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1	6	Point no. 4	Last Date of Submission/ Closing Date in Online & Offline Mode (Last Date of Submission of RFP Response)	This is one of the very critical solution for the futuristic view of the Bank. Hence, we request the Bank to provide minimum 8 weeks for bid submission AFTER the pre-bid queries are responded formally to the bidders	Last Date of Submission of RFP Response is extended to 30/03/2022 03:00 P.M. Please refer Amendment Corrigendum.
2	9	III.	The original RFP (and any addendums, if any) needs to be signed and stamped by the Bidders and has to be submitted along with the Technical Bid.	Only submission under the bid including Technical, functional, commercial responses, forms and annexures will be signed by Bidder. The RFP and addendums are issued by the Bank and hence the same will not be signed by us. Since this is a e-tender submission, the respective RFP submission will be governed by the e-tender process.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
3	18	1	Allahabad Merger	RFP states that the integration of the CBS systems of Indian Bank and Allahabad Bank are completed. Does this mean all the customers from Allahabad Bank have been migrated to Indian Bank's TCS Bancs24 CBS Application and Allahabad's CBS has been sunset?	User migration and data migration as part of Indian Bank & Allahabad Bank has been completed.
4	19	General	The Bank has expanded its foot print overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo.	Does the "Digital Banking Omni-Channel platform" scope need to cater to users outside India?	This would be a single deployment with separate service / group classification and currencies configured for Overseas branches.
5	20	1	Overseas branches	We understand that Indian Bank has branches overseas at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo. Is the Integrated Digital Banking Omni Channel platform intended for overseas customers also? If so, would there be multiple deployments expected for each country?	This would be a single deployment with separate service / group classification and currencies configured for Overseas branches.
6	21	6.iii.a	Make in India	As per the guidelines, is there any marks allotted to Class I local supplier?	For purchase preference in line with "Make In Guidelines", please Refer RFP page 21-24 (Make In India guidelines).
7	21	6.iii.a	Make in India	Margin of Purchase preference - 20% - class I - Request bank to elaborate on this.	Please refer "Make In Guidelines" mentioned in the RFP
8	29	7. Bid Security (Earnest Money Deposit)	The Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the form of DD/ Fund transfer/ Bank Guarantee issued by a Scheduled Commercial Bank located in India (other than Indian Bank), in the form provided in the Bidding Documents (Annexure - V) for a sum of Rs.2,00,00,000/- (Rupees Two Crores only) valid for 225 days from the last date for submission of Bid. Bank may seek extension of Bank Guarantee, if required. Relaxation if any, extended by GOI/ competent authorities for furnishing the EMD shall be passed on to the bidders.	As per office memorandum issued by Ministry of Finance, Govt. of India dated 12th Nov 2020, it is reiterated that no provisions regarding Bid Security should be kept in the Bid Documents in future and only provision for Bid Security Declaration should be kept in the Bid Documents.

Hence, we request for the removal of this provision for the submission of a bid security / EMD in the form of DD/ Fund transfer/ Bank Guarantee for a sum of Rs.2,00,00,000/- (Rupees Two Crores only). Bidder should allow to submit "Bid Security Declaration" as per Govt. of India mandate as mentioned above. | The Office Memorandum issued by Ministry of Finance, Govt. of India dated 12 November 2020 for Bid Security/ Earnest Money Deposit was valid upto 31.12.2021. As per revised Office Memorandum dated 30 Decemeber, 2021 the validity of the said OM regarding "Performance Security" is extended upto 31.03.2023. Accordingly, Performance Security need to be submitted only for 3% of the contract value.

Hence no relaxation in submission of Bid Security (Earnest Money Deposit) is applicable under this RFP, except benefits provided to Micro and Small Enterprises (MSEs) as per Public Procurement Policy issued by GOI.

Relaxation if any, extended by GOI/ competent authorities for furnishing PBG/ EMD shall be passed on to eligible bidders. |
| 9 | 29 | 7. Bid Security (Earnest Money Deposit) | The bid security may be forfeited if:

Bidder withdraws its bid during the period of bid validity or

In the case of a successful Bidder, if the Bidder fails to sign the Contract within the specified time from the date of issue of purchase order, or to furnish performance security. | **Bidder suggests this provision be revised as under:**
The bid security may be forfeited if:

Bidder withdraws its bid during the period of bid validity or

In the case of a successful Bidder, if the Bidder fails to **sign the Contract containing mutually agreed terms within the specified time** from the date of selection of the successful bidder, issue of purchase order, or to furnish performance security. | As per RFP |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
10	32	9.1 Eligibility	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational for minimum of 1 years as on the date of bid submission.	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational ~~for minimum of 1 years~~ as on the date of bid submission.	As per RFP. The experience of bidder who is implementing the proposed solution is requested, so as to ensure that the bidder has prior experience in implementing and managing the digital channels (Internet Banking or Mobile Banking Solution).
11	32	9.1 Eligibility Criteria	4.The Bidder must have an average turnover of minimum Rs.500 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	Request to relax this condition to minimum average turnover of Rs.100 to Rs.200 crores during the last 03 financial years	As per RFP
12	33	9.1 Eligibility Criteria	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels.	Request to modify the clause as - "The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels."	As per RFP. The volume is mentioned to indicate the size/ business of the Bank in which Internet Banking or Mobile Banking Solution should have been implemented.
13	33	Clause 9.1-Eligibility Criteria-Point 9	The Bidder should have experience of implementing & managing Internet or Mobile Banking Solution for atleast one Scheduled Commercial Banks in India/Payments Bank in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having a minimum 10 lakh customer registrations through Internet/Mobile Banking Channels.	We request the Bank to amend/modify this clause to, "The Bidder should have experience of implementing & managing Internet or Mobile Banking Solution for atleast **one Commercial Banks globally** any where in the world having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having a minimum 10 lakh customer registrations through Internet/Mobile Banking Channels. This will help the Bank to evaluate the latest proven solutions across different geographies and also get access to the latest features which the legacy solutions may not have.	As per RFP.
14	33	Point 4.	The Bidder must have an average turnover of minimum Rs.500 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	We request bank to consider, The Bidder must have an average turnover of minimum Rs.250 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	As per RFP
15	33	Point 8	Bidder should have experience of minimum 7 years in providing Software Solution/ IT based Services. **Below Document need to submitted.** Copy of the purchase order and/ or Certificate of completion of the work. The Bidder should also furnish letter from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV	We request bank to allow us to submit-Copy of the purchase order **or Certificate of completion of the work through mail confirmation**. The Bidder should also furnish letter/mail from the institution quoting the period and nature of services provided or declaration from authorize signatory from Bidder.	Please refer Amendment Corrigendum
16	33	Point 9	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. **Below Document need to submitted.** The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	We request bank to allow us to submit- Copy of purchase order to the effect that the solution is implementing. or declaration from authorize signatory from Bidder.	Copy of the purchase order or Certificate of completion of the work mentioning satisfactory working of the solution along with broad Scope of Work with contact details can be submitted.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
17	33	Point 9.	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational for	We request bank to consider, "The **Bidder/OEM** should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational for minimum of 1 years as on the date of bid submission."	As per RFP. The experience of bidder who is implementing the proposed solution is requested, to ensure that the bidder has prior experience in implementing and managing the digital channels (Internet Banking or Mobile Banking Solution)
18	34	11	The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed solution quoted in this RFP should have been implemented by the bidder and is operational for not less than minimum 1 year as on the date of RFP.	Bidder requests Bank to modify the clause as below

