank	Bidder to comply with RFP terms and conditions.

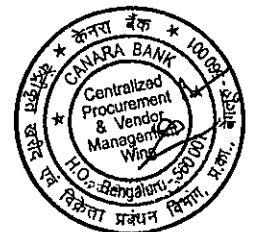| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
145	NA	Generic	Generic	New Proposed Clause - Exceptions to Limitation of Liability & Liquidated Damages	The limits set out in RFP shall not apply to claims or related losses for: (a) breaches of obligations under Confidentiality (b) breaches of obligations under Intellectual Property Rights & Licensing (c) fraud or misrepresentation; (d) matters for which liability cannot be excluded or limited to the maximum extent permitted by Applicable Laws; (e) payments of sums properly due and owing during normal performance of the Agreement; or (f) non-compliance with or contravention of Applicable Laws.	Bidder to comply with RFP terms and conditions.
146	NA	Generic	Generic	New Proposed Clause	NOTWITHSTANDING ANY OTHER PROVISION OF THE AGREEMENT, IN NO EVENT WILL EITHER PARTY, ITS AFFILIATES, AGENTS, EMPLOYEES OR REPRESENTATIVES BE LIABLE FOR (I) ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT OR (II) ANY LOST PROFITS, ANY LOSS OF REVENUE OR ANY COMPENSATION FOR ANTICIPATED SALES OR THE COST OF PROCUREMENT OF SUBSTITUTE SERVICES OR FOR ANY COSTS, EXPENSES, EXPENDITURES, INVESTMENTS OR OTHER COMMITMENTS MADE IN RELIANCE UPON OR OTHERWISE IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT, UNDER STATUTE, IN EQUITY, AT LAW OR OTHERWISE, WHETHER OR NOT THE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.	Bidder to comply with RFP terms and conditions.

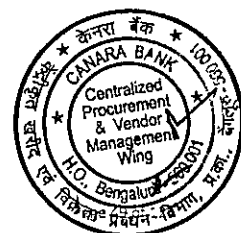| SL. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
147	NA	Generic	Generic	New Proposed Clause	BIDDER DOES NOT PROVIDE ANY WARRANTY/GUARANTEE THAT THE SOFTWARE WILL PERFORM ERROR-FREE OR UNINTERRUPTED OR THAT BIDDER WILL CORRECT ALL DEFECTS. BIDDER UNDERTAKES TO CORRECT AND RECTIFY ALL MATERIAL DEFECTS WHICH RENDERS SOFTWARE INCAPABLE OF ITS PERFORMANCE IN ACCORDANCE WITH THE AGREED SPECIFICATIONS.	Bidder to comply with RFP terms and conditions.
148	65	e 2 Pre Qualification	d.The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting Bank to provide relaxation as mentioned below: The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 750 branches in India.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
149	65	e 2 Pre Qualification	e. The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting Bank to provide relaxation as mentioned below: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 750 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	Bidder refer corrigendum for report generation capability.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/Technical Specification	Bidder's Query	Bank's Response
150	92	Annexure 10 - Technical Evaluation Criteria	1. Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience • 3 or more implementations - 20 Marks • 2 implementations - 15 Marks • 1 implementation - 10 Marks	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting Bank to provide relaxation as mentioned below: Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 750 branches in India as on RFP date. Implementation Experience • 3 or more implementations - 20 Marks • 2 implementations - 15 Marks • 1 implementation - 10 Marks	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
151	92	Annexure 10 - Technical Evaluation Criteria	2. Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting Bank to provide relaxation as mentioned below: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 750 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 1500 Branches] in India - 30 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector	Bidder refer corrigendum for report generation capability.

SL. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub Clause/ Technical Specification	Bidder's Query	Bank's Response
152	92	Annexure 10 - Technical Evaluation Criteria	10.2 The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR)	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	As per our understanding, Regional Rural Bank's (RRBs) expereince will be considered under Scheduled Public Sector Banks. Requesting the Bank to please confirm	Bidder to comply with RFP terms and conditions.
153	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Warranty	10.3. The hardware deployed for this project shall be under Comprehensive Onsite Replacement Warranty covering update of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of Three years from the date of go live of the Solution.	Requesting the Bank to consider Warranty from date of delivery of devices/Hardware.	Bidder to comply with RFP terms and conditions.
154	NA	General Clause	General Clause	NA	Requesting the Bank to confirm if load balancing is required	Vendor to decide based on their proposed solution architecture

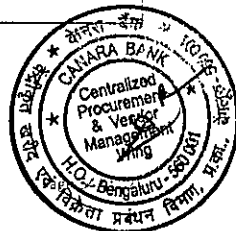| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
155	NA	General Clause	General Clause	NA	Requesting the Bank to confirm that Connectivity from DC to DR would be provided by the bank	Bank will be provide the connectivity between DC and DR with required bandwidth.
156	NA	General Clause	General Clause	NA	Requesting the Bank to share its Backup Policy	Details Will be shared with selected bidder
157	NA	General Clause	General Clause	NA	Requesting the Bank to share DC DR location	Details Will be shared with selected bidder
158	NA	General Clause	General Clause	NA	Requesting the Bank to share Onsite resources location	Refer clause 25.8 & 25.9 of Annexure-8 Scope of Work

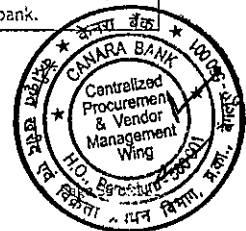| SL. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
159	NA	General Clause	General Clause	NA	Requesting the Bank to confirm Names/categories of lists bank has with Lexus Nexus and what other Sanction Screening lists are required by the bank.	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost.
160	NA	General Clause	General Clause	NA	As per our understanding VAPT will be taken care by the Bank	VAPT is conducted twice in a year by the Bank and as and when required by Bank depending on circumstances. Vendor has to resolve the all VAPT observations within stipulated timelines.
161	GEM document - Page 1	Bid details	Bid End Date - 10/07/2024	NA	Considering the effort needed to set the right solution, we request you to extend the bid end date till 31/07/2024	Bidder to refer the corrigendum.
162	22	9.Payment Terms	Hardware cost (including OS & associated Softwares)	9.1. The payment schedule will be as under and will release after execution of contract agreement:	Requesting the bank to kindly consider purchasing the harware directly from the identified/bidder suggested OEM	Bidder to comply with RFP terms and conditions.
163	23	9.Payment Terms - Enterprise License cost per Year	9.1 SL NO 2 Enterprise License cost per Year	100% After complete delivery of license and on production of relevant documents like delivery signoff and invoice with product serial number of the items supplied duly approved by the Bank Officials while claiming the payment.	Requesting the bank to kindly consider purchasing the licenses directly from the identified/bidder suggested OEM	Bidder to comply with RFP terms and conditions.
164	27	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	18. Subcontracting	18.1.Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust/Properiorship/partnership. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.	We request the bank to consider sub-contracting option	Bidder to comply with RFP terms and conditions.

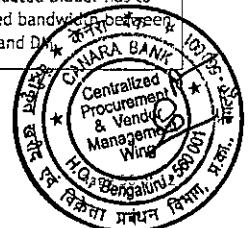| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
165	64	Annexure-2 Pre-Qualification Criteria, Point E	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder to Refer Corrigendum.
166	64	Annexure-2 Pre-Qualification Criteria,	Point K	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: a. An entity incorporated, established or registered in such a country; or b. A subsidiary of an entity incorporated, established or registered in such a country; or c. An entity substantially controlled through entities incorporated, established or registered in such a country; or d. An entity whose beneficial owner is situated in such a country; or e. An Indian (or other) agent of such an entity; or f. A natural person who is a citizen of such a country; or g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.	We request the bank to clarify if Consortium is allowed to bid in this RFP or not.	Consortium is not allowed to bid in this RFP.Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
167	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (a)} Trade-Based Money Laundering	Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
168	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (f)} Trade-Based Money Laundering	Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Vessel Tracking as and when required by the bank.
169	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. D {7} Artificial Intelligence and Machine Learning capabilities	Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1.Yes. 2.No.
170	88	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. A {d}Customer/ Transaction Screening	Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)	Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
171	106	Annexure-9 (A) Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Software/OS details for proposed AML solution in both UAT, DC & DRC Locations:	NA	DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
172	64	Annexure-2 Pre-Qualification Criteria, Point E	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder to Refer Corrigendum.
173	89	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. B [4 (a)] Trade-Based Money Laundering	NA	Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
174	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B [4 (f)] Trade-Based Money Laundering	Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Vessel Tracking as and when required by the bank.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/Technical Specification	Bidder's Query	Bank's Response
175	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. D [7] Artificial Intelligence and Machine Learning capabilities	Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1. Yes. 2. No.
176	88	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. A {d}Customer/ Transaction Screening	Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)	Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost.
177	106	Annexure-9 (A) Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Softwar e/OS details for proposed AML solution in both UAT, DC & DRC Locations:	NA	DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
178	15	Section C	1.3.2.Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations	1.3.2. Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within Seven (7) weeks from the date of acceptance of Purchase Order or Eight (8) weeks from the date of issue of Purchase Order.	What are the Dc, DRC and UAT locations	Details will be Shared with Selected Bidder
179	16	Section C- DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2.Alert Generation Batch Job	2.4.The solution should be able to handle the peak data volumes and system loads without exceeding the stipulated completion window.	What are the peak volumes expected per day/week/month ?	scope is self expanatory and Bidder to comply with RFP terms and conditions.
180.	18	Section C- DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Uptime	6.3.The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Would the connectivity betweeen DC and DR be provided by Client. What is the bandwidth/speed available between DC and DR.	DC and DR connectivity would be provided by Bank. The selected bidder has to provide the required bandwidth between DC and DR

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
181	65	Annexure 2	Pre Qualification Crieteria	d) The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Can the IT solution be of any kind or does it have to be be related to AML ?	Bidder to comply with RFP terms and conditions.
182	75	Annexure 8, scope of work.	Point 17.4	17.4.Total concurrent user logins are expected to be around 150.	What is the total number of named users to be supported by the solution	Bidder to comply with RFP terms and conditions.
183	79	Annexure 8.	Point 25.9	25.9.Selected Bidder needs to provide the Onsite resources at any of the Bank's office, in any location within India, as and when bank deems necessary during the contract period without any additional cost to bank.	Are these resources required in other location over and above the 3 onsite resources to be stationed in Hyderabad. what would be the time period provided by Bank to make such resources available at other locations.	Selected Bidder needs to provide the Onsite resources at any of the Bank's office, in any location within India, as and when bank deems necessary during the contract period without any additional cost to bank.
184	13	Scope of Work	8.2	Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internalrequirement within the overall objective of implementation of Anti-Money Laundering Solution.	Bank will ready to pay against any major changes from regulatory requirement. Kindly confirm	Bidder to comply with RFP terms and conditions.
185	15	1.3. Delivery, Installation, Integration, Implementation and Go-Live	1.3.2. 1.3.3.	Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations	Kindly provide the volume and type of data to be migrated so as to allow proper estimates. Also request to provide the solution name.	Bidder to refer the Corrigendum.
186	15		1.4	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. NA	Kindly confirm the current locations, both DC and DR, for the Delivery & Installation of hardware as well as software.	Details will be shared to selected bidder.

