Clarifications/Amendments to the Pre-bid Queries REF: CO/DBD/1735/R1/2020-21 dated 18/11/2020 - Implementation of VCIP (Video Customer Identification Process) Solution for Customer on boarding.

AMENDMENTS

S No.	Page#/ Clause No.	Section/ Point	Existing Clause in RFP	Amended clause in RFP
1	1	Cover page	Last Date for receipt of bids 10/12/2020 at 03:00 PM Date and time of opening Technical bids 10/12/2020 at 03:30 PM	Last Date for receipt of bids 11/12/2020 at 03:30 PM Date and time of opening Technical bids 11/12/2020 at 04:00 PM
2	18 Clause 5	LIMITATION OF LIABILITY Last line:	For (a) and (b) above, the liability is limited to the Compensation awarded by court of law	For (1) and (2) above, the liability is limited to the Compensation awarded by court of law
3	18 Clause 6	Subcontracting	Subcontracting will be at the discretion and prior approval of the bank.	"Either SI or OEM can participate in Bid but not Both". If SI is participating, they have to submit MAF.
4	21 clause 13	TERMINATION FOR INSOLVENCY	Indian Bank may at any time terminate the Contract by giving written notice to the Bidder, if the bidder becomes bankrupt or otherwise insolvent. In this event termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has occurred or will accrue thereafter to Indian Bank	Indian Bank may at any time terminate the Contract by giving written notice period of 30 days to the Bidder, if the bidder becomes bankrupt or otherwise insolvent. In this event termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has occurred or will accrue thereafter to Indian Bank

5	32 clause 45	Project milestone and timeline	License delivery of any required software solution on bank premise for external communication with cloud server shall be completed within 1 week from issue of PO. Software implementation & configuration should be completed within thirty (30) days from the date of Purchase Order	License delivery of any required software solution on bank premise for external communication with cloud server shall be completed within 1 week from acceptance of PO. Software implementation & configuration should be completed within thirty (30) days from the date of Purchase Order
6	52	Annexure -1A	Bidders will be evaluated against the eligibility criteria mentioned in SECTION III, Clause 45	Bidders will be evaluated against the eligibility criteria mentioned in SECTION III, Clause 42
7	68	Annexure8 (Non Disclosure Agreement)		Addition of 13 Indemnity clause "The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, subcontractors, agents or consultants."

CLARIFICATIONS

S No.	Page#/ Clause No.	Section/ Point	Details Provided in RFP	Query/clarification of the bidder	Clarification provided by the bank
1	1, 2,3	cover schedule, Point 3, 6 & 7	Last Date & Time for submission of Bids in Online & Offline Mode 09/12/2020 at 03:00 PM Address for physical submission Chief Manager Indian Bank, Corporate Office, Expenditure Department, First Floor, A Wing 254-260, Avvai Shanmugam Salai, Royapettah, Chennai, Pin 600 014	Last Date & Time for submission of Bids in Online & Offline Mode: Can offline documents reach at a later date as Online submission date is 10/12/2020. Request for an extension on the offline submission date, if possible Considering there had been a delay in scheduling of the pre-bid meeting and it would take some time as well for submitting the pre-bid clarifications, can there be a consideration for extension in the last date of submission of RfP? And Is it required to submit the bid in offline mode at the given office as well?	As amended Late Bid submission date 11.12.2020 3:30PM, All bid are to be submitted on-line e-Tender, off-line bid can also be submitted in person or courier provided it reaches on or before 11.12.2020 3:30PM"
2	3	schedule, Point 8,9	Earnest Money Deposit/Bid Security Rs.3,00,000/- (Rupees Three Lakh Only) MSE/NSIC registered bidders are exempted from submitting the bid security. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period.	"Please confirm that if the bidder is MSME, then RFP cost is not applicable Can the minimum turnover and profitability criteria be waived for startups that are MSME registered, but not DIPP-certified?"	RFP cost and Bid Security waived for MSME and Start-ups as per our RFP clause Pg 3 EMD is not requested for all bidders , declaration in the format attached to be submitted