The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed **or any other internet banking or mobile banking solution** quoted in this RFP should have been implemented by the bidder and is operational for not less than minimum 1 year as on the date of RFP | The relationship between the OEM and System Integrator(SI) should not be created exclusively for participating in this RFP. This clause is to confirm the prior expertise of the SI in handling the proposed platform. Hence as per RFP. |
19	34	Point 10	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission (or) in case the bidder is the OEM, then the product proposed under this RFP should be recognized by Gartner / Forester in any of the last three Financial Years in the top 2 quadrants. **Below Document need to submitted.** Copy of certification to be submitted (or) copy of Gartner/ Forester report for the particular year along with letter in the company letter head to be submitted.	We request bank to consider- Bidder have already applied for renewal of CMMI level 5 certificate and it is under process. Allow us to submit the letter of renewal from the auditor and as soon Bidder will get the certificate will share the copy to Bank.	Necessary documentary proof may be submitted in this regard
20	34	Point 12	The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed solution quoted in this RFP should have been implemented by the bidder and is operational for not less than minimum 1 year as on the date of RFP. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India or globally.	We request bank to consider, "The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed solution quoted in this RFP should have been implemented by the **bidder/ OEM** and is operational for not less than minimum 1 year as on the date of RFP. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/OEM has executed similar projects in India or globally."	As per RFP.
21	34	Point 13	The Bidder should have at least 1,000 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP	We request bank to consider, " The Bidder should have at least 900 resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst (in Banking Domain etc.) – Including the resources in support and Maintenance Activities) as on the date of RFP."	As per RFP
22	35	9.1 Eligibility	Attested photocopies of all relevant documents / certificates should be submitted as proof in support of the claims made. The bidder should provide relevant additional information wherever required in the eligibility criteria. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.	Many implementation specially global are covered under NDA. Hence it would not be possible to provide PO's or customer documents. We request to allow Company Secretary or Authorised Signatory signed declaration.	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
23	35	9.1 Eligibility	Either the Bidder on behalf of the Principal/ OEM or the Principal/ OEM themself can participate in the bid, but both cannot bid simultaneously for the same solution.	Please clarify what is the meaning of Principal/OEM here?	The terms "Principal" or "OEM" has the same meaning and refers to the OEM of the proposed solution. The OEM can offer the solution through any SI through whom the proposed platform is already implemented. Also the OEM need to provide Manufacturer's Authorization Form (MAF) recommending the bidder for submitting the bid for the proposed solution.
24	35	9.1 Eligibility Criteria	If a Bidder submits a bid on behalf of the Principal/OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.	If the same OEM comes with another bidder, it may lead to conflict of interest and/or trade-off for the bidder and might unnecessarily lead to unduly practices., we propose to bank to restrict one OEM can participate either directly or only with one SI i.e.., one OEM cannot submit multiple bids viz., one directly and / or with multiple SIs/ bidders	As per RFP. The OEM can offer the solution through any SI through whom the proposed platform is already implemented. Also the OEM need to provide Manufacturer's Authorization Form (MAF) recommending the bidder for submitting the bid for the proposed solution. Either the Bidder on behalf of the Principal/ OEM or the Principal/ OEM themselves can participate in the bid, but both cannot bid simultaneously for the same solution.
25	35	Point 14	The Bidder should have designed /developed / implemented banking technology solutions in Public/ Private Sector Banks in India or globally at least 2areas: Mobile Banking, Internet Banking, Omni-Channel Platform, UPI	We request bank to consider, "The Bidder should have designed /developed / implemented banking technology solutions in **BFSI sector in India or globally** at least 2areas: Mobile Banking, Internet Banking, Omni-Channel Platform, UPI."	As per RFP
26	37	9.2 Technical Evaluation Bidder & OEM's Capability and Experience (Max. Marks - 150 marks)	For Bidders and OEMs experience Score will be awarded based on the maximum number of references / experience certificates submitted by the bidders. i.e. more weightage will be provided for every additional references / experience certificate submitted by the bidder highlighting their experiences. The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	Please clarify how this marking will happen as not defining a number of credentials will make the marking very subjective and open to interpretation. We request to define the exact scoring matrix for this point. Also the scoring split between Bidder credentials and OEM credentials is not given indicating that either is fine to meet the criteria and scoring for 150 marks.	As per RFP
27	37	Para S.No 3.- Bidder & OEM's Capability and Experience	The platform should be operational for minimum of 1 years as on the date of bid submission. The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	Bidder request bank to accept **either letter or PO or proof of having successfully completed**. At times, we may have restrictions due to confidentiality clause and cannot share the PO. Hence we request you to revise to one of them and/or seek self-certification which bank can independently validate; In OEM's experience Bank is seeking only one of them. Hence, the same may please be looked into for bidder as well; This may also help the bidder in a real term to fulfil the ask of the Bank on page 41, point 13 as the OEM, if common, may know all commercial	The bidder to submit certificate from the Bank or copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
28	37	point 3	Bidder & OEM's Capability and Experience (Max. Marks - 150 marks) Bidder's Experience: The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one or more Scheduled Commercial Banks / Payment Banks in India during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational for minimum of 1 years as on the date of bid submission. The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily. Marks Awarded: Score will be awarded based on the maximum number of references / experience certificates submitted by the bidders. i.e. more weightage will be provided for every additional references / experience certificate submitted by the bidder highlighting their experiences. The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily. OEM's Omni-Channel Banking Experience: The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in India or any	We request bank to consider, Bidders/ OEM implementation Experience also request bank to provide marks for each implementation in the **BFSI including RRB`s**.	As per RFP
29	38	9.2 Technical Evaluation Criteria	OEM's Omni-Channel Banking Experience: The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in **India or any Bank Abroad** during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 (i.e. above 25 billion USD for Bank's Abroad), of which atleast one installation should be in India. The platform should be operational for minimum of 1 years as on the date of bid submission.	There is a conflict of statement on the eligibility stated in page number 33 to that of one described in this clause. There it states the implementation in one or more schedule commercial banks / payment banks in India. Here it states India or Bank abroad. Please clarify on the same.	OEM provided platform should have been implemented within India or any Bank Abroad. This refers to the experience of the OEM on the Platform proposed under this RFP. The eligibility criteria in page-33 refers to the eligibility criteria of the Bidder who is participating in the RFP, having experience of implementing and managing Internet Banking or Mobile Banking Solution in India.
30	38	9.2 Technical Evaluation Criteria	OEM's Omni-Channel Banking Experience: The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in **India or any Bank Abroad** during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 (i.e. above 25 billion USD for Bank's Abroad), of which atleast one installation should be in India. The platform should be operational for minimum of 1 years as on the date of bid submission.	If a SI comes with an OEM who has reference in India market, whereas if the SI has implementation of another OEM in an abroad market, the chances of them getting marks will pretend to be high. In that case, a OEM coming with only India reference won't be able to compete with the SI. Requesting to reframe the clause accordingly to provide scoring parity between OEM & SI.	Please refer Amendment Corrigendum
31	39	9.2 Technical Evaluation	Technical Presentation (Max. Marks - 150 marks) Product Demonstration (Max. Marks - 200 marks)	We request to provide the marking criteria's for the points 4 and 5	The scoring for Technical Presentation and Product Demo will be based on the relevance to the Scope of Work defined in the RFP
32	39	Technical Evaluation criteria	All eligible bidders will be required to provide product demonstration covering at least 50% functionalities of the Scope of Work (SoW) defined in the RFP	This seem to indicate that Bank is only looking for ready made solutions from OEMs and not looking for grounds- up development. Request to relax this criteria / allow demo in form of wireframes.	As per RFP. Bank is expecting faster time to market and go live on all functionalities in the shortest time possible. Hence Bank has provided higher weightage to readily available functionalities than those of that need to be customised. The Demo is expected based on the features available in the product.