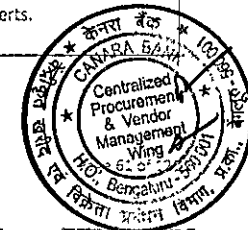| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
187	21	7. Penalties/Liquidat ed Damages FOR N OT MAINTAINING UPTIM,E	7.7	If any act or failure by the selected bidder under the agreement results in failure or inoperability of 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.	As a standard practice, penalties should be subject to a cap so that it is not open ended. Kindly provide a reasonable capping on the penalty amount.	Bidder to comply with RFP terms and conditions.
188	24	Warranty	10.3	The hardware deployed for this project shall be under Comprehensive Onsite Replacement Warranty covering update of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of Three years from the date of acceptance of the Solution.	Kindly suggest the server resource utilization benchmark in %, as per Bank's internal policy. This will guide us in sizing for CPUs, Cores, and Disk.	Kindly refer RFP clause 17.5: Annexure-8 "Scope of Work"
189	36	3.4. Techno Commercial Evaluation process	3.4.8	The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 70:30.	Requesting bank to change this criteria to "The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 60:40"	Bidder to comply with RFP terms and conditions.
190	50	14 Exit Management Plan	14.6	14.6. The transition & exit management period will start minimum six (6) months before the expiration of the contract or as decided by Canara Bank.	This plan will require substantial efforts & costs. Kindly confirm whether the same needs to be quoted in the commercials or to be decided mutually as & when such event occurs.	Bidder to comply with RFP terms and conditions.
191	65	Annexure 2	Pre-Qualification Criteria	The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Requesting bank to change this criteria to "The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 750 branches in India."	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
192	65	Annexure 2	Pre-Qualification Criteria	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	Requesting bank to change this criteria to "The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled commercial bank with minimum 750 branches in India as on RFP date." The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope."	Bidder to comply with RFP terms and conditions.
193	72	Annexure-6	List of Major Customers of the bidder in last 3 Years and references in providing AML/CFT related Services	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Most Banks have internal policies of due approvals for responding to any external query on vendors. This is not practical to get done within the time available for Bid submission. We therefore request to allow sharing the Contact details at advanced stage of Bidder evaluation.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
194	74	Annexure-8 Scope of Work	Point no.2)	The AML-CFT Solution should provide the AML Software, corresponding Databases and all kind of Hardware assets including but not restricted to Servers, Storage, Network Switches, Tape Library, Racks etc. and skilled resources required to support the complete Solution.	Kindly confirm that the Network Switches mentioned here, are required for establishing connectivity between AML-CFT servers and Bank's internal network. If the response to above is 'Yes' then the Bank needs to also confirm basic specifications for the Network Switches since these will be the connecting points to Bank's existing network.	100/40G Fibre Uplink Port at both DC & DR Sites.
195	74	Annexure-8 Scope of Work	13	The proposed solution shall be integrated directly with the Bank's Centralized Datawarehouse to access Transaction data for Batch process, and generating alerts on T+1 basis.	Bank will provide the data in the required format. Kindly Confirm	Bidder to refer Corrigedum for details
196	74	Annexure-8 Scope of Work	10	The Solution must be designed to accommodate increasing transaction volumes without compromising system performance, Timely alert generation and system responsiveness.	We request the Bank to provide the following estimates for the period of 5 year contract since it has implications for hardware sizing, commercials, SLAs and other contractual obligations. 1) Total No. of Users of AML-CFT 2) Concurrent Users of AML-CFT 3) Total No. of Accounts that will be monitored through AML-CFT 4) Total No. of Transactions per month that will be monitored through AML-CFT 5) Data Retention period for Production Environment and for UAT environment Kindly suggest the server resource utilization benchmark in %, as per Bank's internal policy. This will guide us in sizing for CPUs, Cores, and Disk.	Kindly be guided by RFP Clause No. 17 of Annexure-8 "Scope of Work" The data should be retained for the complete 5 Year contract period.

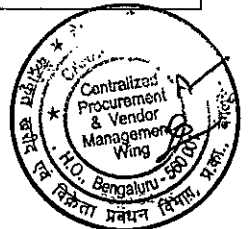| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
197	75	Annexure-8 Scope of Work	16.1. Some of the channels currently being used are as follows.	16.1.1. Core Banking Solution (CBS), 16.1.2. SWIFT 16.1.3. Remit Money, International UPI 16.1.4. All Digital Channels (Mobile Banking, Internet Banking, UPI, AEPS, NEFT, RTGS, IMPS, BBPS, Debit Card, Credit Card, Pre-Paid Cards, ATM Switch, CBDC etc.) 16.1.5. API Banking	AML solution is primarily integrated with Core Banking system for the purpose of transaction monitoring since it is done in batch mode. Please clarify on the no. of integrations required for transaction monitoring. Please clarify on the no. of integrations required for online KYC and AML checks.	Kindly refer Corrigedum for details
198	75	Annexure-8 Scope of Work	17	17.3 The AML Solution with license and hardware must be scaled based on the following data as of 31st March 2024:	We request the Bank to provide transaction estimates for the period of 5 year contract since it has implications for hardware sizing, commercials, SLAs and other contractual obligations.	Kindly be guided by RFP Clause No. 17 of Annexure-8 "Scope of Work"
199	85	Annexure-9 Functional and Technical Requirements	Non-Mandatory/ Preferred Technical and Functional Requirements by giving the compliance level	Compliance Marks	Many of the features would require specialized 3rd party applications e.g. OCR. Request the Bank to allot full marks to complaince through 3rd party applications.	Bidder to comply with RFP terms and conditions.
200	85	Annexure-9 Functional and Technical Requirements	5. Integration with the bank's subscribed Sanctions list data providers like LexisNexis, apart from those provided by the bidder (if any) as part of their proposal."	NA	As per our understanding, bank will provide sanction data list subscribe by the bank. Please confirm	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost.
201	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	Point Nos. 3) Risk scoring of AML alerts based on history of alert resolutions and reporting. and 3)Estimation of optimum thresholds for alert scenarios based on history of True/ False positives and True/ False negatives.	Both the points relate to similar capability of identifying false positives. Request the Bank to clarify the expectations with detailed explanation and examples.	Apart from Risk Scoring of AML Alerts, Solution should Suggest an optimum thresholds for a given scenario based on historical data using AI/ML which will reduce the occurrence of False Positive alerts.

Sl. No.	Page No.	Section/ Annexure/ 'Appendix'	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
202	86	Annexure-9 Functional and Technical Requirements	E - Artificial Intelligence and Machine Learning capabilities	2) Identification of transactional patterns and typologies, incl. Link analysis.	Link Analysis is an independent feature of AML solution. Request the Bank to clarify with some examples how it would like to use AIML for Link Analysis.	Bidder to comply with RFP terms and conditions.
203	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	1) Identification of transactional patterns and typologies, incl. Link analysis.	Request the Bank to confirm that in addition to RBI mandated scenarios, the Bank would also like to implement AIML based transaction monitoring for AML Compliance.	Bidder to Comply with RFP terms and conditions.
204	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	4) Estimation of optimum thresholds for alert scenarios based on history of True/ False positives and True/ False negatives.	Kindly clarify how the Bank intends to implement this requirement. The thresholds are defined as per RBI mandated guidelines. Kindly clarify Bank's stand on how the Bank intends to maintain RBI compliance.	Suggest an optimum thresholds for a given scenario based on historical data using AI/ML which will reduce the occurrence of False Positive alerts.
205	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	Predictive models to identify complex and evolving patterns of suspicious behaviour.	Request the Bank to confirm that in addition to RBI mandated scenarios, the Bank would also like to implement AIML based transaction monitoring for AML Compliance. If the above assumption is correct then please explain how does this requirement differ from point nos. 2 and 4 of this section E.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
206	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	6) Natural Language Processing (NLPs) (Eg. To detect transactions with suspicious descriptions/ narrations such as Bomb, Gun, Drugs, Murder, etc., Detection of adverse media news reports, etc.)	It is highly unlikely that any such mentioned terms could be included in the narration. Can the Bank confirm whether this is standard practice at the Bank. Please explain how the Bank intends to implement and use adverse media, news reports. Will the Bank review such information and update the AML solution with requisite data such as asverse media flag.	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for adverse media reports, as and when required by the bank.
207	90	Annexure-9 Functional and Technical Requirements	D - Artificial Intelligence and Machine Learning capabilities	7) Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	This feature is required at Customer on-boarding stage. How many Customer on-boarding point & applications are implemented at the Bank? E.g. CRM, LOS, etc. Any OCR capability will require installation of OCR tool at Branches. 1) How does the Bank intend to use the OCR output with the primary Customer on-boarding systems? Please explain the workflow. 2) Is the Bank using any OCR currently? If yes, what are its limitations? 3) Estimates on monthly no. of documents to be processed under OCR.	This feature is non mandatory Requirement. However, Solution should be capable of integrating with OCR Solution, as and when required by the bank.

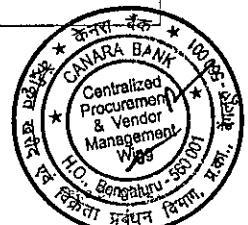| Sl No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
208	92	Annexure - 10 Technical Evaluation Criteria	Sl No 1 Capability of the Bidder	Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience •3 or more implementations - 20 Marks •2 implementations - 15 Marks •1 Implementation - 10 Marks	Requesting bank to change this criteria to "Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 750 branches in India as on RFP date. Implementation Experience •2 or more implementations - 20 Marks •1 implementation - 10 Marks"	Bidder to comply with RFP terms and conditions.
209	92	Annexure - 10 Technical Evaluation Criteria	Sl No.2 Successful Implementation of AML Solution proposed by the bidder.	' Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation." as part of its scope. • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 30 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 20 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 2000 but less than 3500 Branches] in India - 20 Marks	Requesting bank to change this criteria to "Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 750 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. •Implementation of proposed AML, in more than two or more with [More than 750 Branches] in India - 30 Marks •Implementation of proposed AML, in one Scheduled Public Sector	Bidder to comply with RFP terms and conditions.

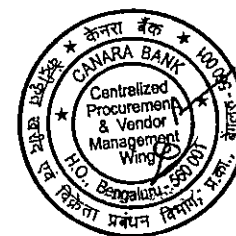| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
210	99	Annexure-15 Escalation Matrix		Level of Contact a. First Level Contact b. Second level contact (If response not received in 24 Hours) c. Regional / Zonal Head (If response not received in 48 Hours) d. Country Head (If response not received in One week)	Request the Bank to define the roles as per Bidder's organization structure.	Bidder to comply with RFP terms and conditions.
211	102	Annexure-17 Bill of Material	Table – B Enterprise License cost for the proposed AML Solution	Note: • Enterprise License should be valid till the end date of the Contract Period. • Enterprise Software Subscription license must include the usage rights, updates, upgrades, security patches, support and maintenance, customer support, troubleshooting and maintenance services.	Kindly clarify whether the Bank wishes to get a perpetual Enterprise License without any limitation on No. of Users, No. of Branches, No. of Transactions, No. of Rules / Scenarios or any such limitations.	Bidder to comply with RFP terms and conditions.
212	NA	General Queries	Generic	Generic	We request the bank to extend the due date by 10-12 working days after receiving the response to pre-bid queries, so that the Bidders have enough time to respond to modifications in RFP clauses, if any.	Bidder to refer the corrigendum.

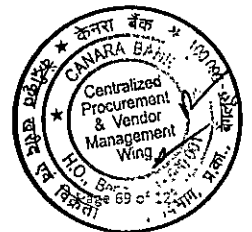| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
213	65	Annexure-2	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope	Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	We request revision as per following: Pre-Qualification Criterea (e) The Bidder's Proposed AML Solution should have been implemented and maintained in any of the scheduled commercial banks with Total Assets more than USD 150 Billion as on RFP date. Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement/satisfactory performance letter/reference letter/email from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Bidder to comply with RFP terms and conditions.