			RFP Cost: Non-refundable Rs. 5,000/- in the form of DD favouring "Indian Bank".		
3	9	Sect 7. BENEFITS TO MSME AS PER THE govt GUIDELINES OF		"Our organisation is registered as a ""Medium"" enterprise under the MSME guidelines. Request Bank to let us know whether we will be exempt from payment of Bid Document Fees and Earnest Money Deposit (EMD) under this clause. Are there any exemptions for recognized start-ups as well?"	RFP cost/EMD waived for MSME and Startups as per our RFP clause Pg 3
4	15	Point 1.b scope of work	Provision to record video as well as capture photograph of the customer present for identification and use OTP based Aadhaar e-KYC for identification.	Does the term OTP based Aadhar e-KYC mean Aadhar XML based journey?"	OTP based Aadhaar e-KYC here means non xml based journey
5	15	Point 1.e scope of work	Solution shall ensure that photograph of the customer in the Aadhaar/PAN details matches with the customer undertaking the V-CIP	Please clarify the meaning of identification details. Does the bank mean name match between customer's Aadhar and PAN card?	here image from Video Conference of customer to match with photo in aadhaar /PAN
6	15	Point 1.f scope of work	Solution shall ensure that the sequence and/or type of questions during video interactions are varied in order to establish that the interactions are real-time and not pre-recorded. Questions may be identified in consultation with concerned bank officials.	We can provide a set of 100 questions , from which system would jumble based on a pre set algorithm and throw 10 questions to each individual during video interaction. Will this serve the requirement ?. Or else Please let us know total how many questions should be there to choose from and how many questions would be asked	questioning criteria will be taken up with L1 Bidder

				towards each?	
7	47	point 27	The solution must allow Bank official to ask random questions during verification process. (customizable as per Bank requirement)	Will these random questions be asked by the agent orally, or do they need to be displayed as part of the Video KYC flow?	Should be displayed as part of the Video KYC flow
8	16	Point 1.o scope of work	V-CIP(Video- Customer Identification Process) should be compliant to regulations under RBI Master Direction RBI/2019-20/138/DOR.AML.BC.No.27/ 14.01.001/2019-20 Dated January 9, 2020 and its amendments from time to time. All regulatory / statutory requirements/ modifications to existing solution should be done without any additional cost to the Bank during the contract period.	Since we cannot prognosticate the RBI amendments in future, it is difficult to provision for its costing at this point.So, please provide the cost of any such modifications	Adhere to tender terms
9	16	Point 2 Technical Scope	The following documents have to be provided. a) Subscription License certificate b) Implementation/Installation document	Can this be changed to revocable, India-only, and for the duration of the contract?	Any S/w used by vendor should adhere to RFP License guidelines.
10	16	Point 7 PATENT RIGHTS	The bidder shall grant the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software provided by the bidder, including all inventions, designs and marks embodied therein perpetually	Can this be changed to revocable, India-only, and for the duration of the contract?	Adhere to tender terms

11	20	13 Termination for Default		Termination of convenience should be for both parties.	Adhere to tender terms
12	21	13 Termination for Default	Indian Bank may procure, upon such terms and in such manner, as it deems appropriate, systems or services similar to those undelivered and the Bidder shall be liable to Bank for any excess costs for such similar systems or services.	Can this clause be relaxed?	Adhere to tender terms
13	24	Section26	All professional services necessary to successfully implement the proposed solution will be part of the RFP. These services include, but are not limited to, Project Management, Training, Deployment methodologies etc	Can an OEM subcontract or give a joint bid with a System Integrator?	Either SI or OEM can participate in Bid but not Both". If SI is participating, they have to submit MAF. PMC to decide
14	25	Point 26	Bidder should obtain a written permission from the Bank before applying any of the patches / upgrades / updates.	Can this be modified to 'written notification' instead of written permission	Adhere to tender terms
15	25	27 Transition Requirement	The bidder shall be liable to reimburse the expenses, if any incurred by the Bank in availing such services from the alternate source.	Can this be waived?	Adhere to tender terms
16	27	Point 30 – SLA-Uptime Requirement	Uptime – 99 % uptime average on quarterly basis for the solution	We request for clarification on the calculation of the Uptime as there are multiple steps like, Aadhar XML based OTP which works only when Aadhar website is working, Bank's NSDL APIs are working, Internet connectivity with the customer and	Penalty will be applicable if the issue is attributable to bidder/vender.