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33	40	1.5.13.	The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder. The MVP scope is described below:	a) Please elaborate on the existing systems at the back end- Core Banking, other business engines so that the integration costs can be ascertained?	Please refer to RFP pages 62 (section 1.6) and 63 (section 1.7) for the list of existing integrations
34	40	9.4 Commercial evaluation	In the reverse auction, the bidder will be required to quote only total cost as mentioned in the commercial bid format (Part-II of RFP). The price quoted should be inclusive of all charges but exclusive of taxes only. The successful bidder has to submit price break up as per commercial bid format within two (2) days, post completion of reverse auction directly to the Bank duly signed by the authorised signatory. The unit price for each line item should be comparable to prevailing market rates.	Bidder request bank to consider the following change to the clause In the reverse auction, the bidder will be required to quote only total cost as mentioned in the commercial bid format (Part-II of RFP). The price quoted should be inclusive of all charges but exclusive of taxes only. The successful bidder has to submit price break up as per commercial bid format within **seven working days (excluding Saturdays, Sundays and Public holidays),** post completion of reverse auction directly to the Bank duly signed by the authorised signatory. The unit price for each line item should be comparable to prevailing market rates.	In the reverse auction, the bidder will be required to quote only total cost as mentioned in the commercial bid format (Part-II of RFP). The price quoted should be inclusive of all charges but exclusive of taxes only. The successful bidder has to submit price break up as per commercial bid format within **Bank's two (2) working days** , post completion of reverse auction directly to the Bank duly signed by the authorised signatory. The unit price for each line item should be comparable to prevailing market rates.
35	41	12. Bid and Proposal Ownership	The Bid submitted and all supporting documentation/ templates are the sole property of Indian Bank and should NOT be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter- alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned.	**Bidder suggests this provision be revised as under:** The Bid submitted and all supporting documentation/ templates are the sole property of Indian Bank and should NOT be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter- alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned **provided however the proposal and all supporting documentation shall be used only for evaluation of the successful bidder under this RFP and not used for any other purpose.**	The bids submitted along with supporting documents will be used for intented purpose of the RFP only.
36	41	Section III, 1.1.5	1.1.5.The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.	Please explain what is the meaning of build operate and transfer while also managing the same	Bidder should help the bank for successful deployment and operations of the proposed platform from MVP I - IV and then work along with the Bank's team through Digital COE as detailed in the RFP
37	41	Section III, 1.1.5	1.1.3.Integrated Omni-Channel Digital Banking solution have the capability to support wearables as touchpoints to perform simple banking operations on the go.	Please clarify which wearables and devices need to be supported	Platform should provide integration capabilities to integrate with future target systems.
38	42	1.1.1 - Integrated Digital banking platform	The Integrated Digital Banking Platform should be Universal Omni-channel application built on an Open Architecture based API enabled Platform to provide a superior digital experience to Retail and Corporate customers of the Bank.	Please confirm if the Bank has API Manager that the proposed solution can consume and expose the APIs through as part of the Open API architecture requirements	Bank has Enterprise Service Bus (ESB) and API Manager for integration with the proposed platform. Bank's middleware platform will provide required APIs to connect to target systems and will be discussed in detail during PMO phase with successful bidder.
39	42	1.1.2.	The platform to delivers a unified customer experience that acknowledges the previous touchpoints along the customer journey and the users should be able to avail all the banking operations from a website, mobile app (Android & iOS), bank's branch, call centre, self-service kiosks, or any other available channel.	How does call center fetch the customer data for call resolution. Is it the same Branch application? Bidder will be responsible for the Internet and Mobile banking application for customer and Admin. Hence, the call center experience for the customer will be dependent on the current integrations available on the call center application. - Should Bidder Platform to expose services to call center/branch channel?? - Should Bidder Platform to consume data from call center/branch channel? To bring the unified exp between customer channel and banks channels	Call Center to be provided a sub-set of functionalities providing minimum updatable values (or) view only access for guidance of the customers contacting the contact center. Also some services may be required to be exposed from the proposed platform to call center application for blocking / unblocking of digital channels, enable / disable access to international payments etc.
40	42	1.1.3.	Integrated Omni-Channel Digital Banking solution have the capability to support wearables as touchpoints to perform simple banking operations on the go	Since there is no information available on the set of functionalities to be supported on the wearables, can the bidder finalize what all simple operation are to be provisioned on the wearables?	These are future scope of work and requirements will be provided at a later date.
41	42	1.1.4	1.1.4. For digital commerce, the system APIs must support synchronous and asynchronous interactions as required.	What is the functional scope of the digital commerce?	This query will be discussed during PMO phase with successful bidder.

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42	42	1.1.5 - Integrated Digital banking platform	The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.	Please confirm if this will be managed services model or will the bank provide the necessary hardware, DB to deploy the Digital platform and the solutions requested. Kindly clarify and share more details	Please refer page no. 75 - para 1.18 - Hardware Sizing and Performance Requirement for details. Bank will provide necessary hardware, Operating System & Oracle Database. The architecture and sizing proposed for deployment of the solution to be recommended by the Bidder. Bank will review the recommended sizing and provide the infrastructure resources accordingly.
43	42	1.1.5.	The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.	**Bidder suggests this provision be dropped as under:** The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.[Note: This will be subject to the terms of the license.]	As per RFP
44	42	1.1.5. Section III - Broad scope of work	The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.	We request the bank to elaborate on the requirements for "operate"	Bidder has to deploy the solution and manage operations of the proposed platform during MVP I-IV and then through Digital COE till end of contract period.
45	42	Broad Scope of Work	1.1.2.The platform to delivers a unified customer experience that acknowledges the previous touchpoints along the customer journey and the users should be able to avail all the banking operations from a website, mobile app (Android & iOS), bank's	Please confirm that self service kiosk/ATMs, wearables and other channels (to provide omini channel experience) is not part of MVP scope while we understand that integration will be required later.	As per RFP. If any of the items/ activities as mentioned in functional specifications as part of Technical bid is
46	43	1.2. Digital Business Process Design	1.2.1.1.6. Strategize and enhance online digital capabilities, focusing on a "**Market Place**" to fulfil and render services relating to customer's / prospective customer's daily needs and lifestyle needs.	Does the bank wants a have a separate marketplace to promote its partnered products or based on the customer usage partner, the customer need to be diverted to the tied-up market place partners. Please clarify	Platform should have capability to integrate to required systems to support the bank requirements.
47	43	1.2. Digital Business Process Design	1.2.1.1.8. On-Boarding of identified partners on bank ecosystem while supporting bank team to run **back-ground checks**	Kindly clarify - Whether the exposing the identified partner's details on the due-diligence system to be performed which is already held by the bank OR the due-diligence system need to be available within the Omni-channel solution.	Platform should have capability to integrate to required systems to support the bank requirements.
48	43	1.2.1.1.10	1.2.1.1.10.Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni- Channel platform	(1) Please specify (approximately) the volume of data (in GBs) that are already present in the source systems that would need migration to the digital channel (2) Also please specify the time period in history, Bank envisages they will wish to hold in the digital banking platform	Currently Bank has around 65 Lakh customer registrations in Mobile Banking and Internet Banking with relevant data pertaining to these channels. Any further details will be discussed during PMO phase with successful bidder.
49	43	1.2.1.1.10	Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni-Channel platform.	Please provide the list of source systems and the volume of data to be migrated.	The required details are presented in RFP with current volumes. Please refer to RFP. Necessary support will be arranged by the Bank for mapping of data of the source systems through the existing vendors.
50	43	1.2.1.1.10 - Digital Business Process Design	Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni-Channel platform.	Will the bidder be required to map the data from source systems to target platform? We assume that the bank/existing vendors will support in mapping of existing data to desired target structure. Please confirm.	Necessary support will be arranged by the Bank for mapping of data of the source systems through the existing vendors.
51	43	1.2.1.1.3,	Recommend the guidelines and guiding principles for digital business process design	For process designing, the initial level process discovery and modelling is recommended. Are you looking for process discovery and modelling for process designing	This query will be discussed during PMO phase with successful bidder.
52	43	1.2.1.1.3,	Recommend the guidelines and guiding principles for digital business process design	It is recommended to have the business process mining to design optimize the business processes by running process analysis. Does business process mining also needs to be considered for the Omni channel processes	This query will be discussed during PMO phase with successful bidder.
53	43	1.2.1.1.6	Strategize and enhance online digital capabilities, focusing on a "Market Place" to fulfil and render services relating to customer's / prospective customer's daily needs and lifestyle needs	The assumption is that the merchants will be sourced by bank and feed will be pushed from merchant to the proposed system (online & offline). Bidder responsibility is only for integration and feed processing before facilitating the transactions. Please confirm	Platform should have out-of-the-box capabilities to integrate with other systems for the given requirements.
	43	1.2.1.1.8 - Digital Business Process Design	On-Boarding of identified partners on bank ecosystem while supporting bank team to run back-ground checks.	We request the bank to elaborate on the requirements for support required to run background checks	This will be discussed with the successful bidder during on-boarding of partners .

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55	43	Para 1.2. Digital Business Process Design: Sub Point 1.2.1.1.10	Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni-Channel platform.	Bidder proposes that a standard template for various source system data requirement shall be provided by the bidder. Bank and / or it's 3P to provide the data in the required format duly validated and as per the timelines and periodicity that's required for this proposed solution. Since, it involves other systems, the bidder do not know the structure of various source systems and also may not want to access systems other that what's being supplied by the bidder. This will also help the bank to ensure adequate protection on accessibility (even if it's read only mode) and any related performance issues thereof while extracting from time to time.	This will be discussed during PMO phase with the successful bidder. Bank will extend necessary support in the migration process.
56	43	Section III, 1.2 Digital Business Process Design	1.2.1.1.The successful bidder will provide advisory to the bank to draw the complete road map and execution plan of the proposed platform and use cases / journeys. Activities envisaged as part of Design are as follows: 1.2.1.1.1.Define Business Case for the proposed Platform 1.2.1.1.2.Define detailed business model with different monetizing options and operating model for Indian Bank 'Integrated Digital Bank'. 1.2.1.1.3.Recommend the guidelines and guiding principles for digital business process design. 1.2.1.1.4.Detailing of use cases, technology process for each journey - what are the touch points, what is the process flow,	Please clarify is strategy and design is already done. References to marketplace approach indicated strategy is in place. What is the scope of 1.1.1.1 to 1.2.1.1.4	This query will be discussed during PMO phase with successful bidder.
57	43	Section III, 1.2 Digital Business Process Design	1.2.1.1.7.Identification of partners for various services to be rendered on the Platform.	Please clarify if partner can be engaged here as subcontracting and consortium are not allowed in this bid.	Bank will review based on requirements. This query will be discussed during PMO phase with successful bidder.
58	43	Section III, 1.2 Digital Business Process Design	1.2.1.1.10.Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni- Channel platform.	Ensuring this will require heavy collaboration and dependencies with the current vendors and CBS vendor. Ensuring that the CBS vendor and current channel vendor provides data, artefacts, support and implementation will need to be the responsibility of the bank	The details will be discussed with successful bidder during PMO/gap analysis phase.
59	44	1.3.4 - Customer experience	The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop offs or in case of exceptions	Please confirm the bank has an Alert engine or Notification engine to manage and trigger alerts and Bank will provide the API services to integrate with SMS, Email gateways to send the alerts to the customers. Kindly share details on the requirements	Bank does not have an Alert engine/Notification engine. Bank will provide API service for SMS Gateway and E-mail gateway. However, solution to provide integration with whatsapp msg and In-App Notifications on the mobile Application etc.
60	44	1.3.4.	The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop offs or in case of exceptions.	Are there any such alerts existing for current IB? If yes what are the functionalities where such alerts are configured and how is the identification of Bank user done for each alert based on the functionality? Bidder platform will push alerts to Alert management system. From this system, the alerts should get pushed as per configuration - SMS or email or Push notification.	Alerts to be provided through integration with SMS Gateway / Email Gateway of the Bank, In-App Notifications on the mobile Application etc. Further details will be discussed with the successful bidder at the time of implementation. Currently Bank do Not have a centralised alert management system.
61	44	1.3.6	Ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time	What kind of personalization and who will define the personalization? Customer or Bank?	Both Bank and the Customers should have facility to personalise the view/ functionalities required to be viewed through Internet Banking / Mobile Banking platform. Also, the platform should have ability to push personalised offers to customers based on the feed provided by the CRM System of the Bank.