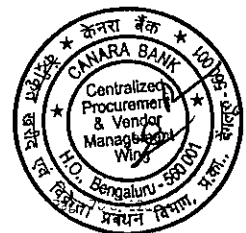| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
214	92	Annexure-10 Technical Evaluation Criterea (POINT 2)	Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	Documents to be submitted The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting revision as follows: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and maintained in any Scheduled commercial bank with Total Assets more than USD 150 Billion as on RFP date. •Implementation of proposed AML, in more than one Scheduled commercial Bank with [Total Assets more than USD 500 Billion]- 30 Marks •Implementation of proposed AML, in one Scheduled commercial Bank with [Total Assets more than USD 500 Billion] - 20 Marks •Implementation of proposed AML, in more than one Scheduled comercial bank with [Total Assets more than USD 200 Billion but less than 500 Billion] - 15 Marks	Bidder to comply with RFP terms and conditions.
215	102	Annexure-17 Bill of Material Table B Enterprise License Cost for the proposed AML Solution	Requirement Details: Enterprise Subscription License Cost of AML Software Solution for 5 Years.	Note: • Enterprise License should be valid till the end date of the Contract Period. • Enterprise Software Subscription license must include the usage rights, updates, upgrades, security patches, support and maintenance, customer support, troubleshooting and maintenance services.	Requesting revision as follows: Requirement Details: Enterprise Subscription/Perpetual License Cost of AML Software Solution for 5 Years (Please specify license quantity and license metrics).	Bidder to comply with RFP terms and conditions.
216	75	License and Hardware Sizing (17.1)	17.1.The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period.	17.1. The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period.	Requesting revision as follows: 17.1.The proposed solution should provide Enterprise Subscription/Perpetual Software AML License for 5-year contract period as per the purchased quantity.	Bidder to comply with RFP terms and conditions.

SL No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
217	21	8.Escrow arrangement	8.1.The selected bidder shall inform the Bank about the software if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 8.2.The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency in India, acceptable to	8.1.The selected bidder shall inform the Bank about the software if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 8.2.The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 8.3.The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. .The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore. 8.4.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 taking from verification to its annual subscription to updation fee. 8.5.The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project). 8.6.The selected bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The selected bidder shall also	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
218	100	Annexure-16	Mnufacturer Authorization Form	Manufacturer Authorization Form [Should be submitted on the letterhead of the OEM/OSO/OSD and signed by an Authorized Signatory of the OEM/OSO/OSD]	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
219	13	SECTION B - INTRODUCTION	6. Participation Methodology	6.4. In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal/OSO should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/distributor certificate for the proposed solution as per Annexure-16.	Requesting bank to remove this clause. Primary responsibility of the implementation is with Bidder. Any specific list of services from OEM shall be subject to the terms and conditions of services agreement entered by bidder with OEM.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
220	64	Annexure-2 Pre-Qualification Criteria, Point E	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder to Refer Corrigendum.
221	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (a)} Trade-Based Money Laundering	Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
222	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (f)} Trade-Based Money Laundering	Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	Yes, will be provided by the Bank

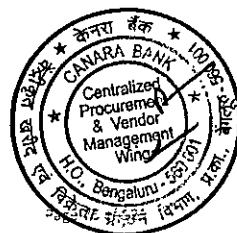| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
223	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. D {7} Artificial Intelligence and Machine Learning capabilities	Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1. Yes. 2. No.
224	88	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. A [d]Customer/ Transaction Screening	Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists; etc.)	Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
225	106	Annexure-9 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Software/OS details for proposed AML solution in both UAT, DC & DRC Locations:	DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
226	65	Annexure - 2	Pre-Qualificstaion Criteria point d	d. The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	The bidder should be Implementing and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Bidder to comply with RFP terms and conditions.

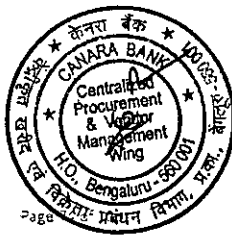| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
227	65	Annexure-2	e. The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope	Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	We request revision as per following: Pre-Qualification Criterea (e) The Bidder's Proposed AML Solution should have been implemented and maintained in any of the scheduled commercial banks with Total Assets more than USD 150 Billion as on RFP date. Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement/satisfactory performance letter/reference letter/email from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Bidder to comply with RFP terms and conditions.

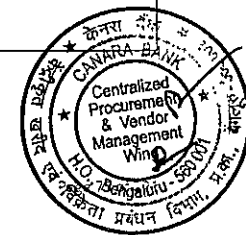| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
228	92	Annexure-10 Technical Evaluation Criterea (POINT 2)	Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	Documents to be submitted The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting revision as follows: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and maintained in any Scheduled commercial bank with Total Assets more than USD 150 Billion as on RFP date. •Implementation of proposed AML, in more than one Scheduled commercial Bank with [Total Assets more than USD 500 Billion]- 30 Marks •Implementation of proposed AML, in one Scheduled commercial Bank with [Total Assets more than USD 500 Billion] - 20 Marks •Implementation of proposed AML, in more than one Scheduled comercial bank with [Total Assets more than USD 200 Billion but less than 500 Billion] - 15 Marks	Bidder to comply with RFP terms and conditions.
229	102	Annexure-17 Bill of Material Table B Enterprise License Cost for the proposed AML Solution	Requirement Details: Enterprise Subscription License Cost of AML Software Solution for 5 Years.	Total Enterprise License cost for Anti-Money Laundering Solution	Requesting revision as follows: Requirement Details: Enterprise Subscription/Perpetual License Cost of AML Software Solution for 5 Years.	Bidder to comply with RFP terms and conditions.
230	75	License and Hardware Sizing (17.1)	17.1.The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period.	17.1. The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period	Requesting revision as follows: 17.1.The proposed solution should provide Entêrprise Subscription/Perpetual Software AML License for 5-year contract period based as per the licensed quantity.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
231	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8. Escrow arrangement	8.1. The selected bidder shall inform the Bank about the software if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 8.2. The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 8.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore. 8.4. 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 taking from verification to its annual subscription to updation fee. 8.5. The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project). 8.6. The selected bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The selected bidder shall also provide licensed software for all software products whether developed by it or	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
232	100	Annexure-16	Mnaufacturer Authorization Form	Manufacturer Authorization Form [Should be submitted on the letterhead of the OEM/OSO/OSD and signed by an Authorized Signatory of the OEM/OSO/OSD	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
233	13	SECTION B - INTRODUCTION	6. Participation Methodology	6.4. In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal/OSO should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/distributor certificate for the proposed solution as per Annexure-16.	Requesting bank to remove this clause. Primary responsibility of the implementation is with Bidder. Any specific list of services from OEM shall be subject to the terms and conditions of services agreement entered by bidder with OEM.	Bidder to comply with RFP terms and conditions.

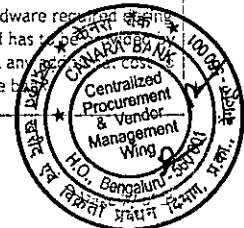| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
234	13	Section B	Scope Modification Clause 8.2	8.2. Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Anti-Money Laundering Solution.	Can the Bank provide more details on the potential extent of such modifications and the process for notifying the bidder of any changes? Will these modifications be subject to negotiation and amendment of the contract?	Bidder to comply with RFP terms and conditions.
235	13	Scope of work	Additional Work Clause 8.3	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 Anti-Money Laundering 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.	Can the Bank clarify what types of work might fall under this category? Will this additional work be compensated separately, and if so, how will the pricing be determined?	Bidder to comply with RFP terms and conditions.
236	13	8.4. Project Completion and Management	Project Representatives Clause 8.4.1	8.4.1. For smooth completion of project, the selected bidder should identify one or two of its representatives at Hyderabad as a single point of contact for the Bank. 8.4.2. Project implementation team should be conversant with all rules and conditions to resolve the issues, if any.	Could the Bank provide more flexibility regarding the location of these representatives, especially if the selected bidder does not have an office in Hyderabad?	Bidder to comply with RFP terms and conditions.
237	15	Section C Deliverables and Service Level Agreements	Project Timelines Clause 1.3.5 1.3.5. Implementation and Go-Live of the AI/ML:	1.3.5. Implementation and Go-Live of the AI/ML: The selected bidder should ensure the implementation in DC and DR and go-live of the AI/ML within twenty-four (24) weeks from the date of go-live of the AML Solution.	Could the Bank provide some flexibility on these timelines, or consider a phased approach to implementation?	Bidder to comply with RFP terms and conditions.
238	15	Section C Deliverables and Service Level Agreements	Location Modification Clause 1.4	1.4. 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. 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 as mutually agreed. The Warranty/ATS/AMC and all RFP terms should be applicable to the altered locations also.	Can the Bank provide more clarity on when and how these changes might occur? Will the bidder be given sufficient notice to adjust delivery schedules and arrangements?	Bidder to comply with RFP terms and conditions.