				the bank agent is maintained properly. Request for the calculation of the uptime only after removing the external dependencies and also request for reduction in the penalty amount. Please also clarify on how the cost of contract will be calculated for both OPEX and CAPEX model.	
17	28	Point 34-resource replacement	Resource(s) deployed on the project can be replaced with a minimum notice of one month with the prior approval of the Bank. The replacement resource(s) should be acceptable to the Bank and part of transition for 1 (one) month. Any transition or notice of less than stipulated period will attract a penalty of Rs. 1,00,000/- (Rupees one Lac Only). In case of replacement due to resignation, no penalty will be levied.	Please clarify the following point in case of the OPEX (Cloud based) offering where multiple resources work with 1 or more clients from the vendor's end. Will this point hold true for the OPEX model?	Adhere to tender terms
18	31	Point 32 - Eligibility Criteria	The Annual turnover should be more than Rs. 5 crores for each of the last three financial years. (2017-18, 2018-19, 2019-20)" The Bidder should be Net profit earning organization in each of the last three financial years. (2017-18, 2018-19, 2019-20)	We feel this is a very stringent criteria for AI companies which had limited adoption till 2-3 years back. We request that this condition be made applicable only for 2018-19 and 2019-20 or for reduction of the amount to be made as Rs 2 crores. We do not have 5 crores as our turnover - Can we still participate	No changes, kindly refer our RFP term Section I point 5, Page-5 on relaxation terms

19	31	42. Eligibility Criteria	Documentary proof and satisfactory letter for bidder having implemented/ Under Implementation status of VCIP Solution as per RBI Norms from Minimum of 1 Client (Bank/ NBFC)	Request Bank to alter the clause as : Documentary proof and satisfactory letter for Bidder/ OEM having implemented/ Under Implementation status of VCIP Solution as per RBI Norms from Minimum of 1 Client (Bank/ NBFC) We develop customized software. We have not worked for Banks. Can we still participate	Adhere to tender terms
20	32	45. Project Mile stone	Project Mile stone License delivery of any required software solution on bank premise for external communication with cloud server shall be completed within 1 week from issue of PO. Software implementation & configuration should be completed within thirty (30) days from the date of Purchase Order.	i. Should the software be implemented and configured within 7 days or 30 days? ii. Could you please clarify/elaborate what does "license delivery of any required software" is referred to? iii. Please provde at least 2 months for implementation, as it will help those bidders who do not have a COTS product to make required customization to the solution. iv. Assume the entire project can be delivered from Offshore/Offsite considering the COVID situation including UAT environment set up/access etc. Please confirm.	i) "license delivery within" 1 Week from **Acceptance** of PO ii)Any required software to be installed at Bank Premises. (Viz. for API integration etc.) iii) adhere to RFP term iv) Any Bank Side required Deployment to be carried out at On-Premise / On- site
21	32	-	-	Request the bank to confirm it's DC and DR locations	DC - Chennai DR - Hyderabad/Mumbai

22	37	2.5 offline submission	The bidder is requested to submit the original documents in a Sealed Envelope on or before 10/12/2020, 03.00 PM to the address mentioned under schedule 3 of this tender	Please confirm if the bidder needs to be submit the original hardcopy of the technical and commercial envelope too, or it is only for the Bank Guarantee and DD.	Only Bid Security and DD should be submitted physically. Please refer Schedule 5 page 3
23	39	Point 1.5	Should support integration with existing Mobile Banking Apps.(Support for native iOS & Android)	Is in-app integration necessary, or can it be a web-based app? (For iOS and Android)	Solution Should be able to invoke required native android / ios functionalities.
24	39	Point 1.5	Integration with existing systems will be sole responsibility of the bidder. However, Bank shall provide required APIs for integration.	i. Can this be a non-mandatory criteria? We have usually seen at other PSU Banks that the System Integrator takes this task up becuase of concerns raised from the CISO team. It will be faster and cheaper if the System Integrator integreates and maintains the integration with existing system. ii. Product integrations with workflow software are not a part of the one-month delivery deadline, hope our understanding is correct ? iii. We understand the APIs for integarion with CBS, Bank Website,existing mobile apps and HRM ERP solution will be provided by the bank.correct? iv. Can you please provide the list of systems that need to be integrated, such as Aadhaar, AD, PAN, CBS, DMS, DR and so on	Adhere to tender terms. For APIs, plz check with our team that for all interfaces APIs to be provided by our Bank.