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62	44	1.3.9	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical abilities as per existing standards	Is there any preferred accessibility standard like WCAG 2.0/2.1 etc.	The platform to be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities. It is preferred to follow any of the applicable Web Content Accessibility Guidelines (WCAG)/ standards. Further detials will be discussed with the successful bidder at the time of implementation.
63	44	1.5. Journeys / Use Cases	1.5.9. The bidder shall closely work with the bank in identification of such 3rd party service providers and will be responsible for integration with the proposed platform. However, the bank will directly enter into any agreement (including commercial arrangement) with these partners directly.	Please clarify - is it mandatory to provide the service of identifying the 3rd party service providers for integration by the selected bidder.	Bidder to help in evaluating technical capabilities to integrate with proposed platform. This query will be discussed during PMO phase with successful bidder.
64	44	Customer experience	1.3.8.The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.	Please confirm that multilingual interface is applicable for select customer facing applications and not applicable for back-office/administrative part of the application	The requirement to support multiple regional languages are applicable only for customer facing applications.
65	44	Customer experience	1.3.9.The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical abilities as per existing standards	Request you to elaborate on Accessibility requirements and share if there are standard guidelines to be followed. Also please confirm that this is not applicable for Back office functions	The requirement to support accessibility features are applicable only for customer facing applications.
66	44	Para 1.3. Customer Experience: Sub Point 1.3.8	The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.	Does it mean that the bidder should provide multi-lingual software or should only have the capability and Bank will integrate with its multi-lingual operator? Request Bank to clarify.	The platform should have capability to convert the language to respective Unicode / language. Bank will do the translation and provide the labels for those languages.
67	44	Para 1.3. Customer Experience: Sub Point 1.3.9	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical abilities as per existing standards.	Requirement is not clear. Request Bank to elaborate.	The platform to be used, understood and accessed by people with diverse range of visual, auditory, physical abilities. It is preferred to follow any of the applicable Web Content Accessibility Guidelines (WCAG)/ standards.
68	45	1.4.10	The platform should have the provision to on-board partners & configure service terms with minimal (or) no integration having Low Code/ No Code functionality.	How many platform License will be required for INDIAN Bank to provide to the partners. Request bank to elaborate on this particular requirement.	Provision to be available in the platform with standard out of the box templates to on-board partners, merchant / payment aggregators, configure necessary parameters, per transaction charges, transaction / reconciliation reports etc. with minimal integration / testing efforts.
69	45	1.4.10.	The platform should have the provision to on-board partners & configure service terms with minimal (or) no integration having Low Code / No Code functionality.	Within the current scope available in RFP, all the available partner onboarding will be covered within the cost quoted. When onboarding a partner for a new functionality, it will incur development. But onboarding subsequent partner for function already existing can definitely be accommodated with configuration or minimal development if the integrations will be similar.	Provision to be available in the platform with standard out of the box templates to on-board partners, merchant / payment aggregators, configure necessary parameters, per transaction charges, transaction / reconciliation reports etc. with minimal integration / testing efforts.
70	45	1.4.5	System should be able to Extract, Transform and Load data from the source systems.	Please elaborate further ETL/DI requirement also provide info in case any ETL tool exist	Platform should use Extract-Transform-Load to data import and data export use-cases. To be supported in future when Bank is implementing Data Lake / Data Warehouse.
71	45	1.4.5 - System Architecture, Self Service & Assisted Channels	System should be able to Extract, Transform and Load data from the source systems.	We assume that the bank/existing vendors will support in extraction and transformation of data. Please confirm	Platform should use Extract-Transform-Load to data import and data export use-cases. Necessary support will be arranged by the Bank for mapping of data of the source systems through the existing vendors.
72	45	1.4.5.	System should be able to Extract, Transform and Load data from the source systems.	Please help us understand the expectations from the proposed Digital Banking Omni-Channel Platform with an example or sample business scenario. Is this capability required only for migration of data from current system to the new digital platform? Are there any other functionality where ETL is required?	This will be primarily used during migration of customer data or for loading of any bulk customer data required as part of any customer journeys.

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73	45	1.4.6	The proposed platform should be Big Data ready.	Please share more info on expectation	Platform should use Extract-Transform-Load to data import and data export use-cases. To be supported in future when Bank is implementing Data Lake / Data Warehouse.
74	45	1.4.7.1	Mobile App including Lighter Version with limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.	The lighter version of the Mobile App will have limited functionalities , any guidance on the functionalities needed for the lighter version	Required details will be provided to the Successful bidder.
75	45	1.4.7.2	Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices.	Can you please share the various browsers with versions, devices etc. which need to be supported by the web portal/responsive UI	The Web Portal delivered should have responsive User Interface and should be supported by all Desktop and Mobile browsers.
76	45	1.4.7.3 - Self service and assisted channels	Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agent's/ business correspondents.	Please share more details on how will the Agents/Correspondents be on boarded and share more details on how the agent/Correspondents login to the branch portal

Please share the details on Agent Onboarding and Agent Management system. | Required details will be provided to the Successful bidder. |
77	45	1.4.7.4	Automated self-service kiosks, wearables devices etc.	What are the features currently available in existing self-service kiosks?	These are future scope of work and requirements will be provided at a later date.
78	45	1.4.7.4	Automated self-service kiosks, wearables devices etc.	Do we need to support wearables only for customer users?	These are future scope of work and requirements will be provided at a later date.
79	45	1.4.7.4 - Self service and assisted channels	Automated self-service kiosks, wearables devices etc.	Please confirm the functionalities and features required for Self service kiosks and Wearables. Kindly share the list of features to understand the scope better.	These are future scope of work and requirements will be provided at a later date. Detailed scope will be shared later and same has to be executed as a Change request.
80	45	1.4.7.4.	Automated self-service kiosks, wearables devices etc.	What functionalities should be provided on the Kiosks? Is the bidder expected to provide only APIs for the Kiosk functionalities and Bank will implement the Kiosk app? What is the Kiosk hardware?	These are future scope of work and requirements will be provided at a later date.
81	45	1.4.7.4.	Automated self-service kiosks, wearables devices etc.	Wearables - Is a wearable app part of scope of implementation? If yes, which platforms will it support? iOS (Apple Watch) only?	These are future scope of work and requirements will be provided at a later date.
82	45	1.4.8	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels	Bidder platform will be able to push partly completed journey info to the appropriate systems and fetch the data back when customer wishes to resume. Hence we will need confirmation and details on what all feature requires this capability and which application will store such partially completed transaction data.	The transactions / journeys that are initiated and completed within the proposed platform which was initiated through any of the channels to be continued from another channel at a later point of time. For journeys that are initiated from the proposed platform, but the customer journey is handled by any partner systems, then the partner system will handle resuming the journeys from the point of drop-off.
83	45	1.4.8	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels.	Which all platforms should have the facility to continue the journey from where the customer drop-off and what are the functionalities which needs this save and continue feature	The functionality for resuming the operations from the point of drop-off to be available on all Channels (Mobile Banking, Internet Banking, Branch Module, Tab Banking, Call Center etc.). Non-financial transactions, online applications, service requests etc. which are initiated by the customers are proposed to be continued through Branch Module, Tab Banking, Call Center etc.