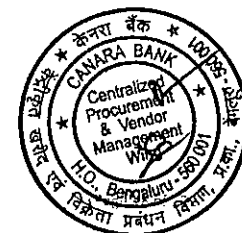| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
239	16	Section C Deliverables and Service Level Agreements	Batch Job Completion Clause 2	2.2. The solution should ensure that, the AML WEEKLY batch job (Once in a Week) completes the generation of all alerts, as per the defined scenarios, within a maximum of Seven (07) hours from the time, the bank handovers the required transaction data to process	The requirements for alert generation batch job completion times in Clause 2 are stringent. Could the Bank provide more details on the expected transaction data volumes and complexity of the defined scenarios? Will the Bank consider relaxing these timelines if the data volumes or complexity exceed initial estimates?	Bidder to refer the corrigendum.
240	17	Section C Deliverables and Service Level Agreements	ntegration & interfaces Clause 3.1	3.1. The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period. 3.2. The selected bidder has to work with different teams of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution.	Can the Bank provide a list of these vendors and the applications that need to be integrated? Will the Bank facilitate communication and collaboration with these vendors?	Bidder to refer Corrigedum for details
241	17	Section C Deliverables and Service Level Agreements	Security Audits: Clause 4.3	4.3. The Bank may conduct security audit in the proposed solution after complete implementation.	Can the Bank provide more details on the frequency and scope of these audits? Will the selected bidder be given sufficient time to remediate any vulnerabilities identified in the audits?	Details will be shared to selected bidder.
242	18	Section C Deliverables and Service Level Agreements	Uptime Calculation: Clause 6.4	6.4. If the selected bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The selected bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.	. Could the Bank clarify if this applies even if the unavailability is due to factors beyond the bidder's control, such as power outages or natural disasters?	The downtime calculated shall not include any failure due to bank, and Force Majeure.
243	18	Section C Deliverables and Service Level Agreements	Penalties/Liquidated Damages: Clause 7	Penalties/Liquidated damages for delay in Delivery, Installation, Integration, Implementation and Go-Live of Solution would be as under:	Could the Bank consider a more graduated penalty structure that takes into account the severity and frequency of non-compliance?	Bidder to comply with RFP terms and conditions.
244	21	Section C Deliverables and Service Level Agreements	Escrow Arrangemen Clause 8	Clause 8 mandates placing the source code in escrow.	Can the Bank clarify the terms of the escrow agreement, including the conditions for release and the bidder's rights to access the source code for maintenance and updates?	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
245	25	Section C Deliverables and Service Level Agreements	AMC/ATS Clause 11	11.1. At the time of submission of bids, the bidder must quote AMC/ATS for Hardware, Operating System, associated software, Items for Two (2) years after completion of Three (3) years warranty period, in the commercial bid separately for comprehensive maintenance contract.	Could the Bank provide more details on the scope of AMC/ATS and the service levels expected during this period?	Bidder to comply with RFP terms and conditions.
246	26	Section C Deliverables and Service Level Agreements	Local Support Clause 13.4	13.4. Support has to cover to solve day-to-day issue while using the proposed solution in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW/SLA at no extra cost	Can the Bank provide more details on the scope of this support, including the types of incidents covered and the response times expected?	Details will be shared to selected bidder.
247	27	Section C Deliverables and Service Level Agreements	Subcontracting Clause 18	18.1.Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust/Properiorship/partnership. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.	Could the Bank clarify the conditions under which such consent might be granted and the process for obtaining it?	Bidder to comply with RFP terms and conditions.
248	76	Annexure-8	Scope of Work Functionality Details: Clause 21	Clause 21 lists broad functionalities,	While Clause 21 lists broad functionalities, could the bank provide a more detailed breakdown of the features and capabilities expected within each module? This would help bidders better tailor their solutions.	Bidder to comply with RFP terms and conitions.
249	75	Annexure-8	Integration Details: Clause 16	16. Some of the channels currently being used are as follows: 16.1.1. Core Banking Solution (CBS), 16.1.2. SWIFT 16.1.3. Remit Money, International UPI 16.1.4. All Digital Channels (Mobile Banking, Internet Banking, UPI, AEPS, NEFT, RTGS, IMPS, BBPS, Debit Card, Credit Card, Pre-Paid Cards, ATM Switch, CBDC etc.) 16.1.5. API Banking	Clause 16 mentions various channels for integration. Can the bank provide specifics on the integration methods (APIs, file transfers, etc.) and data formats expected for each channel? Additionally, could the bank clarify if any existing integration middleware or platforms must be utilized?	Bidder to refer the Corrigendum.
250	83	Annexure-8	Data Migration Clause 28	28. The selected Vendor must carry out migration of Customer Master Data and at least 6 months of Bank's Transaction Data from the existing AML systems to the proposed new Solution necessary for various AML functionalities.	Could the bank specify the data formats and structure of the existing AML systems? Will the bank provide any tools or assistance for this migration process?	Bidder to refer the Corrigendum.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
251	76	Annexure-8	Cloud Migration: Clauses 19 and 20	19. The proposed solution should be deployed on Bank's premises. However, the solution should be capable of seamless migration to cloud on demand. The solution components should have an on-premise and on-cloud version, and a single unified governance and monitoring capability for both on-premises set-up as well as multi-cloud environment. 20. The proposed solution should support hybrid architecture which enables flexibility to host the platform either on-premise or on public/ private/ hybrid cloud at any point of time as required by the Bank to leverage advanced infrastructure technologies like containerization, micro services, server less computing and data mesh capabilities. Bidder should provide option to switch over to cloud at any point of time within the existing license cost quoted with all the latest features. Bank can use cloud environment with the existing licenses whenever required. Also, for this migration (on-premise to cloud), the required resources shall be provided by the bidder at similar cost as proposed for on-premise setup.	Could the bank clarify its preferred cloud provider(s) and any specific security or compliance requirements for cloud deployment? Additionally, could the bank elaborate on the cost implications of cloud migration, if any, beyond the existing license costs?	Bidder to refer the Corrigendum.
252	78	Annexure-8	Resource Qualification Clause 25.4	25.4. Out of the above, Two (02) of the resources should be for Application Support working on separate shifts (7am to 3pm and 12pm to 8pm) and the other for IT Infrastructure Support, working on general shift (10am to 6pm). Details of the total resources requirement is as mentioned below:	Could the bank provide more flexibility in terms of years of experience and educational qualifications, especially considering the dynamic nature of the AML field and the potential for skilled resources with diverse backgrounds?	Bidder to comply with RFP terms and conditions.
253	79	Annexure-8	Resource Location Clause 25.8	25.8. All the Onsite resources shall be available at our Office in Hyderabad. 25.9. Selected Bidder needs to provide the Onsite resources at any of the Bank's office, in any location within India, as and when bank deems necessary during the contract period without any additional cost to bank. 25.10. Bank may take additional resource/s as per frozen price through this RFP process. Cost of one onsite resource will be derived proportionately from the respective line item of Bill of Material of the selected bidder.	Clause 25.8 requires onsite resources to be available in Hyderabad. Could the bank consider allowing remote resources or a hybrid model to accommodate bidders without a physical presence in Hyderabad?	Bidder to comply with RFP terms and conditions.
254	83	Annexure-8	Hardware Insufficiency Clause 27	27. Selected bidder responsible for supplying additional hardware at their own cost in the event the initially fixed Hardware is found insufficient for the volume and growth statistics estimated at a later date.	Could the bank provide more clarity on the criteria for determining insufficiency and the process for requesting and deploying additional hardware?	Vendor to size the Hardware based on the data provided in the Annexure-8 "Scope of Work" Clause 17.3. Any Additional Hardware required during the contract period has to the vendor without any the b

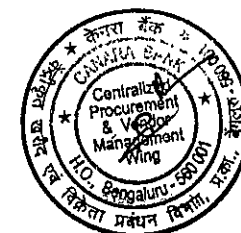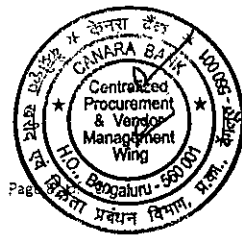| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
255	83	Annexure-8	Data Protection Clause 26	26. The selected bidder should comply with the provisions of Digital Data Protection Bill, whenever finalized	Could the bank provide more details on the specific provisions of the bill that are relevant to this RFP and any additional data protection measures expected from the bidder?	Bidder to comply with DPDP act and subsequent amendment issued by Govt.Of India
256	77	Annexure-8	AI/ML Implementation 21.6	The AI/ML module within the AML Solution should leverage advanced AI techniques such as Predictive Analytics, Adaptive Learning, Natural Language Processing, Behavioral Analytics, etc. to enhance the detection, investigation and prevention of money laundering and terrorist financing.	could the bank elaborate on the specific use cases and expected outcomes for AI/ML within the AML solution? This would help bidders understand the level of AI/ML maturity expected by the bank.	Refer Annexure-9: a. Mandatory (Essential) Requirements, Point 6. & b. Non-Mandatory (Preferred) Requirements, Point D
257	74	Annexure-8	Business Continuity Clause 3	3. The Proposed Solution should be also available at our Disaster Recovery Site (DRC) with same infrastructure as in Primary Data Site (PDC) to support Business Continuity by Switch over in case of any Disaster at primary Site and conduct regular drill as per our Policy or as and when required. There should be mechanism to replicate the Database between PDC & DRC while maintaining the RPO of 15 minutes and RTO of 120 minutes as per Bank's Policy.	Clause 3 mentions a Disaster Recovery Site (DRC) with the same infrastructure as the Primary Data Center (PDC). Could the bank provide more details on the geographical location and connectivity of the DRC? Will the bank be responsible for replicating data to the DRC, or is this the bidder's responsibility?	Locations shall be Shared with Selected Bidder. Bank will provide the Replication Link between DC and DR Sites. Vendor will be responsible for replication.
258	79	Annexure-8	Response Time and MTTR Clause 25.20	25.20.1. Response Time shall be 15 minutes and MTTR shall be 4 hours. 25.20.2. Time specified above is from lodging of complaint	Clause 25.20 specifies a 15-minute response time and 4-hour MTTR. Could the bank clarify whether these timelines apply to all incidents or only to critical ones? Will the bank consider a tiered approach with different response times based on incident severity?	Bidder to refer the Corrigendum·
259	79	Annexure-8	Ticketing Tool Clause 25.17	25.17. The bidder must provide a Ticketing tool or portal to raise complaints/ issues in the proposed solution to track the progress in resolving issues till its closure. Then the ticketing tool/portal should provide the Turn Around Time (TAT) for problem-resolution. It should be able to provide the resolution status by portal Dashboard, emails and SMS as and when updated	Will the bank integrate this tool with its existing IT service management system?	Vendor has to provide as part of the proposed solution

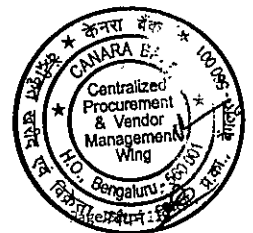| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
260	84	Annexure-9 Functional and Technical Requirements	Functional and Technical Requirements Clause 1(d)	Non-compliance, based on the demonstration or POC (if called for), to any of the following Mandatory/ Essential Technical and Functional requirements marked as "A" (Already Available FULLY in the product), will lead to Disqualification and the bidder's Compliances/Scores under Non-Mandatory/ Preferred Technical and Functional requirements as well as the Commercial bid will not be considered.	Clause 1(d) mentions demonstrating that the solution is "FULLY" available. Could the bank clarify the criteria for determining if a feature is considered fully available? Does this imply that the feature is immediately deployable without any customization or configuration?	Bidder to comply with RFP terms and conditions.
261	85	Annexure-9 Functional and Technical Requirements	Data Integration Scope Clause B.1(a)	Collect transactional data from various sources within the Bank, including Core Banking Solution, Data warehouse, Delivery Channels, Treasury, Trading Platforms, Credit Card/ Prepaid Card database, ATM Switch, etc.	Clause B.1(a) lists various data sources for collection. Could the bank specify if any of these sources are optional or if integration with all sources is mandatory? Additionally, could the bank provide details on the data volumes and formats expected from each source?	Kindly refer Corrigedum for details
262	85	Annexure-9 Functional and Technical Requirements	Rule Customization: Clause B.1(e)	Implement appropriate access controls and encryption mechanisms to safeguard sensitive data.	Can the bank clarify the process for proposing and approving rule changes? Will the bank provide a dedicated testing environment for validating new rules before deployment?	Query is not clear Bidder to comply with RFP terms and conditions.
263	89	Annexure-9 Functional and Technical Requirements	AI/ML Model Training: Clause D.2	Train models using Bank's existing historical transaction & alert data labelled as either suspicious or legitimate	Could the bank specify the volume and quality of labeled data available for training? Will the bank provide access to data scientists or subject matter experts to assist with model development and validation?	Vendor to size the Hardware based on the data provided in the Annexure-8 "Scope of Work" Clause 17.3. Vendor to use 6 Month data after Go Live of implemented Solution. Vendor to provide all services as part of their solution.
264	90	Annexure-9 Functional and Technical Requirements	UI Integration: Clause E.2	Integration to Bank's Single Authentication System (SAS) for enabling User creation/ deletion and Biometric login to the solution.	Could the bank provide technical details on the SAS, including APIs and authentication protocols? Will the bank be responsible for integrating the SAS with the AML solution, or is this the bidder's responsibility?	Details will be shared to selected bidder.