	39	Point 1..2, 1.3, & 1.5	Integration with CBS (TCS BaNCS), with mobile banking apps (ios and android), PWA integration with Bank Website, AD, HRM ERP Solution,Website, Chatbot, Bank's LOS, IB Digi, Bank's DMS, Bank's Aadhaar and PAN APIs	i-Apart from the integrations mentioned above, are there any other system which need to be integrated? ii-Will all the integrations be API based? iii-Will the bank provide APIs for all the integrations as per the scope of the RFP? If no, please provide details on implementation scope of work iv-will there be any SDK integration in mobile banking app. If yes, please provide details about the mobile banking app(s) v-Does the bank have a SMS and email gateway system that will need to be integrated? vi-Can we assume ongoing cost of customer communication will be borne by the bank?	i) any other system which need to be integrated , shall be informed to L1 ii) Yes, Integration will be API based iii) Wherever integration is required with bank core applications APIs shall be provided. iv) SDK or webview. Integration maybe made with IB Customer and Indoasis Applications. v) Yes vi)Yes. cost of SMS and email sending will be borne by bank
25					
26	39	Point 2.1	Should support Oracle, MsSQL Database	Can this be waived for Cloud solutions?	Adhere to tender terms
27	39	Point 3.2	Customizable dashboard as per bank KPI requirements and facility to export reports into different formats viz. Word, Excel, PDF, Text, CSV and HTML.	Request for the relaxation on the mandatory tag. If we can restrict to format type as well, that will be much better for us to deliver. what are the parameters to be displayed on this?	Adhere to tender terms

	39	Point 3.4	Database link, Data Dictionary and support should be provided to Bank's Data Warehousing & MIS project to enable them to generate the reports in Bank's formats without any additional cost	The MIS reports are part of the cloud-based solution. Would this requirement be waived for cloud-solutions?	Adhere to tender terms, as no data shall be stored at vendor side, Dashboard reporting is on-premise deployment
28					
29	39	Point 3.6	Application to support Minimum 25 concurrent customer on-boarding initially and.	Any upper limit indication?	upper limit for concurrent on-boarding may be taken as 100
30	40	Point 3.8	Solution should be capable of migration from Opex to Capex environment as per banks requirement.	Request for clarification on the Capex term. As a lot of other banks are already completing, request for deployement provision in CAPEX on Bank's private cloud. On-prem deployements in the past have taken significantly higher time and costs while the technology is still changing rapidly. We request for the mandatory tag to be relaxed on this point. On-premise deployment: Our underlying video conferencing solution is cloud-based. Is that a conflict? Only the Video Conferencing part will call a cloud-based service; the rest of the solution can be on-premise. We request for clear definition of OPEX and CAPEX based model. Kindly detail the roles and responsibilities of service provider and Indian Bank in this modeln along with expected deployment model.	Adhere to tender terms Details to be shared to L! bidder

31	41	Point 5	On-Premise Migration of Cloud Architecture	Request for clarification on the term "On-prem". Is bank willing to let the vendor deploy VCIP solution on bank's own private cloud? The cloud deployement is far more cheaper and agile as compared to On-prem deployement. All other major PSU Banks are using the Cloud deployement only for the VCIP solution in these COVID times.	Adhere to tender terms, bank's do not owns private cloud.
32	41	Point 4.4	Maintenance of a secure, auditable log of access to the system, identifying user-id, date, time, functions accessed, operations performed. The raw logs have to be stored for at least 10 years.	Request for removal of the point regarding data storage for 10 years. Usually, banks security teams are not comfortable in letting the third party have access to raw logs for such long durations. We have a provision of "Delete API" which once called will let the bank delete PII information at our end.	required is Logs should be pushed necessarily to banks servers(on-premise)
33	41			We understand that the bidder has to provide hardware specifications only to the bank to run the VCIP application and bank will provide the required hardware to run the VCIP application. Please confirm.	Hardware will be arranged by bank only for the bank side deployment the main VCIP application to run in OPEX model.
34	41	Point 5	Opex Model: Bandwidth required with units like Mbps/Kbps	Are these details required for Cloud-solution providers also?	Data to be pushed on real time basis to bank premises. Bandwidth details are required to be shared to anticipated Network bandwith sizing