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84	45	1.4.8.	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels.	What are the features where drop-off and restart from the point of drop-off is supported currently in Web channels? Where is the data at the time of drop-off getting saved for retrieval at a later point of time.	The Web Channels currently being used by the Bank do not support this functionality due to monolith architecture and hence the new Omni-Channel platform is proposed for modular & containerized architecture.

The new channel is going to be a common integrated digital banking solution, any transaction having multiple screens or require inputs from customers to complete a journey which was initiated through any of the channels to be continued from another channel at a later |
85	46	1.5.10 - Financial Marketplace enables sales of Third-Party Financial Products	1.5.10.1 to 1.5.10.11	We understand that the requirements listed are the one's that need to be integrated with Indian Bank's existing / future service providers via API / Integrations.	To be integrated with Bank's existing/ future Third Party service providers via API's / SDK's.
86	46	1.5.10.1	1.5.10.1.Analytics driven, personalized, intuitive next-gen interface which act as a single-stop to showcase Financial Products of Indian Bank, its associates and Partners.	Is it in the scope of the this project to develop the analytics required for analytics driven personalization mentioned ? If the answer is yes then we would request further detailing of the expectations . If the answer is no , they we would request Bank to detail out the Analytics pertaining to this the Bank has, how it would be accessed, where it is hosted, the functional scope of each analytical model , how its adjusted for maintenance of accuracy	This will be discussed with the successful bidder.
87	46	1.5.10.1 - Journeys/Use Cases	Analytics driven, personalized, intuitive next-gen interface which act as a single-stop to showcase Financial Products of Indian Bank, its associates and Partners.	We assume that the bank has an analytics engine to drive the use cases and the Digital Banking Omni-Channel platform will need to be integrate with the same. Please confirm	This will be discussed with the successful bidder during the PMO Phase.
88	46	1.5.4 - Journeys use cases	The bank will tie-up with Fintech partner(s) / Bidder (s) to enable End to End automation of Loan Application Process for different Loan Products (across segments like Retail, MSME, Agriculture and Corporate).	Please share the detailed steps required in Loan application process for Retail customers

Also, Please share the detailed steps required in Loan application process for Corporate customers, MSME customers for avail of the loans. Please share the name of the loan origination / management systems. | Bank is tying-up with Fintech partners to enable end-to-end automation of loan products. Necessary front end (UI) need to be built for onboarding customer's for such journeys. Bank will provide the required APIs and web services for integration with the proposed solution and details will be provided to the successful bidder during the PMO Phase. |
| 89 | 46 | 1.5.5 | Platform should have in-built Business Rules Engine (BRE) and workflow | Which platform should support this Business Rule Engine management - Branch or Admin channel? What are the functionalities for which the Rule gets applied to? | This functionality is expected out of the platform, which can be applied to any kind of use cases / customer journeys to be defined by the Bank. |
| 90 | 46 | 1.5.5 - Journeys use cases | Platform should have in-built Business Rules Engine (BRE) and workflow to assist the Bank in decisioning digitally. | We assume that bank is not looking for BRE and workflow tools since it is stated in point 1.5.4 that bank will tie up with Fintech partners to enable end to end automation of loan products.
Kindly advise if the bank will provide the required APIs and web services for integration with the proposed solution - In case our assumption is incorrect, please share more details on the use case where this BRE and workflow will be required? | This functionality is expected out of the platform, which can be applied to any kind of use cases / customer journeys to be defined by the Bank.

Bank is tying-up with Fintech partners to enable end-to-end automation of loan products. Necessary front end (UI) need to be built for onboarding customer's for such journeys. Bank will provide the required APIs and web services for integration with the proposed solution. |
| 91 | 46 | 1.5.5 - Journeys use cases | Platform should have in-built Business Rules Engine (BRE) and workflow to assist the Bank in decisioning digitally. | We assume that bank is not looking for BRE and workflow tools since it is stated in point 1.5.4 that bank will tie up with Fintech partners to enable end to end automation of loan products.
Kindly advise if the bank will provide the required APIs and web services for integration with the proposed solution - In case our assumption is incorrect, please share more details on the use case where this BRE and workflow will be required? | Bank is tying-up with Fintech partners to enable end-to-end automation of loan products. Necessary front end (UI) need to be built for onboarding customer's for such journeys. Bank will provide the required APIs and web services for integration with the proposed solution and details will be provided to the successful bidder during the PMO Phase. |

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92	46	1.5.5,	Platform should have in-built Business Rules Engine (BRE) and workflow to assist the Bank in decisioning digitally	Are you looking for BRE and workflow capability from the single vendor	The proposed platform should have capability for workflow management and minimal BRE capabilities. For lending journeys, bank will provide required integrations with LOS/LMS systems via Bank's middleware platform.

Further queries will be discussed in detail during PMO phase with successful bidder. |
93	46	1.5.7.	Platform shall provide facility for Geo tagging.	As per Reserve bank announcement, geo tagging is to be applied for Payment acceptance infrastructure. Hence we understand that with respect to this RFP scope, this will be applicable for UPI prepaid/Voucher/e-RUPI redemptions via Customer mobile banking app. Are there any other functionality where the geo tagging is expected?	Facility of Geo-tagging can be applied for numerous use cases like tagging NPA borrowers, Site Visits, Property / location tagging for housing loans, Video-KYC, initiation of payment transactions, Step-up authentication for EFRMS etc.
94	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	What is the volumetric of transactions to be considered for marketplace?	Bank is currently in the process of integrating the SDKs for Financial Marketplace. Hence the usage volume is not known currently.
95	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	What volume of consumers to be considered for the marketplace? How many to start with and estimates of annual growth no of consumers?	Bank is currently in the process of integrating the SDKs for Financial Marketplace. Hence the usage volume is not known currently.
96	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	What all industries are considered for roping in partners for marketplace? E.g., agri? Electronics?	Bank is in the process of engaging FinTechs for various engagements. Bank will be able to provide further information based on Banks FinTech engagements.
97	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	How many partners to be on-boarded for the marketplace? How many to start with and estimates of annual no of partners?	Bank is in the process of engaging FinTechs for various engagements. Bank will be able to provide further information based on Banks FinTech engagements.
98	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	How many , on an average, products to be considered for each marketplace partner? This information is needed for sizing product catalogue of marketplace and transactions.	Bank is in the process of engaging FinTechs for various engagements. Bank will be able to provide further information based on Banks FinTech engagements.
99	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	What annual growth in volume to be considered for marketplace	Bank is in the process of engaging FinTechs for various engagements. Bank will be able to provide further information based on Banks FinTech engagements.
100	46	1.5.8	In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non– financial lifestyle products & services (Lifestyle Marketplace).	How many , on an average, products to be considered for each marketplace partner? This information is needed for sizing product catalogue of marketplace and transactions.	Bank is in the process of engaging FinTechs for various engagements. Bank will be able to provide further information based on Banks FinTech engagements.
101	46	1.5.9	The bidder shall closely work with the bank in identification of such 3rd party service providers and will be responsible for integration with the proposed platform. However, the bank will directly enter into any agreement (including commercial arrangement) with these partners directly	Please elaborate on what is expected from the bidder as part of the identification activity. Our assumption is that bidder will support the bank in understanding the challenges related to platform integration.	Bidder is expected to integrate the partner solutions to Omni channel platform.
102	47	1.5.10.11.	Engage visitors with advanced catalogue browsing experience. Offer Personalized offers (financial, banking, and marketplace) with Layered Navigation and Contextual Search.	We assume that the catalogue will consist of Banks products, products from market place and white labelled supplier products. Please elaborate on how to retrieve products from market place and white labelled supplier products.	The platform should have ability to push personalised offers to customers based on the feed provided by the CRM System of the Bank.
103	47	1.5.10.3	Lifestyle Marketplace for offering third party e-commerce	Will the Lifestyle Marketplace be a simple redirection to the partner portals or will be complete marketplace implementation which includes catalogue aggregation , fulfilment tracking , vendor / portal	Bank will engage Fintechs partners providing marketplace. Necessary integration to be done with those partners through API /Web Services / SDK with the proposed Digital Banking platform.
104	47	1.5.10.4	Transact, integrate and operate with range of business partners from ecommerce sites, merchants and third-party service providers such as BANCASSURANCE, Wealth management, Education, etc.	How many third-party service providers such as BANCASSURANCE, Wealth management, Education, etc. need to be considered for sizing the integration and associated volume of transactions?	This only refers to the feature to be supported by the proposed platform. Any integrations required will be taken-up under Digital CoE.
105	47	1.5.10.5	Leverage industry standard off-the-shelf platforms of ecommerce, Partner Portal.	Can a SaaS platform hosted within India be considered for marketplace?	This only refers to the feature to be supported by the proposed platform.