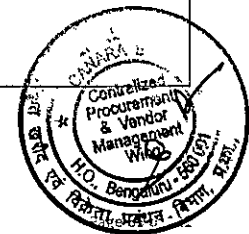| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
265	89	Annexure-9 Functional and Technical Requirements	Regulatory Updates: Clause C.3	Adaptability to changing regulatory requirements	Could the bank provide a mechanism for notifying the bidder of regulatory changes and a timeline for implementing necessary updates to the solution? Will the bank cover the costs associated with regulatory compliance updates?	Bank will share the Regulatory Changes with timelines to the selected bidder. For Minor changes there should not be any cost. Major changes will be part of the Change Request.
266	89	Annexure-9 Functional and Technical Requirements	Reporting Customization: Clause C.5	Capability to create and generate various reports as per Bank's requirement	Could the bank provide a list of the standard reports expected and the level of customization allowed for additional reports? Will the bank provide reporting templates or specifications for custom reports?	Details will be shared to selected bidder.
267	88	Annexure-9 Functional and Technical Requirements	False Positive Reduction: Clause B	Environment to perform regular testing and validation to assess the effectiveness of the monitoring system and incorporate any corrective measures to mitigate the same (Eg. False positive/ Erroneous Alerts detection and mitigation.)	could the bank elaborate on the expected false positive rate and the measures to be taken to reduce it? Will the bank provide feedback on false positives to help refine the detection algorithms?	Details will be shared to selected bidder. Yes, Bank will share the feedback.
268	91	Annexure-9 Functional and Technical Requirements	Note:	2.if the bidder feels that certain features offered are superior to what has been specified by the Bank, it shall be highlighted separately. information regarding any modification required in the proposed solution to meet the intent of the specifications and state-of-the-art technology shall be provided. However, the Bank reserves the right to adopt the modifications /superior features suggested/ offered. .	Clause 2 mentions the bank's right to adopt superior features suggested by the bidder. If these features require integrating third-party software, could the bank clarify who would be responsible for licensing, integration, and ongoing maintenance of such software?	Details will be shared with selected vendor

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub Clause/ Technical Specification	Bidder's Query	Bank's Response
269	101	Annexure-17: Bill of Mat	Oracle License Costs: Table A	Cost of Hardware & other Items for implementation of comprehensive AML Solution	Table A mentions that if the proposed database or middleware is Oracle, the cost should be indicated as zero. However, Table D requires the bidder to quote AMC/ATS costs for Oracle products. Could the bank clarify whether the bank will be providing the Oracle licenses and only requiring the bidder to provide support and maintenance? If so, how will the cost of Oracle support and maintenance be factored into the overall bid evaluation?	Bidder to refer the Corrigendum.
270	104	Annexure-17: Bill of Material	Total Cost of Ownership: Table G	Table G Total Cost for 5 Years Contract Period	Table G requires calculating the Total Cost of Ownership (TCO) over five years. Could the bank clarify if the TCO should include only the costs mentioned in Tables A-F or if it should also factor in other indirect costs such as infrastructure maintenance, training, and potential software upgrades?	Bidder to comply with RFP terms and conditions.

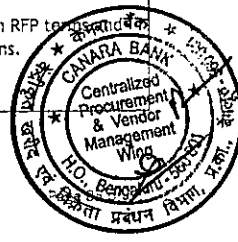| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
271	64	Annexure-2 Pre-Qualification Criteria, Point E	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder to Refer Corrigendum.
272	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (a)} Trade-Based Money Laundering	Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
273	89	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (f)} Trade-Based Money Laundering	Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Vessel Tracking as and when required by the bank.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP, Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
274	90	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. D {7} Artificial Intelligence and Machine Learning capabilities	Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1. Yes. 2. No.
275	88	Annexure-9 Functional and Technical Requirements	b.Non-Mandatory (Preferred) Requirements Sl.No. A {d}Customer/ Transaction Screening	Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)	Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
276	106	Annexure-9 (A) Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Software/OS details for proposed AML solution in both UAT, DC & DRC Locations:	NA	DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
277	2	Section C - Deliverables and Service Level Agreements	Last Date, Time and Venue for Submission of Bids Bid End Date/Time as Mentioned in GeM Bid. Response should be submitted in GeM portal and physical documents should be submitted at below mentioned address before due date/time:	Bid End Date/Time: 10/7/2024 15:00:00	Given the elaborate requirements asked in the RFP, we request the bank to extend the bid submission deadline by at least 20 working days from the date of pre-bid queries responses published.	Bidder to refer corrigendum

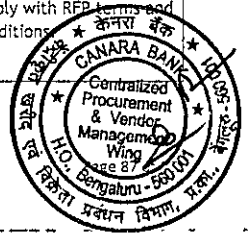| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
278	15	Section C - Deliverables and Service Level Agreements	1. Project Timelines	1.3. Delivery, Installation, Integration, Implementation and Go-Live 1.3.2. Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within Seven (7) weeks from the date of acceptance of Purchase Order or Eight (8) weeks from the date of issue of Purchase Order.	Requesting bank to change the timeline for Delivery of hardware and system software to 12 Weeks from the PO or beginning of UAT, whichever is earlier	Bidder to comply with RFP terms and conditions.
279	15	Section C - Deliverables and Service Level Agreements	1. Project Timelines	1.3.3. Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure installation, configuration, integration and commissioning of the delivered Hardware and other items at the bank branch/office within Three (03) weeks from the date of delivery of all the materials for each ordered locations or within Ten(10) weeks from the date of Acceptance of Purchase Order or within Eleven (11) weeks from the date of issue of Purchase Order	Request the bank to increase the timeline of installation, configuration, integration and commissioning of the delivered Hardware and other items at the bank branch/office within Three (03) weeks to four weeks.	Bidder to comply with RFP terms and conditions.
280	15	Section C - Deliverables and Service Level Agreements	1. Project Timelines	1.3.4. Delivery of Enterprise Licenses for AML Solution, Installation, Integration, Implementation and Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery of the Enterprise Licenses for AML Solution, installation, integration, implementation and go-live of the proposed AML Solution within Twenty (20) weeks from the date of installation (as per clause no. 1.3.3) of AML Solution for each ordered locations or within Thirty(30) weeks from the date of Acceptance of Purchase Order or within Thirty one (31) weeks from the date of Issue of Purchase Order.	Request the bank to increase the timeline of AML Solution Installation, Integration, Implementation and Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery of the Enterprise Licenses for AML Solution, installation, integration, implementation and go-live of the proposed AML Solution within Twenty (20) weeks to 24 weeks from the date of installation of AML Solution for each ordered locations	Bidder to comply with RFP terms and conditions.

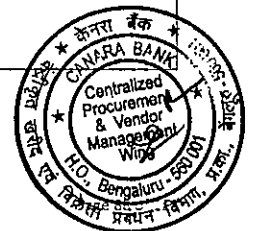| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
281	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2.Alert Generation Batch Job	2.1.The solution should ensure that, the AML DAILY batch job (each day) completes the generation of all alerts, as per the defined scenarios, within a maximum of Three (03) hours from the time, the bank handovers the required transaction data to process.	Based on the Volume of Transactions per day (approx.) which is 3-4 crores and Estimated Average YoY growth in transactions (approx.) which is 50 %, the batch TPS (Transaction Per Second) expected at the end of 5th year will be greater than 42,000 TPS for a 3 hour batch window, which is very high & will require enormous amount of Hardware for processing the transactions. Requesting the bank to change the batch window from 3 hours to at least 12 hours. Please confirm.	Bidder to Refer Corrigendum.
282	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	4 Security	4.4.The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	VAPT test is assumed to be performed annually. In the absence of any explicit clarification from the bank, it will be assumed VAPT will be done once in a year and only this cost for resolution of VAPT observations is factored into the RFP costing. The bank to confirm.	VAPT is conducted twice in a year by the Bank and as and when required by Bank depending on circumstances. Vendor has to resolve all VAPT observations within stipulated time frame.
283	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Acceptance	5. Acceptance Bank will evaluate the offered Solution implemented by the selected bidder. If the Solution experiences no failures and it functions according to the requirements of the RFP as determined by the Bank during the implementation period, and the solution will be accepted by the Bank and then the project will be considered for sign-off.	Requesting the bank to provide details on the acceptance criteria as part of acceptance test for hardware/software/solution.	Bidder to comply with RFP terms and conditions.
284	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Acceptance	5. Acceptance Bank will evaluate the offered Solution implemented by the selected bidder. If the Solution experiences no failures and it functions according to the requirements of the RFP as determined by the Bank during the implementation period, and the solution will be accepted by the Bank and then the project will be considered for sign-off.	It is expected that the Bank will be ready with test preparedness including test plans, test cases at the start of the acceptance phase. Please confirm.	Bidder to comply with RFP terms and conditions.
285	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Acceptance	5. Acceptance Bank will evaluate the offered Solution implemented by the selected bidder. If the Solution experiences no failures and it functions according to the requirements of the RFP as determined by the Bank during the implementation period, and the solution will be accepted by the Bank and then the project will be considered for sign-off.	Requesting the bank to provide details on the number of resources to be deployed during acceptance test, that the bank expects from the Successful bidder.	Bidder to comply with RFP terms and conditions.

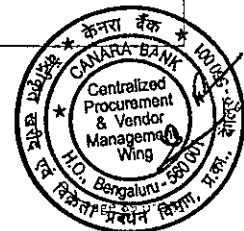| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
286	18	Section C - Deliverables and Service Level Agreements	6.Uptime	6.1. The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.50% for the solution as per Scope of Work (Annexure-8) and Technical and Functional requirements (Annexure-9), during contract period, which shall be calculated on monthly basis.	Request the bank to change the clause as follows: "The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.00% for the solution as per Scope of Work (Annexure-8) and Technical and Functional requirements (Annexure-9), during contract period, which shall be calculated on monthly basis". The 99.50% availability requested by the bank is too stringent.	Bidder to comply with RFP terms and conditions.
287	22	Section C - Deliverables and Service Level Agreements	9.Payment Terms	9.1. The payment schedule will be as under and will release after execution of contract agreement Hardware cost (including OS & associated Softwares) - 70% - On delivery of Hardware and required Software items for the setup of infrastructure for the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Requesting bank to release 100% of the hardware cost upon Delivery of hardware and system software.	Bidder to comply with RFP terms and conditions.
288	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10 Warranty	10.2. The selected bidder has to provide comprehensive On-site warranty for the period of Three (3) years from the date of go live for the proposed Solution.	Please amend the Clause as below: 10.2. The selected bidder has to provide comprehensive On-site warranty for the period of Three (3) years from the date one month after hardware delivery go-live for the proposed Solution. Justification: Proposed AML solution will be live before AI/ML solution ie.e AI/ML solution delivery will be 24 months after AML solution. Warranty should after hardware delivery itself. Please confirm.	Bidder to comply with RFP terms and conditions.