35	42	Point 6	Hardware requirements to be specified as below for Opex/Capex Models	How many video recordings will be done in a single a day on an avarage ? Also, what would be the avarage length of each video?	expected avg VKYC is 200/day each may be 5-10 min duration
36	44	Point 3	VCIP Solution should be extensible with minor customization on work flow to provide Digital Life Certificate via VKYC.	Need more clearity on Digital Life Certificate via VKYC? Customer existence shall be verified via video customer identification process.- More clarity on the same	it's a futuristic aspect and details would be shared to L1
37	45	Point 5	V-CIP Application, web interface (Progressive Web Apps) etc. maybe hosted on-Cloud however data should be pushed on real-time basis to bank Database and should not be stored or retained in cloud.	Could you confirm if the deployment is to be at cloud infrastructure or on-premise infrastructure?	Initial deployment shall be on opex model however data has to be necessarily pushed on real-time basis to bank Database and should not be stored or retained at vendor side.
38	45	Point 6	PAN / Aadhaar verification to be done via bank APIs.	What APIs does the bank have? Will the verification be done by bank or we have to use the APIs	SOAP API's. Verification will be done using bank API. details will be shared with the L1 bidder.
39	45	Point 8	Should support integration with existing bank service viz Loan Origination System, IB DIGI, and Other Bank APIs as per bank requirement. Integration to existing channels should be done at free of cost to bank.	We request Indian Bank to make this clause flexible, as it involves huge resource utilization for integrating with various banking systems. Also we request banks to provide the list of various system that needs to be integrated Are these integrations supposed to be free	Adhere to tender terms

				of cost.	
40	45	Point 10	The solution should support interface or integration with all digital customer facing channels like website, chatbot, Mobile Apps etc	What type of interface are required? SDK for mobile app? API's for website? Can you provide more information on chatbot integration.	details will be shared with the L1 Bidder.
41	45	Point 11	The solution should support capability to transfer customers call between officials.	For regulatory audit reasons, the call should be re-initiated to be clear on maker-checker audit trail we request to remove this requirement	Adhere to tender terms
42	45	Point 13	The solution should support Validation of other KYC documents uploaded viz. DL, passport, etc.	Can you please share the workflow for validating the other KYC documents	details will be shared with the L1 Bidder.
43	45	Point 14	Solution shall ensure client device mock location/ VPN is disable while capturing geolocation.	Can we use the 3rd party VPN service provider to address the VPN check? Or should it be a part of the solution built in-house.	3rd Party Services maybe utilized provided required audit clearance as per bank RFP terms are obtained from the certifying authority.
44	48	Point 39	Solution should support both Live Assisted Video KYC (Customer will interact with an employee over video) and Non Assisted Video KYC (Customer will complete the process on their own).	i. As per RBI regulation, agent is mandatory for Video KYC process. Hence, request for removal of the non assisted Video KYC part. ii. Can you please share the current workflow on issuing the Digital Life Certificate? Would this required a separate setup for video customer identification iii. For Non Assisted Video KYC, should the	i) Live Assisted Video KYC to be read as "Provision to provide customer assistance for filling up initial documentation" and is not related to Video conference with the Maker (Bank official). ii)detail will be shared with L1

				customer application be developed as browser based, or it has to be a native android app or IOS App, request you to kindly confirm on the same	iii) Please Ref Answer to Point No. i above
45	49	Point 43	IP Whitelisting:The service provider must have the capability of IP whitelisting to restrict platform access from a limited number of known locations / IP addresses both for accessing the service as well as for accessing Platform administrative consoles.	Can we use the 3rd party service provider to address the IP whitelisting	Please refer clarification to Point. 14, Pg 45
46	49	Point 47	The solution should be responsive in nature and should support all mobile/devices/form factors, browsers and operating systems (Mac, Linux, Windows, Android, iOS etc.).	i. Is it only the customer view to be responsive or even the Agent application to be designed as mobile compatible responsive design ii. Can this be relaxed? WebRTC based solutions will not cover each and every device and form factor and browser.	i) Application should be responsive both customer and bank official views as the same may be accessed by Bank official from multiple devices. ii) Adhere to tender terms.
47	49	Point 49	The data should be stored in encrypted from with Bank's encryption key.	What encryption key is preferred by bank. We are using AES256.	details will be shared with the L1 Bidder
48	50	Point 50	Solution should support single sign on for Bank's agent from Bank's AD system.	Request for further explanation on this point. Usually, this implementation is possible after a detailed discussion with the respective bank team.	details will be shared with the L1 Bidder.

