

Sr. No	Page No	Clause No	RFP Clause	Queries	Clarifications/Amendments
1	73	Annexure 9 : Check List Point Number 1	Copy of the certificate to establish the ownership of the software should be submitted along with the bid. E.g. Patent certificate or PA-DSS Certificate mentioning the bidder as the owner of software	The Bank should consider a self-declaration for establishing the ownership of the product. As Recon as a product cannot be patented or for that matter, evolved recon systems, does not require Card sensitive data does not fall under PCI norms and does not require PA DSS certification, we request the bank to consider Self Declaration by the bidder for his product to establish the ownership of the product.	Self-Declaration signed by Authorised Official along with Copy of Board resolution authorising the official to sign on behalf of the company
2	73	Annexure 9: Check List Point Number 4	Copies of the Certificates issued by MasterCard, Visa, NPCI/ any such Agency mentioning the bidder as the clearing service provider.	The chargeback management activity is done by the vendor on behalf of the bank and hence there are no such certificates issued by the agencies in favour of the bidder. We suggest that this can be the part of the reference letter provided by the client wherein the client can confirm that the solution provided by the bank has the requisite solution as per the RFP requirement.	Purchase order of services provided to Public Sector Bank and satisfactory letter issued by the Bank should be submitted.
3	16 & 87	3 & 1	<p>The total time to complete the entire activities is 10 weeks from the date of acceptance of the purchase order by the successful bidder. Any delay in completing any or all will attract penalty at the rate of R. 25,000/- (Rupees Twenty five thousand only) per day.</p> <p>If there is a substantial penalty for delay maximum up to 10 (ten) weeks in implementation, the bank may initiate other punitive measures including but not limited to invoking performance bank guarantee, termination of contract and other recourses available to the Bank</p>	<p>Requested Changes: The Bank should provide a cure period of 30 days in case there is any delay in execution of the Purchase order by the Bidder before terminating the Contract.</p> <p>Further, Bank should not levy penalty or liquidated damages / invoke performance bank guarantee without mutual consent of the Bidder. Also, Bidder should not penalize for any delay if the delay is attributable to the Bank</p>	In respect of cure period, please adhere to tender terms. Regarding penalty, it will be levied, if there is delay on the part of the bidder.



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4	17 & 88	3 & 1	Service Level Penalties	Requested Changes:- Suggest to provide a cure period of 30 days before invoking penalty in case of any circumstances. Bank shall not levy liquidated damages / invoke Bank Guarantee without the mutual consent of the Bidder. Penalty should not be imposed if the delay has been caused by the Bank and/or due to conditions beyond the control of the vendor.	
5	17 & 89	1 & 1	Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the Successful Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Requested Changes: The Bank should provide a cure period of 30 days in case there is any delay in execution of the Purchase order by the Bidder before withholding the payment of the Bidder. Further, Bank should not withhold the payment of the Bidder without its mutual consent. Also Bank should also consider external factors including but not limited to force majeure causing the delay which is beyond the control of the Bidder.	Please adhere to tender terms
6	18 & 89	4 & 1	The payment will be released after deducting applicable TDS and penalty.	Requested Changes : The Bank should not deduct any penalty from the payment to be paid to the Bidder without its consent / prior discussion.	Please adhere to tender terms
7	18 & 89	3 & 1	Order Cancellation	Requested Changes: The Bank should provide a cure period of 30 days in case of the circumstances mentioned therein. Further, Bank should not invoke Bank Guarantee / recover Liquidated Damages without the mutual consent of the Bidder.	Please adhere to tender terms
8	21 & 91	7 & 3	Patent Rights	Requested Changes: The Bidder shall only be liable of all & any proven claims, losses or damages with are directly attributable to it and not otherwise. The license granted by the Bidder to the Bank shall last till the termination / expiration of the Agreement and not for an indefinite period.	Please adhere to tender terms