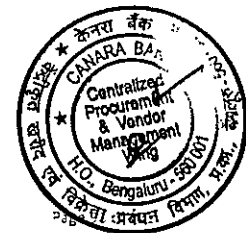| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
289	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10 Warranty	10.8.After the warranty commences for all Hardware & Software components, the selected bidder shall provide all necessary support including telephonic/ online/ onsite support, to the Bank during 24X7X365 for the uninterrupted operation of the Solution.	Is the bank looking for 24/7 support as well?	Bidder to comply with RFP terms and conditions.
290	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Onsite support	25.3.The selected bidder should provide three (03) dedicated onsite resources to work on shifts during contract period post go-live. However, charges for onsite resources will be paid from the date of acceptance of the solution of the Bank. The cost agreed upon for the resource will be frozen for the contract period.	Onsite support starts from the post go live of AML solution or post go live of AI/ML solution. Please confirm.	Onsite support starts from Post go live of AML solution
291	25	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11.Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	11.5.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: 11.5.1.Rectification of Bugs/defects if any 11.5.2.Ensuring uptime of 99.50% 11.5.3.Preventive Maintenance 11.5.4.Maintenance of Hardware/Software/License supplied	We assume that the following points will only be in scope of preventive maintenance. The preventive maintenance scope covers Check CPU,RAM,LOAD,DISK utilisation APP Server and DB Server, Check the slow queries, query execution time, DB disks,log-files,job schedulers, Restart CC platform services and nodes, Reindex and perform gather stats for both Schema(DB), database table purging. Requesting bank to confirm.	Bidder to comply with RFP terms and conditions. Preventive Maintenance includes all those activities which will prevent or lessen the likelihood of unexpected failures in the future
292	25	Section C - Deliverables and Service Level Agreements	11.Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	11.5.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: 11.5.1.Rectification of Bugs/defects if any 11.5.2.Ensuring uptime of 99.50% 11.5.3.Preventive Maintenance 11.5.4.Maintenance of Hardware/Software/License supplied	We assume that the following points will only be in scope of preventive maintenance. The preventive maintenance scope covers Check CPU,RAM,LOAD,DISK utilisation APP Server and DB Server, Check the slow queries, query execution time, DB disks,log-files,job schedulers, Restart CC platform services and nodes, Reindex and perform gather stats for both Schema(DB), database table purging. Request bank to confirm.	Bidder to comply with RFP terms and conditions. Preventive Maintenance includes all those activities which will prevent or lessen the likelihood of unexpected failures in the future
293	34	Section D - Bid Process	13.Submission of Bids	13.1.The bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document.The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	It is our understanding that the EMD and Integrity Pact to be submitted in hard copy. Other documents to be submitted online. Please confirm.	Yes,Bidder to comply with RFP terms and conditions

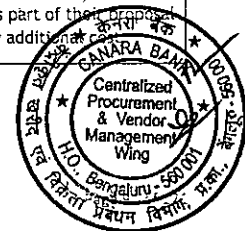| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
294	34	Section D - Bid Process	13.Submission of Bids	13.1.The bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document.The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Commercial bid to be submitted in GeM portal only. Please confirm	Yes,Bidder to comply with RFP terms and conditions.
295	37	Section E - Selection of Bidder	3.6.Bidders Presentation /Site Visits / Product Demonstration/POC	3.6.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 10 Days. 3.6.5.Bidder has to complete the Proof of Concept (POC) of the proposed Solution/Services within the time limit which is defined by Bank.	The bank to brief on the scope / expectation of the PoC and the duration of PoC.	Bidder to comply with RFP terms and conditions.
296	37	Section E - Selection of Bidder	3.6.Bidders Presentation /Site Visits / Product Demonstration/POC	3.6.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 10 Days. 3.6.5.Bidder has to complete the Proof of Concept (POC) of the proposed Solution/Services within the time limit which is defined by Bank.	Is the bank expecting a live PoC where the proposed solution is integrated with the bank's transaction source systems	Bank will provide the data.
297	37	Section E - Selection of Bidder	3.6.Bidders Presentation /Site Visits / Product Demonstration/POC	3.6.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 10 Days. 3.6.5. Bidder has to complete the Proof of Concept (POC) of the proposed Solution/Services within the time limit which is defined by Bank.	The bank to explain on the PoC process including the evaluation pattern.	Bidder to comply with RFP terms and conditions.
298	44	SECTION G - GENERAL CONDITIONS	6. Inspection of Records	6. Inspection of Records 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.	Request the bank to provide details on their expectations	Bidder to comply with RFP terms and conditions.
299	50	SECTION G - GENERAL CONDITIONS	15.Training and Handholding:	15. Training and Handholding: 15.1. Bidder /Vendor/Service Provider shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank. The deliverables as indicated below but not limited to:	We assume that the training mentioned in this requirement will be a one time activity (which will be provided to the bank employees at the time of implementation only). Requesting the bank to kindly confirm on the same.	Bidder to comply with RFP terms and conditions.

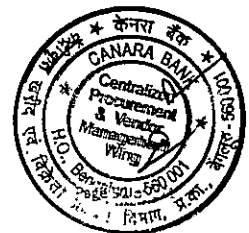| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
300	50	SECTION G - GENERAL CONDITIONS	15.Training and Handholding:	15. Training and Handholding: 15.1. Bidder /Vendor/Service Provider shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank. The deliverables as indicated below but not limited to:	Is the bank looking only for Onsite Training or Can the product training to the bank, for the proposed solution be in virtual mode (Like Zoom, Webex, G-Meet). Requesting bank to kindly clarify.	Bidder to comply with RFP terms and conditions.
301	51	SECTION G - GENERAL CONDITIONS	17.Business Continuity Plan:	17.Business Continuity Plan: 17.1.The service provider/vendor/ Bidder shall develop and establish a robust Business Continuity and Management of Disaster Recovery Plan if not already developed and established so as to ensure uninterrupted and continued services to the Bank and to ensure the agreed upon service level. 17.2.The service provider/vendor/ Bidder shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Requesting bank to provide frequency of periodic testing of business continuity during the contract period. If this query is not addressed, it is assumed that the successful bidder will review the BCP once a year.	Bidder to comply with RFP terms and conditions.
302	51	Section - G General Conditions	17.Business Continuity Plan:	17.2.The service provider/vendor/ Bidder shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Requesting bank to provide frequency of periodic testing of business continuity during the contract period. If this query is not addressed, it is assumed that the successful bidder will review the BCP once a year.	DR drill shall be performed half yearly and as when bank requires depending on the circumstances. Back up restoration should be also tested atleast Halfyearly as part of wider scope of our BCP Policy.
303	66	Annexures	Annexure-2 Pre-Qualification Criteria	The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Requesting the bank to remove this eligibility clause as the next clause in pre-qualification criteria covers the the requirement for AML solution implementation. *Justification: AML Solution implementation is one of the critical projects of the bank to comply with the regulatory guidelines of RBI. A bidder with previous implementation experience in real time AML solution in India will have required experience for implementing the solution without any bottlenecks.*	Bidder to comply with RFP terms and conditions.

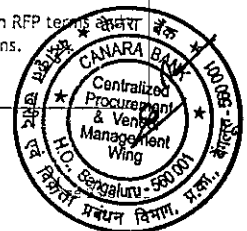| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
304	67	Annexures	Annexure-2 Pre-Qualification Criteria	k. Any bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to 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: a. An entity incorporated, established or registered in such a country; or b. A subsidiary of an entity incorporated, established or registered in such a country; or c. An entity substantially controlled through entities incorporated, established or registered in such a country; or d. An entity whose beneficial owner is situated in such a country; or e. An Indian (or other) agent of such an entity; or f. A natural person who is a citizen of such a country; or g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.	If the OEM belongs to India, the bank to confirm if Self-declaration for the same can be provided.	Yes, Bidder to comply with RFP terms and conditions.
305	67	Annexures	Annexure-2 Pre-Qualification Criteria	The bidder should have support office in Bengaluru or Mumbai for 24x7 supports. The Bidder should submit the details viz., address, phone no., email id and contact person Name & Mobile no. etc.,	Is the bank looking for the Contact Person in charge of Support as part of this requirement.	Yes, Bidder to comply with RFP terms and conditions.
306	72	Annexures	Annexure-5 Make in India Certificate	Annexure-5 Make in India Certificate (Should be submitted on Company's letter head with company seal and signature of the authorized person)	Is Make in India certificate annexure to be signed by the bidder's authorized signatory? Requesting bank to please confirm.	RFP clause is self explanatory.

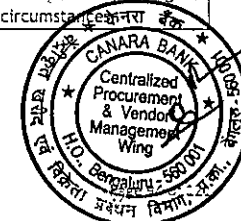| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
307	75	Annexures	Annexure-8 Scope of Work	10. The Solution must be designed to accommodate increasing transaction volumes without compromising system performance, Timely alert generation and system responsiveness.	It assumed that AML hardware is required to perform as per the forecasted transactions based on the transaction volumes provided in the RPF under "17. License and Hardware Sizing" and Transaction projections would handle the projected increase in YOY customer base. Transaction and YoY projected Growth as specified in the RFP is the sole sizing criteria for this RFP. Incase if the transactions / customers projection value are breached, then bank will provide additional cost for the additional hardware required. Please confirm	Bidder to comply with RFP terms and conditions.
308	75	Annexures	Annexure-8 Scope of Work	4. The proposed Solution should work in high availability or fault tolerant modes at both DC and DR for Software, Hardware, and database	We understand the bank is looking for High Availability at both DC & DR. The bank to confirm.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
309	75	Annexures	Annexure-9 Functional and Technical Requirement	General	Details on the existing watchlist (Internal and Third-party lists) available at the Bank: Number of watch lists	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
310	75	Annexures	Annexure-9 Functional and Technical Requirement	General	Details on the existing watchlist (Internal and Third-party lists) available at the Bank: Names of Watch Lists	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
311	75	Annexures	Annexure-9 Functional and Technical Requirement	General	Details on the existing watchlist (Internal and Third-party lists) available at the Bank: Number of Entities in each list	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost

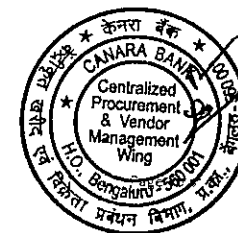| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
312	76	Annexures	Annexure-8 Scope of Work	13.The proposed solution shall be integrated directly with the Bank's Centralized Datawarehouse to access Transaction data for Batch process, and generating alerts on T+1 basis.	Request the bank to consider integrating the proposed AML solution with banks source systems in real time. This will allow real time alert generation. *Justification: Implementing real time AML solution at the bank will help to comply with all the regulatory guidelines on time without any delay. Also, banks across the globe are moving towards implementing real time AML solution from implementing batch based solution.*	Bidder to comply with RFP terms and conditions.
313	76	Annexures	Annexure-8 Scope of Work	14.The proposed solution should also be able to integrate with all the business channels of the Bank, and all-Watch list portals subscribed by the bank.	Request the bank to provide the list of subscribed watchlists and future planned lists.	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
314	76	Annexures	Annexure-8 Scope of Work	14.The proposed solution should also be able to integrate with all the business channels of the Bank, and all-Watch list portals subscribed by the bank.	Scope of this RFP does not cover or define any third party subscriptions. Requesting the bank to confirm. Incase if the any third party subscriptions has to be taken care by the bidder at the time of implementation, then it can be delivered as CR (Change Request) .	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost