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106	47	1.5.10.5	Leverage industry standard off-the-shelf platforms of ecommerce, Partner Portal.	The understanding is that bank would be getting into agreement will these platform providers and bidder would be responsible for integrating with these third party platforms.	Bank will engage Fintechs partners providing marketplace. Necessary integration to be done with those partners through API /Web Services / SDK with the proposed Digital Banking platform.
107	47	1.5.10.6.	Enable quicker online presence for merchants who don't have online presence	Please elaborate on this requirement?	The platform to support configuring such merchants and provide online pages (UI) with merchant logo / input parameters facilitating online payments for the customers of those merchants on-boarded by the Bank along with generation of merchant specific MIS / reconciliation reports.
108	47	1.5.10.6.	Enable quicker online presence for merchants who don't have online presence.	For this feature, is the expectation limited to presenting the merchant's products to customer from the Integrated Digital Banking Platform via integration? If no, please detail on how the bank wants to facilitate online presence for the merchants. Also please elaborate on how such merchants will be on boarded and how the bank plans to recommend the products of the merchant in the Integrated Digital Banking Platform.	The platform to support configuring such merchants and provide online pages (UI) with merchant logo / input parameters facilitating online payments for the customers of those merchants on-boarded by the Bank along with generation of merchant specific MIS / reconciliation reports.
109	47	1.5.10.7.	Easy bundling of Bank's Financial and digital banking offers with Bank's marketplace partners.	Which application is expected to hold the information regarding the specific digital banking offers which can be bundled with which specific marketplace partners? We recommend CMS to be available for managing this.	Bank will engage Fintechs partners providing marketplace. Necessary integration to be done with those partners through API /Web Services / SDK with the proposed Digital Banking platform.
110	47	1.5.10.9	White-labelling supplier products	Please elaborate this requirement. Is this something that the bidder has to implement?	Refers to any Fintechs offering like White labelled Payment Gateway Services, Bill Payment & Bill Recharge Services, Hotel / Cab booking services etc.
111	47	1.5.10.9.	White-labelling supplier products.	Please elaborate on how the bank intends to present White labelled supplier products to customers. Also, would such white labelled products be made available from any of the bank's internal systems?	Refers to any Fintechs offering like White labelled Payment Gateway Services, Bill Payment & Bill Recharge Services, Hotel / Cab booking services etc.
112	47	16.11.2	The platform should be integrated with Bank's EFRMS System for providing real-time / near-real time alerts and take action based on the risk score returned by EFRM System.	What are the various actions supported for the different risk scores returned? Also are there a predefined set of transactions initiated from the Integrated Digital Banking Platform that are supposed to integrate with EFRMS system and issue alerts?	All financial transactions initiated through Integrated Digital Banking Platform should be routed through EFRMS and transaction approval / rejection to be carried out based on risk score returned by EFRM System. All non-financial transactions to be logged into EFRM System.
113	47	Section III, 1.5.12	1.5.12.In order to bring significant value to the bank and also to ensure feasibility of implementation in short timeline, the bank has defined a "Minimum Viable Product (MVP)" functionality set.	Please confirm that the RFP and hence the scope for the bidder is only the MVP and implementation and support. Any elaboration over the MVP will be done by the Digital COE as additional development through change management. Also the MVP has been defined at very high level like a line of business level. Please provide at least one level lower requirement for MVP else it is understood that all possible features and journeys under a Service/Functionality is included in MVP. This can lead to different interpretations by different bidders and hence final solutions and commercial may not be comparable.	The current scope is to deploy the platform and handle the operations as per the Scope of Work defined in the RFP. The deliverables for functional specifications are as listed under MVP phases I to IV. Additional developments over the MVP will be carried out as part of Digital COE.
114	48	1.5.13	c) Help, Grievances & Customer Feedback	Does the bank currently use a CRM (say for grievance management), if yes which CRM is being used	Bank is currently not having a CRM solution. Bank is currently having an in-house portal Customer Grievance Redressal System for grievance mechanism.
115	48	1.5.13	MVP# phase time lines for Phase 1, II, III, IV	Need to follow the services order as mentioned or can we implement few from other phase to align overall Implementation timelines	Bank is expecting faster time to market and go live on all functionalities in the shortest time possible. Changes in MVP deliverables will be considered based on the above mentioned objective.

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116	48	1.5.13	The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder. The MVP scope is described below:	Can bidder propose the list of functions/features that would be part of each of the phases while meeting the overall timeline of 18 months?	Bank is expecting faster time to market and go live on all functionalities in the shortest time possible. Changes in MVP deliverables will be considered based on the above mentioned objective.
117	48	1.5.13 - MVP scope	The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder	Please confirm if there is a flexibility to interchange some of the solutions in the MVP scope from MVP 1 to MVP4. There can be certain solutions that are not listed in MVP1 however it can be included and delivered in MVP1 and there can be few modules/solutions which are listed in MVP1 which can be accommodated in successive MVP's without disturbing the schedule and timelines defined as mutually agreed. Please confirm if there is a flexibility on the MVP scope to be defined and altered	Bank is expecting faster time to market and go live on all functionalities in the shortest time possible. Changes in MVP deliverables will be considered based on the above mentioned objective and will be discussed with the successful bidder.
118	48	1.5.13 ©	a)Forex / NRI Banking b)Rural Lending Services c)Analytics d)Reward Points	We would request detailing of the scope of Analytics	For Analytics, the platform should log various types of user engagements across various channels and generate analytics on such customer behaviour
119	48	II	NETC FASTag	What is the volumetrics to be considered for FASTAG business?	Transactions will be handled by Bank's partner for FASTag. Necessary API/ Web Services / SDK will
120	48	II	Third Party Integrations - Wealth Management / Merchant Aggregators	What volume of transactions and consumers to be considered for Wealth Management / Merchant Aggregators?	Necessary API / Web Services / SDK will be provided by the Bank for Integration.
121	48	II	UPI Services	What volume of transactions and consumers to be considered for UPI services?	As on 31.01.2022 - Total customers registered in UPI is : 65 lakhs. Transaction volume through Mobile Banking (including UPI) : Financial Txns - 2.5 Lakhs per day and Non-Financial Txns - 55 Lakhs per day
122	48	II	Forex / NRI Banking	What volume of transactions and consumers to be considered for Forex / NRI banking?	As on 31.01.2022 -Total Corporate Customers : 50,000. Transaction volume : 2,000 transactions / day
123	48	II	Corporate Banking	What volume of transactions and consumers to be considered for Corporate Banking?	As on 31.01.2022 - Total Corporate Customers : 50,000. Transaction volume : 25,000 transactions / day
124	48	II	Rural Lending Services	What volume of transactions and consumers to be considered for Rural Lending Services?	As on 31.01.2022 - NIL
125	48	II	Continuous Development through Digital Centre of Excellence (DCOE)	What and how many initiatives could be developed and launched under Continuous Development through Digital Centre of Excellence (DCOE)? Every Qtr.? Any guidance on person months of efforts to be reserved for this?	Since the Continuous Development through Digital CoE is envisaged to be effective after completion of MVP-IV, the volume of work to be undertaken for DCoE cannot be estimated now. Bank has already asked for providing the commercials for 1,000 person-days as 250 buckets each and such enhancements will be covered under this requirements in Digital CoE.
126	48	II	Back Office – Admin Module	How many users to be considered for Back office?	Back Office (Admin Module) will be managed by Bank Officials. The number of users considered for Back Office is around 50 users.
127	48	II	Help, Grievances & Customer Feedback	How much volume of transactions for Help, Grievances & Customer Feedback to be considered initially and then annually?	Currently only redirection to be provided to in-house portal Customer Grievance Redressal System.
128	48	II	Government Business Module	How much volume of transactions Government Business Module to be considered initially and then annually?	Current volume of Government Business transactions handled per annum is around 30 Lakhs transactions per Annum.
129	48	II	1.1.6. The bank aims to achieve faster time to market with new digital initiatives.	What is the expectation about faster time to market? How many no of features per month / qty/annual to be launched? Any guidance?	This only refers to the feature to be supported by the proposed platform.
130	48	II	1.1.1.1.1. Acquiring new customers through digital mode with aggressive growth target of over 100% growth y-o-y over the next 3 years. 1.1.1.1.2. 75% of the business mix of the bank should be acquired and serviced through Indian Bank 'Integrated Digital Bank'.	At some other place in the RFP, the growth projection is 50%. Which growth figure need to be considered?	The Y-o-Y growth projection is 50% growth in customer base and 100% growth in digital transaction volumes.
131	48	II	1.1.1.1.3. Make Indian Bank a preferred Bank in day-to-day life cycle of the customer through partnership with Fintech, payment gateways and e- marketplace.	In which functional areas the bank plan to bring FinTech? How on-boarding of FinTech would happen?	Bank is planning to engage FinTechs for Digital journey acquisition, cross sell/ upsell, monitoring & review. Bank will on-board FinTechs through separate process as per Bank's procurement policy