9	22 & 91	8 & 4	Indemnity	<p>Requested Changes : Similarly Bank shall indemnify, protect and save the Bidder and hold the Bidder harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from</p> <p>i. breach of any of the terms of this RFP,</p> <p>ii. Infringement of any patent, trademarks, copyrights etc. of the Bidder</p> <p>iii. Bank shall indemnify the Bidder against any loss or damage to the Bidder's premises or property, loss of life, etc., due to the acts of the Bank's employees or representatives.</p> <p>iv. The Information / documents provided by the Bank under the scope of this Agreement shall be used by the Bidder on as it is basis and if Bidder faces any loss / damage due to the discrepancy in the information / documents provided by the Bank, the Bank shall indemnify the same.</p> <p>v. If external / internal auditor comes across any confidential information which conducting audit / inspection in the premises of the Bidder and if such confidential information is disclosed by external / internal auditor, then Bank shall indemnify the Bidder for the losses faced by the Bidder due to such disclosure.</p> <p>The Bank shall further indemnify the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents</p> <p>However, Bidder shall not be liable for any indirect, incidental, consequential or punitive damages or for any loss of data & loss of life under any circumstances whatsoever to the Bank.</p>	Please adhere to tender terms
10	22 & 92	9 & 5	Inspection Reports	Requested Changes :The cost of the Inspection / Audit shall be borne by the Bank.	The cost will be borne by the Bank



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11	24 & 94	16 & 12	Negligence	Requested Changes : The Bank should not levy any kind of damages on the Bidder without its mutual consent & should not hold bidder liable for the any negligence on the part of the Bank and / or its employees officers.	Please adhere to tender terms
12	24 & 94	17 & 13	The performance security submitted by the supplier shall be invoked by the Bank if the selected bidder fails to complete his obligations under the contract. The Bank shall notify the selected bidder in writing before invoking the Bank guarantee	Requested Changes: The Bank should provide a cure period of 30 days if Bidder fails to complete his obligations under the contract before invoking the Bank guarantee. Further, Bank should not invoke Bank Guarantee without the mutual consent of the Bidder.	Please adhere to tender terms
13	25 & 95	21 & 15	Limitation of Liability	Requested Changes: Bidder shall not be liable for any indirect, incidental, consequential or punitive damages or for any loss of data & loss of life under any circumstances whatsoever to the Bank. Further Bidder shall pay the claim / settlement amount if it is directly attributable to him and not otherwise. In case of any presumption of any violation, Bidder should have the sole right to decide the defence and all removal of such infringement as per its own discretions.	Please adhere to tender terms
14	26	22	The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees	Requested Changes : The Bank and / or its officers shall be responsible of all the liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information shared by the Bank and / or its office during the tender process or after the execution of the Contract till its termination / expiration.	Please adhere to tender terms



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15	26 & 95	23 & 16	Intellectual Property Rights	Requested Changes: Bidder shall not be liable for any third party claim if Bidder is not using any third party Intellectual Property Rights. Similarly, the Bank shall further compensate the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents which are attributable to Bank	Please adhere to tender terms
16	28 & 97	27 & 18	Arbitration proceedings shall be held at Chennai, India, The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal.	Requested Changes: Suggest to keep the venue of the jurisdiction of Arbitration proceedings at Mumbai. Further, the cost of the Arbitration proceedings shall be borne by both the Parties equally.	Arbitration proceeding shall be held at Chennai. In respect of cost, the cost related to Bank shall be borne by the Bank and related to Bidder should be borne by them
17	29	28	The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in Chennai.	Requested Changes : Suggest to keep the jurisdiction of Courts of Law in Mumbai.	Please adhere to tender terms
18	29 & 97	29 & 19	Exit Requirements	Requested Changes : Similarly, Bank should also make the payment if it requires assistance for the smooth switch over and continuity of the Services after the expiration / termination of the Agreement.	Please adhere to tender terms
19	29 & 98	30 & 20	Termination for Convenience	Requested Changes: This clause should be kept mutual.	Please adhere to tender terms
20	30 & 98	31 & 21	Termination for Default	Requested Changes: This clause should be kept mutual. In case Bank defaults in making payments to the Bidder, then Bidder has the right the terminate the Agreement	Please adhere to tender terms
21	31 & 99	33 & 23	Confidentiality	Requested Changes : This clause should be kept mutual	Please adhere to tender terms
22	76	Annexure 10 (5)	Notwithstanding anything to the contrary contained herein the obligations of Receiving Party respecting disclosure and confidentiality shall continue to be binding and applicable without limit in time except and, until such information enters the public domain	Requested Changes : The survival period under the NDA will last till the termination / expiration of the Contract and not beyond that.	Please adhere to tender terms