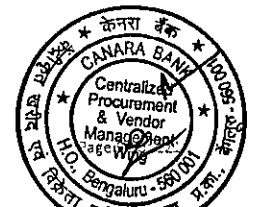| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
315	76	Annexures	Annexure-8 Scope of Work	14. The proposed solution should also be able to integrate with all the business channels of the Bank, and all-Watch list portals subscribed by the bank. 15. The integration with Datawarehouse and all such channels should facilitate STP (Straight Through Processing) without any manual intervention. 16. Some of the channels currently being used are as follows: 16.1.1. Core Banking Solution (CBS), 16.1.2. SWIFT 16.1.3. Remit Money, International UPI 16.1.4. All Digital Channels (Mobile Banking, Internet Banking, UPI, AEPS, NEFT, RTGS, IMPS, BBPS, Debit Card, Credit Card, Pre-Paid Cards, ATM Switch, CBDC etc.) 16.1.5. API Banking	We request bank to help in understanding the STP mechanism at the bank.	Bidder refer Corrigedum for details
316	76	Annexures	Annexure-8 Scope of Work	14. The proposed solution should also be able to integrate with all the business channels of the Bank, and all-Watch list portals subscribed by the bank. 15. The integration with Datawarehouse and all such channels should facilitate STP (Straight Through Processing) without any manual intervention. 16. Some of the channels currently being used are as follows: 16.1.1. Core Banking Solution (CBS), 16.1.2. SWIFT 16.1.3. Remit Money, International UPI 16.1.4. All Digital Channels (Mobile Banking, Internet Banking, UPI, AEPS, NEFT, RTGS, IMPS, BBPS, Debit Card, Credit Card, Pre-Paid Cards, ATM Switch, CBDC etc.) 16.1.5. API Banking 16.2. The solution should adapt to introduction of any new channel by the Bank.	We request the bank to consider real time integration of the channels with the proposed AML solution.	Bidder to refer Corrigedum for details
317	76	Annexures	Annexure-8 Scope of Work	16.2. The solution should adapt to introduction of any new channel by the Bank.	Requesting bank to add/integrate other channels via chargeable Change Request (CR) where bank can pay for the CR as and when required for integration. Please confirm	Bidder to comply with RFP terms and conditions.
318	76	Annexures	Annexure-8 Scope of Work	16.2. The solution should adapt to introduction of any new channel by the Bank.	It is also assumed that the incremental Transactions coming in from the new channel would be within the forecasted Transactions specified in RFP. Please confirm	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
319	76	Annexures	Annexure-8 Scope of Work	17.3. The AML Solution with license and hardware must be scaled based on the following data as of 31st March 2024: No. of Branches : 9604 Volume of Transactions per day (approx.): 3-4 crores Estimated Average YoY growth in transactions (approx.): 50 % No. of Customers : 11.16 Crores Average No. of Daily Customer Screening Requests: 1.5 Lakhs	Based on the Volume of Transactions per day (approx.) which is 3-4 crores and Estimated Average YoY growth in transactions (approx.) which is 50 %, the per day transaction volume expected at the end of 5th year will be 45,56,25,000 (>45 Crore) transactions, which is very high and will increase the hardware footprint drastically. Requesting the bank to please revalidate the Year on Year (YoY) growth and please confirm so that we can size the hardware appropriately.	Bidder to comply with RFP terms and conditions.
320	76	Annexures	Annexure-8 Scope of Work	11. The Solution should stay up-to-date with current AML regulations and ensure the system aligns with the latest compliance requirements.	It is assumed that the vendor will consolidate the new regulatory requirements and provide as part of half yearly releases to the bank , subjected to the vendor receiving the new regulatory requirements within one week of the bank receiving the same from the regulator. Requesting bank to confirm.	Bidder to comply with RFP terms and conditions.
321	84	Annexures	Annexure-9 Functional and Technical Requirement	Bulk screening of entire existing customer database and transaction data with prescribed Terrorist name/ Sanctions Watchlists and Bank's own lists and alert the users.	Is the bank is looking for Real-time screening or batch based (end of day) screening of customers and transactions? Kindly Confirm	Bidder to comply with RFP terms and conditions.
322	84	Annexures	Annexure-9 Functional and Technical Requirement	Bulk screening of entire existing customer database and transaction data with prescribed Terrorist name/ Sanctions Watchlists and Bank's own lists and alert the users.	In case of batch / bulk screening of customers and transactions, kindly provide the expected batch window and batch size? i.e. In how many hours we will have to process the screening and generate alerts.	Bidder to comply with RFP terms and conditions.
323	84	Annexure-8 Scope of Work	DR Drill	DR Drill	Is DR Drills in scope of AMC/ATS?	DR Drill shall be performed half yearly and as and when Bank requires depending on the circumstances.

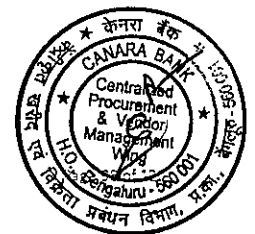| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
324	84	Annexure-8 Scope of Work	DR Drill	DR Drill	If DR Drills are in scope: DR Drill for AML application is assumed to be performed twice a year. Please confirm. In the absence of explicit clarification from the bank, successful vendor shall assume that AML DR drill would be done 2 times in a year. Please confirm	DR Drill shall be performed half yearly and as and when Bank requires depending on the circumstances
325	84	Annexure-8 Scope of Work	Annexure-8 Scope of Work	28.The selected Vendor must carry out migration of Customer Master Data and at least 6 months of Bank's Transaction Data from the existing AML systems to the proposed new Solution necessary for various AML functionalities.	Kindly provide the details on what type of data to be migrated to the proposed AML system? - Existing Systems from which data has to be migrated - Type of data - Data size in GB that has to be migrated	Please refer the Corrigendum.
326	84	Annexure-8 Scope of Work	Annexure-8 Scope of Work	General	Requesting bank to clarify how bank would procure additional AML application licenses, infra and integration services for merged entities in case the bank acquires any other bank during the contract period. In the absence of the clarification to this query it is assumed that the current supplied AML application term license and infra is for the current Bank's entity only and bank would procure additional AML application license and the additional required infra and integration services for the merged entities at mutually agreed rates.	The Scope is limited to domestic operations including treasury operations.

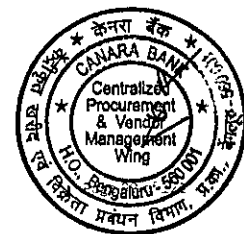| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
327	84	Annexure-8 Scope of Work	Annexure-8 Scope of Work	General	Request bank to clarify whether Foreign branches/International banking division is out of scope of this RFP. In the absence of explicit clarification, it is assumed that the successful AML vendor will consider foreign branches as out of scope of this RFP costing and if bank requires foreign branches AML implementation during the contract period then the same would procured additionally at agreed rates.	Bidder to comply with RFP terms and conditions.
328	85	Annexures	Annexure-9 Functional and Technical Requirements	5 Integration with the bank's subscribed Sanctions list data providers like LexisNexis, apart from those provided by the bidder (if any) as part of their proposal.	We assume that the bank will provide the lists such as LexisNexis or any other list. The bank to kindly confirm. The bank to confirm if the licenses for any 3rd party watchlists will be provided by bank.	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
329	86	Annexures	Annexure-9 Functional and Technical Requirement	Transaction Monitoring: The solution should provide provision for bulk upload of transaction if required.	Is the bank looking for real-time transaction monitoring for detecting money laundering activities or is the bank looking for a batch based transaction monitoring for detecting money laundering activities only?	Refer RFP Clause 21.1 of Annexure-8: "Scope of Work"
330	86	Annexures	Annexure-9 Functional and Technical Requirement	Transaction Monitoring: The solution should provide provision for bulk upload of transaction if required.	In case of batch transaction processing, kindly provide the expected batch window and batch size for end of day transaction processing? i.e. In how many hours we will have to process the transactions and generate alerts.	Please refer the Corrigendum.
331	86	Annexures	Annexure-9 Functional and Technical Requirements	Transaction Monitoring: Provide a standardized ETL platform as part of the system to handle Data movement from and to the AML system	Request the bank to confirm if ETL is also part of the RFP scope. If yes, please detail in the scope of ETL from the bidders end	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
332	88	Annexures	Annexure-9 Functional and Technical Requirements	A, Customer/ Transaction Screening d. Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)	The bank to provide the lists of the watchlists including the 3rd party lists the bank wants to screen against and the bank to confirm if the licenses for any 3rd party watchlists will be provided by bank.	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost
333	88	Annexures	Annexure-9 Functional and Technical Requirements	A Customer/ Transaction Screening Screening of news media websites for adverse media reports involving bank customer and alert the users.	Is the bank looking for screening against structured adverse media data available as part of watchlists or the requirement is to screen the unstructured adverse media data available on the web. The bank to kindly explain.	Bidder to comply with RFP terms and conditions.
334	89	Annexures	Annexure-9 Functional and Technical Requirements	Separate module accessible by Branches and Other offices for reporting Behavioural (Non-Transaction Based) alert scenarios.	Which module is the bank referring to as part of this requirement? Is the bank referring to the communication with the branches?	There should be a module in the proposed solution, accesible by branches for reporting any Behavioural (Non-Transaction Based) alert scenarios.
335	89	Annexures	Annexure-9 Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	This is not a typical AML requirement, hence requesting the bank to remove this requirement	This feature is non mandatory Requirement. However, Solution should be capable of integrating with OCR Solution, as and when required by the bank.
336	89	Annexures	Annexure-9 Functional and Technical Requirements	D. Artificial Intelligence and Machine Learning capabilities Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	The bank to explain on what type of information will be captured from OCR	RFP Clause is Self Explanatory.

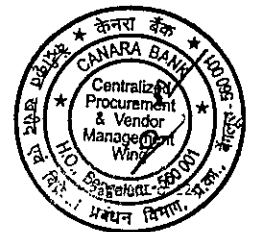| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
337	92	Annexures	Annexure-10 Technical Evaluation Criteria	1. Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience • 3 or more implementations - 20 Marks • 2 implementations - 15 Marks • 1 implementation - 10 Marks	We request the bank to consider implementation experience in Real Time Core Banking Transaction Monitoring Solution only by amending the clause as below 1. Capability of the Bidder. The bidder should have implemented and maintaining Real Time Core Banking Transaction Monitoring Solution any Banking-related IT in at least One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date. Implementation Experience • 3 or more implementations - 20 Marks • 2 implementations - 15 Marks • 1 implementation - 10 Marks *Justification: Bidders having experience in Real Time Core Banking Transaction Monitoring Solution will have more experience in implementation and exposure to*	Bidder to comply with RFP terms and conditions.

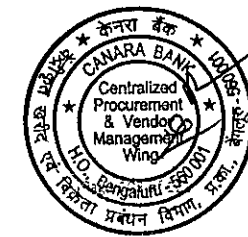| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
338	92	Annexures	Annexure-10 Technical Evaluation Criteria	Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 30 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 20 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 2000 but less than 3500 Branches] in India - 20 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 2000 but less than 3500 Branches] in India - 15 Marks	Requesting bank to amend the Clause as below: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in at least One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have at least "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. • Implementation of proposed AML (or) Real Time Transaction Monitoring solution, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 30 Marks • Implementation of proposed	Bidder to comply with RFP terms and conditions.

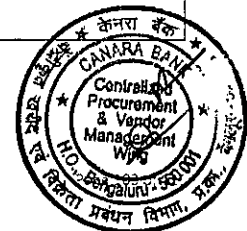| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
339	92	Annexures	Annexure-10 Technical Evaluation Criteria	Technical Evaluation Criteria	Requesting bank to add this Clause in the technical evaluation criteria as the higher amount of false positive alert generation may lead to delayed regulatory report filing. "Successful Implementation of False positive alert reduction solution using machine learning in at least One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 3000 branches in India. Documentary Proof: PO or Reference letter from the bank having the details about the deployed solution to be submitted Scoring - 10 marks "	Bidder to comply with RFP terms and conditions.
340	92	Annexures	Annexure-10 Technical Evaluation Criteria	Technical Evaluation Criteria	Requesting bank to add this Clause in the technical evaluation criteria as the mule accounts within the banks ecosystem become a big challenge in the recent times. "Successful Implementation of Mule Account detection solution using machine learning in at least One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 3000 branches in India. Documentary Proof: PO or Reference letter from the bank having the details about the deployed solution to be submitted Scoring - 10 marks "	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
341	65	Annexure-2	Pre-Qualification Criterea (e) The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. The bidder should submit purchase Order/Contract	Documents to be submitted in compliance with Pre-Qualification Criteria The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	We request revision as per following: Pre-Qualification Criterea (e) The Bidder's Proposed AML Solution should have been implemented and maintained in any of the scheduled commercial banks with Total Assets more than USD 150 Billion as on RFP date. Documents to be submitted in compliance with Pre-Qualification Critéria The bidder should submit purchase Order/Contract Agreement/satisfactory performance letter/reference letter/email from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Bidder to comply with RFP terms and conditions.