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132	48	II	Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agent's/ business correspondents.	What volume of branch staff, marketing officers, agent's/ business correspondents need to be considered for the Branch Portal? Any annual growth to be considered?	Bank is currently having around 6,000 branches and atleast 2 to 3 users is expected to be provided per branch.
133	48	II	Automated self-service kiosks, wearables devices etc.	What volume of Automated self-service kiosks, wearables devices etc. need to be considered for sizing the no of users and the volume of transactions?	These are future scope of work and requirements will be provided at a later date.
134	48	II	Financial Marketplace enables sales of Third-Party Financial Products	How many , on an average, Third-Party Financial Products and associated no of transactions to be considered for sizing?	Integration will be with Bank's partner through API / Web Services / SDK.
135	48	II	16.11.2 The platform should be integrated with Bank's EFRMS System for providing real-time / near-real time alerts and take action based on the risk score returned by EFRM System.	What sort of integration interfaces are exposed by Bank's EFRMS System? What is the technology of Bank's EFRMS System?	All financial transactions initiated through Integrated Digital Banking Platform should be routed through EFRMS and transaction approval / rejection to be carried out based on risk score returned by EFRM System. All non-financial transactions to be logged into EFRM System.
136	48	Para 1.5.13	The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder. The MVP scope is described below:	Without changing the overall project timeline, Can the bidder propose a MVP taking into consideration of product-fit as well as efforts to go-live and give a different MVP but as per the timelines mentioned by the Bank? This will help the Bank as well as the bidder to play on the product readiness and capabilities thereof? Please confirm	Bank is expecting faster time to market and go live on all functionalities in the shortest time possible. Changes in MVP deliverables will be considered based on the above mentioned objective.
137	49	1.5.14	Door Step Banking (DBS) Service Requests	Involves only registering of the request or tracking of the request also	Currently only redirection is required to the common PSB DSB portal within the In-App browser. Subsequently if Bank is providing these services on Tab Banking, then necessary front end pages (UI) to be developed as part of this solution along with necessary API Integrations.
138	49	1.5.14	Change / Select Language	15 Languages need to be supported by the application, can we have the list of 15 languages	The following languages - Hindi, Assamese, Bengali, Gujarati, Kannada, Kashmiri, Konkani, Malayalam, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Tamil and Telugu are to be supported in Internet Banking portals (Retail & Corporate) & Mobile Banking App in addition to English.
139	49	1.5.14	11. Dashboard with insights – Personal Finance Management (PFM) & personalization	Is the personalization being mentioned here and rest of the document essentially refers to choices made by the user or does it refer to personalization created by analysis and analytical intelligence derived from data ?	All transactions are available in CBS and the logic to bifurcate and identify the transactions will be provided to the Successful bidder. The Spend Analyser on Visual form with basic analysis to be developed and displayed.
140	50	1.5.14	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, Virtual Accounts & Multi Utility Payments	Virtual accounts means UPI or Banks own virtual account	This refers to Virtual accounts created by Bank in CBS.
141	50	1.5.14	Pending transaction at any channel - Payment and Inquiry	Payment and Inquiry (does it mean customer should be able to view Payment and Inquiry transactions pending or does it mean should be able to enquire and complete payment)	Customer should be able to view pending / incomplete payment transactions and should be able to complete the payment initiated from one channel and complete through same / another channel
142	50	17-General Banking Operation	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, Virtual Accounts & Multi Utility Payments	Virtual accounts payment is only restricted to corporate banking or retail banking too?	Virtual account payments are applicable for both Retail & Corporate Banking.
143	50	17-General Banking Operation	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, Virtual Accounts & Multi Utility Payments	What is EasiPay?	All funds transfer services can be carried out only to pre-registered beneficiaries (with cooling period) along with OTP for completing the transactions. For funds transfer through Easipay, funds transfer can be made to any destination accounts (Intra Bank / Inter Bank) without adding beneficiary details.

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144	51	42	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms	Is this onboarding limited to existing bank customer who has not yet been on boarded to the Internet and Mobile banking channels?	This refers to authentication services to be enabled for Self Onboarding of customers for Internet Banking & Mobile Banking Channels. The registration to Internet Banking / Mobile Banking facility to be carried out through existing customers of the Bank through Debit Card authentication / Branch Token.
145	51	1.5.14	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms	Need clarity on Other authentication mechanisms	Other authentication mechanisms refers to Internet Banking password, MPIN and/or Branch Token (as OTP received on registered mobile number).
146	51	39-Display of safe deposit locker availability/ vacant position	Display of safe deposit locker availability/ vacant position	Safe deposit Locker facility is available at branch banking. Do you have a backend with which we can connect to show the locker availability?	Vacant position of safe deposit lockers to be displayed in Internet Banking & Mobile Banking and the status of the lockers are available in CBS. Necessary CBS Services / APIs will be provided by the Bank.
147	51	40 - General Banking Oeprations	Mobile Token Registration	Kindly let us know if this is a 2FA solution for your mobile app. Is it a soft token?	Bank is expecting to provide separate Mobile App as Soft Token having time sync / encryption algorithms.
148	51	7-Profile Management / Settings	Transaction Lock / Unlock	Need Details	Customer to be provided feature to toggle between disable / enable transaction facility in Net Banking / Mobile Banking as a security measure.
149	52	2	Customer Onboarding	Please confirm if all the applications/rules engines/partnerships necessary for Customer Onboarding is already available. Bidder Platform will be able to integrate with them appropriately during the onboarding journey. To enable the customer/bank official to drop off and restart later, please confirm the banks system that supports the storage of the application data entered by the customer.	Services for eKYC will be provided by the Bank to integrate with UIDAI. For Video KYC Only link to be provided for invoking the services. Integration may be required for self registration to digital channels after completion of Video KYC.
150	52	8	Show RM details, Connect with Contact Center / Call Center	Will the RM info relevant to customer be available via integration with Call center internal system?	This refers to only display of RM details, Contact Center details etc. where the customer can contact for any grievances / help.
151	52	1.5.14	4 WhatsApp Banking, Chatbot I	Is the WhatsApp banking planned to be supported by ADYA? Is the Chatbot ADYA utilizing services from the banks existing MW?	WhatsApp Banking Services are envisaged for providing all basic banking functionalities, which need to be integrated with the proposed platform/ Bank's Middleware. Currently Chatbot ADYA is not integrated to Middleware.
152	52	1.5.14	5 WhatsApp notifications	What type of notifications are expected here?	To support Sending Messages / Notifications / transaction alerts through WhatsApp push notifications.
153	52	2 - Customer Onboarding	Loans - Retail, Agri, MSME, Corporate with interfaces to LMS and Loan Origination System	For prospect Retail, SME and Corporate on-boaarding do you have an origination and workflow system in the backend ? Also do you expect all the flows to be online or partially online	Customer facing front end UI to be developed and the data to be passed to the respective back-end systems.
154	52	Section on UPI services	UPI Services	Please confirm that the NPCI Integration is not expected to be done by the bidder as the Bank will already have an existing vendor who would currently be doing Integration with NPCI for UPI transactions. Assumption is that the SDKs for UPI will be provided by such external vendor which has a tie up with NPCI and the proposed solution under this bid is expected to interface with the pre-existing SDK.	Since, new Mobile App is expected to be provided to customers as part of Omni-Channel platform, UPI App / functionalities will also be part of the new Mobile Banking App. Hence required UPI services to be built as per NPCI specifications in Mobile App.
155	53	15	UPI- Internationalization	Is this applicable only for QR code UPI payments that can be initiated from Mobile APP in supported international locations like Singapore ? What kind of transfers are envisaged by Indian bank	Refers to handling UPI International transactions in UPI through Mobile Banking App (QR Code Payments) as per NPCI specifications.
156	53	16	UPI Prepaid	We assume that the scope for Integrated Digital Banking Platform will be to - issue UPI prepaid voucher to customer /non-customer of the bank upon request initiated by a Corporate customer from IB or mobile app. - Accept voucher as payment from the Mobile App Please confirm if there are additional scope to be covered	Refers to issuance of UPI Prepaid vouchers and acceptance of vouchers as payment from Mobile App.
157	53	17 - Cash at Merchant	17 - Cash at Merchant	Kindly elaborate on this requirement	The functionality is similar to Cash@POS functionality of RBI, wherein the customer can withdraw cash at identified merchant locations through scanning the QR Code via UPI.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
158	53	18,19,22-26		These features are mostly relevant for merchant and redemptions are point of sale feature. Is the expectation that any corporate customer can register as merchant and utilize these feature from their Corporate banking application from the Integrated Digital Banking Platform via Internet or Mobile App?	These functions are expected to be provided for mini-merchant registrations for facilitating payment through UPI QR and for Corporate customers who could receive payments via UPI and/or e-RUPI Redemption.
159	53	23- e-Rupi Redmeption	23- e-Rupi Redemption	Kindly elaborate on what is your business requirement here	This refers to standard e-Rupi redemption functionality of NPCI.
160	53	24- Integration with Merchant Billing System	24- Integration with Merchant Billing System	Kindly elaborate on this requirement	Refers to acceptance of UPI payments to the Merchant Billing System.
161	53	7-Supply chain management	7-Supply chain management	Kindly elaborate on this requirement. What are your supply chain products and requirements	The details will be discussed with successful bidder during PMO/gap analysis phase.
162	54	19	Assisted Mode of Application	For which all feature we have the assisted mode? Also, we assume that the Bank employee will be using the Tablet banking application for the assisted mode. Please confirm	It is expected to provide separate Branch Portal to continue the incomplete request of the customers through Assisted mode of operation which should be accessible through tablet devices and Branch Intranet.
163	54	19	Assisted Mode of Application	Please elaborate on the expectation from assisted mode with an example use case. Is this part of the Administration module? What features are to be included under the assisted mode. Who will be assisting the user here?	It is expected to provide separate Branch Portal to continue the incomplete request of the customers through Assisted mode of operation which should be accessible through tablet devices and Branch Intranet.
164	54	27	Dashboard for POS Merchants for transaction monitoring	Is this feature needed only for the branch admin portal for the admin to monitor the POS transactions for the corporate customers or is it needed in corporate banking portal as well	Dashboard for merchants provided through Net Banking / Mobile Banking for UPI merchants for monitoring payments received, view / downloading reports, reconciliation files etc.
165	54	28- PFMS Transaction Status Inquiry	28- PFMS Transaction Status Inquiry	Kindly elaborate on this requirement	Status enquiry facility towards the transaction pertainign to Public Financial Management System.
166	55	5	Track my application	Is this related to new credit card application? Will the application be processed manually by the banks back office?	To track status of new Credit card application submitted.
167	56	6	Personalization Services - Video Call	We understand that this is only related to fixing of appointment with bank user. Please confirm.	This feature is related only to fixing of appointment with Bank / App users (Customers).
168	56	1.5.1.4	Video Call: Fix call with Bank / App users	video call with APP/Users	This feature is related only to fixing of appointment with Bank / App users (Customers).
169	57	1.5.1.4	Personal Finance Management/ Dashboard: Provide option in App to view transactions in graphical form	how is it different from Phase I requirement	The Spend Analyser on Visual form with basic analysis to be developed and displayed to the customers via Net Banking & Mobile Banking.