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23	83	Annexure 13 (Section 4.1)	If the Bank has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Bank is entitled to demand and recover the damages equivalent to Earnest Money Deposit /Bid Security	Requested Changes : The Bidder should be given an opportunity to explain its conduct / stand before any disqualification being imposed on him and also Bank shall not recover the damages equivalent to Earnest Money Deposit /Bid Security without the mutual consent of the Bidder	Please adhere to tender terms
24	83	Annexure 13 (Section 4.2)	If the Bank has terminated the contract according to Section 3, or if the Bank is entitled to terminate the contract according to Section 3, the Bank shall be entitled to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to performance Bank Guarantee.	Requested Changes: The Bank should provide a cure period of 30 days before terminating the Contract due to any default of the Bidder and not otherwise. Further, Bank should not demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to performance Bank Guarantee without the mutual consent of the Bidder.	Please adhere to tender terms
25			Bid Submission Documents which is to be submitted physically by Bidders (Offline Mode)	Due to current pandemic of Covid 19, and as per govt. guidelines all private organizations are asked to work from home, due to which the hard copy submission will be a challenge. Hence request bank to consider/ accept the tender response or overall submission through online (email), with commercial as password protected file.	All documents should be signed by the Authorised official and to be uploaded in e- Procurement Portal. In respect of DD towards cost of Bid Document and Integrity Pact, the bidder has to upload the scan copy and send the same through courier/Post
26			RFP Cost	We request Bank to waive off the tender fess as per the requirement for MSME (Micro, Small & Medium Enterprises) certified bidder. & As per GFR 2017 guidelines -Rule no.161, it is been mention that Tender fees should be exempted to be paid	Bidder should be an Organisation registered under MSME and Certificate issued by the Competent Authority should be submitted.
27			Pre Bid Meeting	In case the Probable Bidder wants to participate in the Pre-bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by paying the cost of bid document i.e. Rs.20,000/- (non-refundable) by way of Demand Draft in favour of Indian Bank payable at Chena	



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28		Bid Security Declaration & Cost of Bid Document	As per GFR 2017 guidelines -Rule no.161, it is been mention that Tender fees should be exempted to be paid.	
29		Eligibility Criteria	We have implemented our solution in Dena Bank, which has now merged with Bank of Baroda, hence the Satisfactory Service certificate cannot be made available from Dena Bank. In such cases we request you to accept the Purchase order copy as documentary evidence.	Copy of letter issued by Bank of Baroda stating that the services were provided to Dena Bank mentioning the period.
30		ANNEXURE-11: CONTRACT FORM	We assume that no commercials are to be mentioned in this form, the values are to be kept blank while submitting this annexure in our response.	Yes. Commercials need not be mentioned in the contact form.
31		ANNEXURE-13: INTEGRITY PACT	Is this to be submitted on stamp paper, if yes what should be the value of stamp paper.	Integrity pact should be submitted on Rs.100 non-judicial stamp paper.
32		General queries	Whether bank has any EULA /PULA agreement with Oracle? In such cases will bank provide the required Database License, which will help bank to reduce the TCO	Hardware, operating system and database licence will be provided by Bank.
33			Whether bank is having any customer complaint application such as CRM?	CGRS portal is available for customer grievances
34			For what period migration needs to be done? Whether raw and processed data to be migrated? How bank will make use of this data?	All data (raw and processed) from the existing vendor to be migrated by the Successful bidder. Bank will use the data as per Bank requirement
35			Is there any min number of resources fixed by the bank for deployment to serve technical & functional activities?	Please refer to RFP Page No.20, clause No.6.1.vi for details