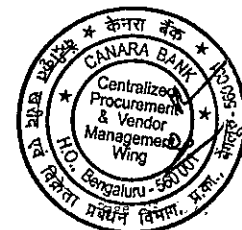| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
342	92	Annexure-10 Technical Evaluation Criterea (POINT 2)	Evaluation Parameters Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of	Documents to be submitted The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting revision as follows: Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been Implemented and maintained in any Scheduled commercial bank with Total Assets more than USD 150 Billion as on RFP date. •Implementation of proposed AML, in more than one Scheduled commercial Bank with [Total Assets more than USD 500 Billion]- 30 Marks •Implementation of proposed AML, in one Scheduled commercial Bank with [Total Assets more than USD 500 Billion] - 20 Marks •Implementation of proposed AML, in more than one Scheduled comercial bank with [Total Assets more than USD 200 Billion but less than 500 Billion] - 15 Marks	Bidder to comply with RFP terms and conditions.
343	102	Annexure-17 Bill of Material Table B Enterprise License Cost for the proposed AML Solution		Requirement Details: Enterprise Subscription License Cost of AML Software Solution for 5 Years.	Requesting revision as follows: Requirement Details: Enterprise Subscription/Perpetual License Cost of AML Software Solution for 5 Years.	Bidder to comply with RFP terms and conditions.
344	75	Annexure-8 Scope of Work	License and Hardware Sizing (17.1)	17.1.The proposed solution should provide Enterprise Subscription Software AML License for 5-year contract period	Requesting revision as follows: 17.1.The proposed solution should provide Enterprise Subscription/Perpetual Software AML License for 5-year contract period based as per the licensed quantity.	Bidder to comply with RFP terms and conditions.

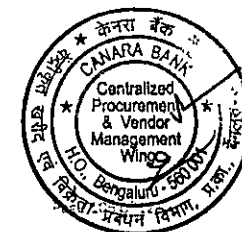| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
345	21	8.Escrow arrangement	8.Escrow arrangement	8.1.The selected bidder shall inform the Bank about the software if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 8.2.The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 8.3.The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore. 8.4.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 taking from verification to its annual subscription to updation fee. 8.5.The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project). 8.6.The selected bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The selected bidder shall also	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
346	100	Annexure-16	Mnufacturer Authorization Form	Mnufacturer Authorization Form	Should be in-line with OEM policy.	Bidder to comply with RFP terms and conditions.
347	13	6. Participation Methodology	6. Participation Methodology	6.4.In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal/OSO should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/distributor certificate for the proposed solution as per Annexure-16.	Requesting bank to remove this clause. Primary responsibility of the implementation is with Bidder. Any specific list of services from OEM shall be subject to the terms and conditions of services agreement entered by bidder with OEM.	Bidder to comply with RFP terms and conditions.
348	72	Annexure-6	List of Major Customers of the bidder in last 3 Years and references in providing AML/CFT related Services	List of Major Customers of the bidder in last 3 Years and references in providing AML/CFT related Services	In case bidder is tying up with OEM for AML solution, can bidder use OEM's credentials for this clause	Bidder to comply with RFP terms and conditions.

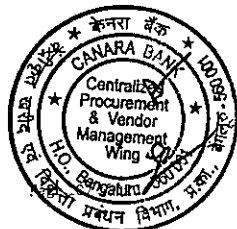| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
349	74	Annexure 8 (Scope of Work)	2	2. The AML-CFT Solution should provide the AML Software, corresponding Databases and all kind of Hardware assets including but not restricted to Servers, Storage, Network Switches, Tape Library, Racks etc. and skilled resources required to support the complete Solution.	Will the bank procure hardware and environment software(OS, Weblogic, Database, etc.) based on bidder's suggested configuration or is the bidder expected to provision for hardware and environment software?	Vendor to provide end to end infrastructure for the proposed solution
350	75	Annexure 8 (Scope of Work)	15	15. The integration with Datawarehouse and all such channels should facilitate STP (Straight Through Processing) without any manual intervention.	Please provide more details on this interface - function/purpose and technologies used	Bidder Refer Corrigendum.
351	36	3.3.Technical Evaluation of Bidders	3.3.4	will be an important input to understand quality of the Bidder's capability and	Please clarify what is to be expected as part of the demo	Refer to Annexure 9 of this RFP.
352	86	Annexure 9 (Functional and Technical Requirements)	2	Rule-Based Detection	How many AML rules/scenarios is Bank looking for implementation?	Will be shared with selected bidder

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
353	89	Annexure 9 (Functional and Technical Requirements)	C	Reporting and Audit Trail	Can Bank provide the list of reports to be developed apart from Alert pendency, STR, CTR, CBWTR, NTR, CCR filing trends?	Will be shared with selected bidder
354	NA	General	General	General	We understand that bidder can tie up with OEM to propose AML solution to the bank. Please confirm if otherwise	Bidder to comply with RFP terms and conditions.
355	NA	General	General	General	What is the state of the current OFSAA system? a. Whether OFSAA applications are installed on bank servers? b. Whether the system is live? c. If not live, whether SIT/UAT has been completed?	Bidder to comply with RFP terms and conditions.
356	NA	General	General	General	At present, what is the mechanism to extract data from source systems for OFSAA? a. Whether any tool is used? b. If not, any extraction routine/scripts are developed for the same?	Bidder to comply with RFP terms and conditions.
357	NA	General	General	General	What are the current challenges to maintain the current OFSAA system and is there any specific reason why the system is inactive/not used for compliance function?	Bidder to comply with RFP terms and conditions.

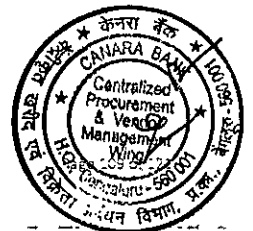| Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
358	NA	General	General	General	Does the bank have OFSAA AML license?	Bidder to comply with RFP terms and conditions.
359	NA	General	General	General	Any BRDs / FSD that can be provided	Bidder to comply with RFP terms and conditions.
360	NA	General	General	General	IF the existing modules does not support the Banks' requirements, should we propose other modules?	Bidder to comply with RFP terms and conditions.
361	NA	General	General	General	Do they have a reporting tool? As for analytics modules we must have OAS.	Bidder to comply with RFP terms and conditions.
362	64	Annexure-2 Pre-Qualification Criteria, Point E	e.The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope	The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Requesting you to Kindly Amend the Clause as follows: The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Report Generation Capabilities" as part of its scope.	Bidder Refer Corrigendum.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
363	89	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (a)} Trade-Based Money Laundering	4.a	Capability to track market prices of Goods and Services to detect discrepancies in Trade transaction	Please Clarify: What will be the source for this data, is it internal repository or external data? Whether the subcription for external data to fetch commodity prices will be made available by Bank?	This feature is non mandatory Requirement. However, Solution should be capable of consuming any bank's subscribed services for Market price as and when required by the bank.
364	89	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. B {4 (f)} Trade-Based Money Laundering	4.f	Detection of anomalies and discrepancies through Vessel tracking functionalities	Please Clarify: Whether the subcription for external data to track vessel will be made available by Bank or the bidder needs to factor the same?	Yes, will be provided by the Bank

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response.
365	90	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. D {7} Artificial Intelligence and Machine Learning capabilities	D.7	Optical Character Recognition (OCR) for capturing information from PDFs/Images (such as Customer OVDs, Invoices, Election Candidate Affidavits, etc.)	Please Clarify: 1. Is the requirements limited to text extraction or but also to parse, classify and interpret using NLP (Natural Language Processing) techniques. 2. Is the PDF and the images are standardized across segments or quite variant from each other. ?	1.Yes. 2.No.
366	88	Annexure-9 Functional and Technical Requirements b.Non-Mandatory (Preferred) Requirements Sl.No. A {d}Customer/ Transaction Screening	A.d	Access to Watchlists designed by the OEM/ bidder in addition to those already subscribed by the bank (E.g. Domestic PEP lists, Beneficial Owner details, High Crime areas, Adverse News Media lists, etc.)	Please Clarify: Whether access / subscription will be given/provided by Bank?	Currently Bank is using Lexis Nexis sanction list data. Vendor to provide any other Watchlists as part of their proposal without any additional cost

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
367	106	Annexure-9 (A) Sizing of Hardware including Software/OS for UAT, DC & DRC Quoted Hardware/Software/OS details for proposed AML solution in both UAT, DC & DRC Locations:	The details of all such Licenses, Hardware, Software, Middleware, Database, Operating System, etc. as quoted by the bidder should be provided in the below format along with the Technical Bid.	DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site.	Please Clarify: Whether DC/DR high availability is expected in Active/Active set up or Active/Passive set up.	1. DC & DR Sites should be in Active-Passive Configuration and 2. Infrastructure at Each Site (DC & DR) shall be configured in High Availability with either Active-Active or Active-Passive configuration as supported by the solution architecture.
368	65	Annexure-2 Pre-Qualification Criteria	(d)	The bidder should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Requested to Modify as below: The bidder/OEM should have implemented and maintaining atleast 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India.	Bidder to comply with RFP terms and conditions.
369	65	Annexure-2 Pre-Qualification Criteria	(e)	The Bidder's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date. The aforesaid implemented AML Solution must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope.	Requested to Modify as below: The Bidder's / OEM's Proposed AML Solution should have been implemented and maintained in any Scheduled Public Sector or Private Sector banks with minimum 2000 branches in India as on RFP date.	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
370	79	Annexure-8 Scope of work	25.15	25.15. Bidder also should nominate a Project Manager responsible for day-to-day operations till contract period, who will be the Single Point of Contact (SPOC) for the bank for any communication. However, for escalation purpose, details of other persons shall also be given	Bank has requested to nominate a Project Manager in the scope where as there is mention of the same under commercials in Bill of Material. Please clarify	Bank does not require on-site project manager for day to day operation.
371	79	Annexure-8 Scope of work	25.18	The Ticketing tool is in addition to other means of raising complaints like emails.	Bank has requested for Ticketing tool, the same is not finding place in Bill of Material. Please clarify	Vendor has to provide ticketing tool as part of overall AML solution
372	92	Annexure-10 Technical Evaluation Criteria	2	Successful Implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 30 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 20 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 2000 but less than 3500 Branches] in India - 20 Marks	Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 750 but less than 3500 Branches] in India - 20 Marks	Bidder to comply with RFP terms and conditions.

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
373	65	Annexure 2 (Pre-Qualification Criteria)	Clause 5:	The bidder should have implemented and maintaining at least 1 (one) IT solution in any of the Scheduled Commercial Banks having minimum 2000 branches in India. Documents to be Submitted: The bidder should submit purchase Order/Contract Agreement along with satisfactory performance letter/reference letter from the customer duly mentioning the details of the solution including name of the OEM and sign off.	Please provide MSME exemption as per GOI. Also consider the experience with State Co-Operative and District Co-Operative Banks.	Bidder to comply with RFP terms and conditions.
374	66	Annexure 2 (Pre-Qualification Criteria)	Clause 10:	The bidder should have support office in Bengaluru or Mumbai for 24x7 supports.	We will open the office in Begaluru or Mumbai post release of order or provide a residential Support Engineer(s) as per the Bank's requirement.	Bidder to comply with RFP terms and conditions.
375	92	Annexure-10 Technical Evaluation Criteria	2	Successful implementation of AML Solution proposed by the bidder. The offered AML Solution by the bidder should have been implemented and being maintained in atleast One (01) Scheduled Public Sector Banks/ Scheduled Private Sector Banks, having at least 2000 branches in India. Each implemented AML Solution in the bank must have atleast "Rule/Scenario based Alert Generation for Transaction Monitoring, and Suspicious Transaction Report (STR) Generation" as part of its scope. • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India 30 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in more than one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000 Branches] in India - 25 Marks • Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with [More than 3500 but less than 5000	Implementation of proposed AML, in one Scheduled Public Sector Banks/ Scheduled Private Sector Banks with below 500 branches in india - 15 Marks	Bidder to comply with RFP terms and conditions.

Date:12.07.2024
Place: Bangalore

Deputy General Manager