49	50	Point 52	The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his/her preferred language.	Request for this criteria to be made non-mandatory as our solution will have this feature a few months down the line. Other banks have already raised this with us and we will have this feature in a few months RFP mentions multi-lingual support necessary -- Which languages are to be supported, except English? Please list down all languages the solution should support.	Initially Project to be implemented in English and Hindi Languages. Other regional languages are to be added in phases. Details of which will be shared with L1 bidder.
50	51	Point 68	Solution should have capability to generate Transcript for conversation.	Request for a removal of this point as all the interaction is already covered in the audited video and all the actions by the agent and customer are also stored in the audit logs. Can you please clarify on the type of languages needed for transcript, any regional language is being considered?	Adhere to tender terms
51	54	Annexure 1-B		Slab/ month in commercial table - are these values 'number of profiles created' ?	values are No of Video KYC completed
52	57	Part II - Commercial Bid		In the OPEX model, a few third party APIs are being used for which the vendor and the third-party have already signed an agreement. Indian Bank will be one of the customers for which third party is being used. Request for a waiver on this point and allowing the licenses to be in the name of	Adhere to tender terms, any solutions deployed on-premise only should be taken under Indian banks name.

				the vendor and not Indian Bank.	
53	60	Annexure-2 Format		Request for a waiver on the template format as a few large PSU Banks will take significant time to make such a customised letter for this bid. Can we submit a letter format which has been already shared with us stating our ongoing engagement with a particular bank or BFSI institutions. Letter of Satisfactory Delivery: Is it acceptable if this letter is furnished from an Implementation partner organization who's deployed our VCIP solution for a financial services firm?	adhere to tender terms, for relaxation and waivers refer our RFP term Section I point 5, Page-5
54	66	Annexure-6	Performance Security Format	Should this Annexure be skipped by MSMEs?	adhere to tender terms,
55	67	Annexure-7	Bid Security Form	Should this Annexure be skipped by MSMEs?	adhere to tender terms, for relaxation and waivers refer our RFP term Section I point 5, Page-5
56	72	Annexure-9	Manufacturer's Authorization Form	We are the manufacturer of the VCIP solution as well as the bidder. Please confirm if a self-declaration wrt. the same shall suffice instead of submitting Annexure 9 - Manufacturer's Authorization Form	Yes, OEM may submit self declaration
57	73	Point 2 checklist	Copy of Audited Balance Sheet.	For 2019-20, we request bidders be allowed to submit unaudited Balance Sheet and	Yes, unaudited Balance Sheet may be submitted but after

				Financial statements along with a declaration on letter head to duly furnish the audited statements once available. If the participating organization provides a 2 years audited balance sheet and 1 year (19-20) unaudited balance sheet will the organization be eligible for participating in the RFP process?	completion of Audit, Audited Balance Sheet are required to be submitted
58	New			whether the V-CIP has to be built with approval workflow. If so how many levels?	details will be shared with the L1 Bidder.
59	New			Can we participate as a joint venture/consortium? - If yes, will our turnover and experience be considered as a whole	Based on the reply for Query no.13 for Pg24 sec26
60	New	Pg54, Annexure 1-B		Volume projections for the first three years What are the projected volumes for Indian Bank VKYC in Year 1, 2 and 3	6000/ Month
61	New			Do you have preference over cloud, except the servers need to be in INDIA; our platform is cloud agnostic?	vendor may have cloud hosted solution desirably from AWS, Microsoft Azure, Google considering data security and data should reside in India.
62	New			Do you want to initially host it in public-cloud & then move to on-prem environment.	Adhere to tender terms

63	New			Do you already have a mobile App into which VCIP needs to be embedded into or do we need to develop a mobile App?	Pls refer clarification provided to Pt. No 10, Pg45
64				Any specific empanelment agency preferred for Info Sec Audit Report	Adhere to tender terms Bank current panelled IS auditors are AAA technology, Cybersecurity works
65				Will process specific customization viz. Sequence & Randomization of KYC questions, routing & Priority parameters, etc. be provided now or post RFP closure?	details will be shared with the L1 Bidder.
66				Is content management also part of the scope where the application is expected to play product ad videos, during the waiting time?	Contents (videos/ images) etc will be shared by bank. CMS is not in scope of project
67				Is mongodb also allowed? Does the bank have its own cloud account or is tied up with any cloud providers like GCP, AWS, Azure etc	Mongodb may be used however service provider shall ensure solution capability for on-premise migration. We are cloud agnostic, however vendor may have cloud hosted solution desirably from AWS, Microsoft Azure, Google considering data security.
68				In case of on prem deployment some of the cognito/AI services require Graphics card enabled servers , does banks have Graphics card enabled servers?	Please share the required hardware requirement as per Section -5 (Technical Req.) Pg. 43

69				Which OS does on prem servers use ? Or is it flexible ?	Windows / Linux (Intel based server)
70				Does the bank have the flexibility of deploying the solution in banks cloud account if it exists (AWS, Azure etc)	Bank doesn't have any cloud accounts.