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36			The period of contract is initially for 3 years and may be extended for a further period of 3 years at the sole discretion of the Bank on mutually agreed rates on yearly basis . However, Bank reserves the right to float tender to identify new vendor. If Bank decides so, the vendor should support for migrating the data to new service provider.	Request Bank to clarify that if the data to be handed over to the New Service Provider, after completion of the contract period, the processed data will be provided in plain text.	Processed data should be handed over on completion / termination of contract in the format provided by the Bank at the time of migration
37				The data structure and format in which data is stored in the Successful Vendors Database is the IPR of the Successful Vendor and cannot be parted with. They can only provide the Raw Data that belongs to the Bank in text format.	
38			The Service Provider is expected to provide the solution, services, manpower and operational support for:	Request Bank to clarify the exact scope of Work. The Successful Bidder is expected to work on the backend reconciliation.	Scope of work is described in the tender
39			Cash optimization with forecasting.	Cash optimization and forecasting are front end planning activities and may be handled by the Bank and/or its cash replenishment Vendor.	Historical data to be maintained and shared with Bank for forecasting
40			Implementation of Cash Forecasting System.	This is to avoid conflict of interest with respect to managing cash as an activity and reconciliation services as another activity under the management of the same vendor.	
41			Any other Network/Channel/Application/System being used at present or to be used in future as per bank's requirement or due to any regulatory requirement will be included under scope of the project at bank discretion without any customization charge to the bank. Bidder has to customize for any change in any file formats as per bank's requirement or due to any regulatory requirement without any additional cost to the bank.	In case of major changes required that will change the application logic or reconciliation process or the reporting formats, the successful bidder will follow the Change Management Process and place before the Bank the efforts estimates with applicable commercials that will be discussed with the Bank depending on the complexity of the change.	Please adhere to RFP Terms



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42			The total time to complete the entire activities is 10 weeks from the date of acceptance of the purchase order by the successful bidder. Any delay in completing any or all will attract penalty at the rate of R. 25,000/- (Rupees Twenty five thousand only) per day.	If the delay is on account of deliverable from bank side, then...? The penalty will not be levied on us. RFP is silent.	The penalty will be levied, if there is delay on part of the vendor.
43			1. Successful bidder shall complete the daily reconciliation within 4 hours after receiving the files. If the successful bidder fails to complete the same within 4 Hours, the Bank shall, without prejudice to its other remedies, deduct from the payment, as penalty, a sum equivalent to 5% of the monthly charges payable per each day of delay in reconciliation services until completion (delay beyond 4 hours after receiving files will be considered as one-day delay to calculate the penalty), up to a maximum deduction of 50%. Once the maximum is reached, the Bank may consider termination of the contract.	The vendor can provide reconciliation within 4 Hours subject to receiving:	Reconciliation to be completed within 6 hours on receipt files from Bank
44				a) Correct and timely receipt of the Data duly certified by the Bank officials for the authenticity of the Data.	
45				b) Can provide only transaction reconciliation without initiating any chargeback, proactive credit , proactive debit in the absence of the EJs from the ATM vendors.	
46				c) Transactions under IMPS and UPI are received on cycle wise basis.	
47					
48				Request the Bank how we should proceed reconciliation within 4 Hours.	
49				The switch vendor should also provide cycle wise data for the IMPS and UPI transactions.	Bank will arrange for cycle wise data for IMPS and UPI transactions from Switch Vendor, if cycle wise processing is required by the Bank.
50				Since the Bank is providing the infrastructure and hardware Delay due to Network related issues and Hardware / Database performance related issues to be exempted) Anyhow the points 3 & 6 addresses this. No ceiling for the penalty.	Penalty will be levied, if there is delay on part of the vendor.
51				The entire TAT depends on the data provided by the Bank. Bank need to ensure that the accurate and complete data / raw files are received on time and as per agreed formats as the system is designed to accommodate agreed and accepted data formats.	TAT period should be maintained from the receipt of files/data from Bank.



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52				Bank should also allow vendor for data purging or history archiving from time to time where all outstanding and 1 year history data will be maintained in production and monthly archival will be done for the rest of the reconciled transaction.	Bank will allow the vendor for Data purging or history archival, if it is required by the Bank.
53			2. Successful bidder has to maintain an uptime of 99.50% for the solution implemented by them.	Reconciliation is a batch processing activity and may not require 24X7 support due to the level of automation that will be configured.	Please adhere to RFP requirements.
54				Our recon system has day end / midnight maintenance and tune-up activity in application, consumes 2 to 4 hours per day.	Please adhere to RFP requirements.
55				Request Bank to clarify if for 99.50% uptime required, Is Bank is expecting 24/7 support?	Please adhere to tender requirements
56				If so, will the Bank Officers be designated to support the Successful Bidder to avoid delays of any kind under 24X7 support?	Bank will designate Officers, if required
57				If Bank expects 24/7 resource support, this will attract additional commercials and a separate line item on commercials needs to be inserted in the Commercial Format.	Successful bidder should attend to the down time instances and make the solution UP immediately so that the down time does not exceed the permitted duration. Providing permeant resource on 24x7 basis is not in the scope.
58			2. Payment will be made only for:	Request the Bank to clarify whether Successful means all legs... then what about dispute transactions, or network not received, or CBS not debited transactions?	Payment will be on transaction count basis as per CBS file. For switch missing / CBS missing transaction, the same has to be reported on daily basis, Payment for such transactions will be on per count basis.
59			(a) Successful on us financial transactions,		
60			(b) Successful off us financial,	Request Bank to clarify on how the Bank will expect treatment of failed transactions that need to be read to check if they are successful at one source but unsuccessful at another source. Such transaction matching must be included in billing as these transaction are of substantial transactions.	



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61		(c) On us and off us reversal transactions,		
62		(d) Successful refund transactions	Similarly Non-Financial transactions reflecting in the Settlement data (Network) may be permitted in billing as the matching will be performed for such transactions from switch, CBS & Network as well.	Please adhere to tender terms.
63			Where CBS is not configured to directly debit customer Accounts for such transactions, Successful Bidder will be expected to Debit the Customer Account through a separate accounting entry.	Vendor will share such CBS missing transaction details on daily basis. Payment process for such transaction will be counted daily on per count basis.
64		vii. To provide data and MIS reports to the Bank as and when required.	Request Bank to clarify that the scope of this clause should be limited to a fixed number of reports.	The Successful full bidder should provide data and MIS reports to the Bank as and when required at no additional cost
65			For Ad-Hoc reports, efforts are involved and the successful bidder will follow the Change Management Process with applicable commercials in consultation with the Bank.	
66		4. Bidder should have implemented Settlement, Clearance and Chargeback solutions as per the regulations of International Payment Clearance Houses such as MasterCard, VISA and Repays and any other such solutions should have been certified by the Clearing Houses either directly or through any Bank.	The vendor performs Settlement, Clearance and Chargeback solutions for the various networks and furnish the Data to the Bank. Hence we request the Bank to clarify as to what nature of certificate(s) issued by MasterCard, Visa, and NPCI to be provided along with the Bid Documents.	Purchase order of services provided to Public Sector Bank and satisfactory letter issued by the Bank should be submitted.
67		(Copies of the Certificates issued by MasterCard, Visa, NPCI / any such Agency mentioning the bidder as the clearing service provider shall be submitted along with the Bid.)		
68		The supplier shall grant to the bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.	Clarification required.	
69				
70			The IPR belongs to Successful Bidder and the rights, non-exclusive license or replication or right to use, etc., cannot be transferred to Bank.	This clause is related to customised software provided to Bank.



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71			The Service Provider should guarantee that the software/solution supplied to the Bank includes all patches, upgrades/ updates etc., and the same are licensed and legally obtained. All software must be supplied with their original and complete printed documentation.	We shall provide an undertaking to this effect on our company letterhead.	Self-Declaration signed by Authorised Official along with Copy of Board resolution authorising the official to sign on behalf of the company
72			Within fifteen (15) days from the date of purchase order issued for the project by the Bank, the successful Bidder shall furnish Performance Security for 3% of the estimated project cost for 3 years (total cost quoted during the online reverse auction (as per Part-II of RFP) multiplied by 36) in the form of Bank Guarantee valid for a period of forty-two (42) months from the date of issue with further one-month claim period as detailed below as per the format given in Annexure-7.	Suggest that the Performance Bank Guarantee may be furnished by the successful bidder for the period of 36 months with a claim period of 1 year as per RBI guidelines instead of 42 months with a claim period of 1 month as called for in the RFP.	Please adhere to tender terms.
73					
74				We also suggest that the successful bidder shall furnish the Performance Bank Guarantee within 30 days from the date of purchase order issued for the project by the Bank instead of 15 days.	Please adhere to tender terms.
75			Bidder should provide declaration as per RBI Circular DPSS.CO.OD.No.2785/06.08.005/2017-2018 dated April 6th , 2018 on Storage of Payment System Data.	It may be noted that all the Data resides in Banks server at their premises. When data resides in Bank's datacentre is it required?	The clause is applicable for the data stored at the service provider's end , if any.
76			The Selected Bidder should follow up with ATM Vendors for abstention of Electronic Journal(EJs) and arrange for settlement of pro-active credit within TAT period.	Responsibility on ATM Vendor to share EJs within TAT as defined in Bank-Vendor SLA. Follow-up with Vendor will be supported on the 1st instance. Onward follow-up will be the responsibility of Bank as SLA is with Bank and not successful bidder for any delay's the Vendor SLA to be invoked by Bank and be held responsible. Successful Bidder will share instances of default by vendor on daily basis.	Proper and regular follow-up is to be done by the selected bidder and record is to be maintained thereof and arrange for pro-active credit within TAT period.
77			EJ Follow up with ATM vendor - Through Call/Mail on daily Basis.	The successful bidder should not be held responsible for the delay by the EJ vendor or such other agency managing the EJ pulling activity.	



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78		EOD Mail to Branches on Daily Basis for Pro-active Credit and Escalation email to Zonal office for the same.	Moreover, Request Bank to clarify that in case of failure or delay to provide necessary inputs by the 3rd party vendors governed by the SLA with the Bank, for such delay the 3rd party vendors will be responsible provided the Successful Bidder highlights the delay by the 3rd party vendor within the time limit defined by the RFP.	
79		Audit trail of the entire application with periodical backup of the data to be provided to the Bank in a format readable by the Bank and specified by the Bank.	Request the Bank to give more clarity on this.	Successful bidder should be able to provide the detailed information of any transaction, dispute, recon activity, user activity etc. whenever required by the Bank
80		New development / Modifications required in the offered solution in future as per the requirement of the Bank for cash forecasting/ reconciliation of Card and/or Non-Card transactions should be carried out at no extra cost to the Bank.	Change management request is chargeable, cannot do everything free.	Please adhere to tender terms.
81		Any future requirement of Card/Cordless Transaction Reconciliation and related Dispute Management should be carried out by the bidder at no additional cost. However, Bank will make payment for reconciliation on pay per transaction basis.	Change management request is chargeable, cannot do everything free.	Please adhere to tender terms.
82		1st Slab(No. of transaction up to 15 crore) - Transaction cost	Request the Bank to clarify whether the 2nd Slab to be quoted 80% of 1st slab. We need clarity on this point.	Yes. Second slab price should be 80% of price quoted for 1st slab.
83		2nd Slab(No. of transaction above 15 crore) - Transaction cost X*0.80		
84		General	Request the Bank to extend the Bid submission date to 15th June 2021 in view of the current pandemic situation.	The last date for submission of bid has been extended to 14.06.2021.



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85	3.14.2	The selected bidder will have to carry out all the operations from the premises of the Bank at Chennai. The Bank will provide the necessary space, hardware including the Server with OS and RDBMS, computers with OS, networking and telephone for operations.	Request bank to provide clarity on hosting part of the solution. The proposed solution will be hosted on bank's DC & DR or bidder's DC & DR. Also need clarity on bidder has to provide sizing of the hardware to the bank.	The proposed solution should be hosted on Bank's DC and DR. The bidder has to provide the details of hardware, Operating System and Database required for their solution.
86	3.15.14	Providing training to the Bank Officials as and when required	Request bank to provide number of bank officials to be trained and number of shifts. Also request bank to provide timeline for training.	Training should be given to the Bank Employees working in the Department and whenever new employees transferred to the Department, till the contract period (The Approximate number is up to 50)
87	3.15	Any other Network/Channel/Application/System being used at present or to be used in future as per bank's requirement or due to any regulatory requirement will be included under scope of the project at bank discretion without any customization charge to the bank. Bidder has to customize for any change in any file formats as per bank's requirement or due to any regulatory requirement without any additional cost to the bank.	Request bank to consider, "Any other Network/Channel/Application/System being used at present or to be used in future as per bank's requirement will be included under scope of the project at bank discretion with mutually agreed customization charge to the bank. Bidder has to customize for any change in any file formats as per bank's requirement on mutually agreed cost to the bank.	Please adhere to tender terms
88	3.16	Liquidated damages The total time to complete the entire activities is 10 weeks from the date of acceptance of the purchase order by the successful bidder. Any delay in completing any or all will attract penalty at the rate of R. 25,000/- (Rupees Twenty five thousand only) per day.	Request bank to consider, "The total time to complete the entire activities is 16 weeks from the date of acceptance of the purchase order by the successful bidder. Any delay in completing any or all will attract penalty at the rate of R. 5000/- (Rupees five thousand only) per day".	Please adhere to tender terms



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89	3.17	<p>Service Level Penalties</p> <p>1. Successful bidder shall complete the daily reconciliation within 4 hours after receiving the files. If the successful bidder fails to complete the same within 4 Hours, the Bank shall, without prejudice to its other remedies, deduct from the payment, as penalty, a sum equivalent to 5% of the monthly charges payable per each day of delay in reconciliation services until completion (delay beyond 4 hours after receiving files will be considered as one-day delay to calculate the penalty), up to a maximum deduction of 50%. Once the maximum is reached, the Bank may consider termination of the contract.</p>	<p>Request bank to consider, "Successful bidder shall complete the daily reconciliation within 6 hours after receiving the files. If the successful bidder fails to complete the same within 6 Hours, the Bank shall, without prejudice to its other remedies, deduct from the payment, as penalty, a sum equivalent to 0.5% of the monthly charges payable per each day of delay in reconciliation services until completion (delay beyond 6 hours after receiving files will be considered as one-day delay to calculate the penalty), up to a maximum deduction of 10%. Once the maximum is reached, the Bank may consider termination of the contract".</p>	<p>Reconciliation to be completed within 6 hours on receipt files from Bank</p>
90	3.17	<p>Service Level Penalties</p> <p>2. Successful bidder has to maintain an uptime of 99.50% for the solution implemented by them. If the downtime exceeds 0.50% during any month, Bank will levy, in addition to the applicable penalty for delay in processing the files, a penalty of Rs. 10,000/- (Rupees Ten thousand only) per hour or part there of up to a maximum of Rs.1,00,000/- (Rupees One lac only) per month. Monthly Report on uptime should be submitted along with Invoice. Once the maximum is reached, the Bank may consider termination of the contract</p>	<p>Request bank to consider, "Successful bidder has to maintain an uptime of 97% for the solution implemented by them. If the downtime exceeds 0.50% during any month, Bank will levy, in addition to the applicable penalty for delay in processing the files, a penalty of Rs.1000/- (Rupees One thousand only) per hour or part there of up to a maximum of Rs. 10,000/- (Rupees Ten thousand only) per month. Monthly Report on uptime should be submitted along with Invoice. Once the maximum is reached, the Bank may consider termination of the contract".</p>	<p>Please adhere to tender terms</p>
91	3.19	<p>5) Eligibility Criteria</p> <p>1. Bidder should be able to provide turnkey solutions for "Outsourcing of Transaction Reconciliation of Card and Cordless transaction on Pay per Transaction basis" using bidder's own software.</p>	<p>Request bank to consider, bidder/OEM should be able to provide turnkey solutions for "Outsourcing of Transaction Reconciliation of Card and Cordless transaction on Pay per Transaction basis" using bidder's own software.</p>	<p>Please adhere to tender terms</p>



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92	3.19	5) Eligibility Criteria 2. Bidder should have at least 3 years of experience in providing service to Public Sector Banks in Transaction Reconciliation of Card and Cordless transaction including Onus, MasterCard, VISA, RUPAY, UPI, IMPS, BBPS, AEPS and various payment gateway arrangements.	Request bank to consider, "Bidder/OEM should have at least 1 years of experience in providing service to Public Sector Banks/BFSI/Go Organization in Transaction Reconciliation of Card and Cordless transaction including Onus, MasterCard, VISA, RUPAY, UPI, IMPS, BBPS, AEPS and various payment gateway arrangements".	Please adhere to tender terms
93	3.19	5) Eligibility Criteria 3. Bidder should have implemented the solutions for Transaction Reconciliation Processing of ATM / Debit Card and Cordless transaction in at least two scheduled commercial banks out of which one should be a public sector bank.	Request bank to consider, "Bidder/OEM should have implemented the solutions for Transaction Reconciliation Processing of ATM / Debit Card and Cordless transaction in at least one scheduled commercial banks".	Please adhere to tender terms
94	3.19	5) Eligibility Criteria 4. Bidder should have implemented Settlement, Clearance and Chargeback solutions as per the regulations of International Payment Clearance Houses such as MasterCard, VISA and Repays and any other such solutions should have been certified by the Clearing Houses either directly or through any Bank.	Request bank to consider, "Bidder/OEM should have implemented Settlement, Clearance and Chargeback solutions as per the regulations of International Payment Clearance Houses such as MasterCard, VISA and Repays and any other such solutions should have been certified by the Clearing Houses either directly or through any Bank".	Please adhere to tender terms
95	3.19	5) Eligibility Criteria 5. Bidder should be a limited company in India completed 5 years as on 31.12.2020 having minimum turnover of Rs.30 crores (Rupees Thirty crores only) per year.	Request bank to consider, "Bidder/OEM should be a limited company in India completed 5 years as on 31.12.2020 having minimum turnover of Rs.20 crores (Rupees Thirty crores only) per year".	Please adhere to tender terms
96	3.19	5) Eligibility Criteria 6. The bidder should be net profit earning organisation for the last three financial years i.e.2017-18, 2018-19 & 2019-20.	Request bank to consider, "The bidder/OEM should be net profit earning organisation for the last three financial years i.e.2017-18, 2018-19 & 2019-20".	Please adhere to tender terms



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97	3.19	5) Eligibility Criteria 7. The Bidder should not have been blacklisted by any PSU Bank / Government Departments / PSUs currently (Undertaking should be submitted along with the bid in the format provided).	Request bank to consider, "The Bidder/OEM should not have been blacklisted by any PSU Bank / Government Departments / PSUs currently (Undertaking should be submitted along with the bid in the format provided)".	Please adhere to tender terms
98	3.2	6) Roles & Responsibility during Project Implementation iv. To make customizations in the solution based on the requirements of the Bank during the contract period at no additional cost to the Bank.	Request bank to consider, "To make customizations in the solution based on the requirements of the Bank during the contract period on mutually agreed cost with the Bank".	Please adhere to tender terms
99	3.22	9) 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 records including the solution provided to the Bank under the RFP and the Service Provider shall extend all cooperation in this regard.	Request bank to inform at least 15 days prior for carrying out the mentioned activity.	Please adhere to tender terms