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170	59	Tablet Banking Services	Tablet Banking Services	This is for bank user or for retail user. Are you looking at an app or a browser based solution on tablet?	Tab Banking is for Assisted Journeys through Bank Users. Since Bank is expecing the functionalities through the Omni-Channel platform, the functionalities should be made available irrespective of the channel. Accordingly to be made available through Mobile App and Broswer based solution.
171	60	3	Reward Points	Bidder Platform will be able to integrate with Rewards platform to present the Rewards information to the customer. Hence please specify the application which is used currently for the Rewards management.	Bank is already having loyalty management system to calculate and display reward point. Rewards pages to be displayed to the users by redirection to the loyalty management system.
172	60	1.5.1.4	Agri Marketplace	Integration with Partners or existing market place is there	For Agri Marketplace advisory services, necessary API Services will be provided by integration with
173	60		Rural Lending	Are the features under this topic provided by the existing backend ?	All the loan products under Rural Lending is available in CBS. For the remaining advisory services, necessary API Services will be provided by integration with identified Agritech partner.
174	61	1.5.1.4	PIN Mailer Generation / Tracking	should we send PIN mailers for onboarding or reset and is it for IB or MB	The solution may have an option to create a request. At the backend bank will process the request through service provider. This option is for generation and printing of Physical Pin Mailer for one of the option for onboarding to Internet Banking & Mobile Banking.
175	61	1.5.14	Admin Module > Grid Administration - Generate authentication grid, Format, Expiry	What is currently available as part of Grid administration?	Bank is currently using OTP as 2FA for transactions. If Bank is going to use personal grid as 2FA in future, then the same to be enabled.
176	61	1.5.14	Admin Module > PKI Configuration - PKI Enrolment/ Register PKI / De-register PKI	Is it existing features that is supported Corporates and Retail customers.	Bank is currently having PKI authentication in Internet Banking module, but the same is not enabled for the customers. The functionality need to be redeveloped in the new platform.
177	62	1.6	Existing Integrations with External Business Partners	Please share on current integration process of External integration and what is Tool <ESB/APIGW etc.> in place if any	Integration to the API Services of these merchant aggregators to be carried out for facilitating third party merchant payments through these merchant aggregators. There may be direct integrations required with some of the Merchant aggregators also. Currently Bank has one to one integration with all the existing External Business Partner (EBP) platforms.
178	62	1.6 Existing Integrations with External Business Partners (EBPs):	Existing integration with external and internal systems	Request Bank to clarify, whether the integration of proposed Omni-channel solution with these systems to be through any integration/ESB layer. If answer to the above query is Yes, kindly clarify, whether bank will provide the ESB layer? If answer to the above query is No, kindly provide the current integration methodology used by Bank for these systems. This information is critical for us to evaluate the integration requirement. For example how currently the integration is done with state owned systems like "Kerala Treasury", Khajana etc. Request to provide details of the complete set of applications required to be integrated with Omni-channel solution.	The proposed Integrated Digital Banking Omni-Channel platform to interface with various internal/ external systems and Core Banking System (CBS) through the API Management layer through Bank's Enterprise Service Bus (ESB). Integration to the API Services of these merchant aggregators to be carried out for facilitating third party merchant payments through these merchant aggregators. There may be direct integrations required with some of the Merchant aggregators also. Currently Bank has one to one integration with all the existing External Business Partner (EBP) platforms.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
179	62	Merchant aggregators	1. Atom Tech Utility/ Broker Payments 2. Bill desk 3. CC Avenue 4. Razorpay 5. SBI ePay 6. PayTM 7. PayU 8. FSS 9. TechProcess 10. Cashfree 11. Airpay 12. Sabpaisa 13. SafexPay 14. Angel Broking	Please confirm that the existing list of integrations that the bank has shared - we assume the bank will provide the API services for integration with the proposed solution. Kindly confirm.	Integration to the API Services of these merchant aggregators to be carried out for facilitating third party merchant payments. There may be direct integrations required with some of the Merchant aggregators also. Currently Bank has one to one integration with all the existing External Business Partner (EBP) platforms.
180	62	Para 1.6 Existing Integrations with External Business Partners (EBPs): & Para 1.7 Existing Integrations with Internal Systems / Applications:	List of External & Internal Systems for integration	Bidder will make required changes in their application to integrate with various providers, However, bank to ensure that the respective partners and / or Bank carries out the required changes in applications which are not supplied by the bidder and make the interface, integration to work and cost of this is not covered in bidder's efforts. Hope this understanding is right. Request Bank to confirm the same	Bidder will make required changes in their application to integrate with various providers as per the API / Web Services / SDK provided by the Bank.
181	63	1.7	Existing Integrations with Internal Systems / Applications	Please share on current integration process of internal integration and what is Tool <ESB/APIGW etc.> in place if any	Integration to the API Services of these merchant aggregators to be carried out for facilitating third party merchant payments through these merchant aggregators. There may be direct integrations required with some of the Merchant aggregators also. Currently Bank has one to one integration with all the existing External Business Partner (EBP) platforms.
182	64	1	Bidder to integrate with any future upgrades of our IT Systems & Solutions	Pl. provide an estimated count / plan of such upgrades per year?	List of all internal / external systems to which connectivity is already provided is already furnished in the RFP document. Similarly any further integrations required will be taken-up during those upgrades.
183	64	1.7	Banks Middleware Server	We would like to understand the function of this component. Is this an ESB layer that integrates with Merchant aggregators and 3rd party services? Our understanding is that Bidder Platform will need to integrate with the Banks Middleware Server. Please confirm.	The proposed platform to integrate with Bank's Enterprise Service Bus (ESB). Integration to the API Services with merchant aggregators to be carried out for facilitating third party merchant payments through these merchant aggregators. There may be direct integrations required with some of the Merchant aggregators also.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
184	64	1.10.2.1.	Bank's Internal systems like Core Banking System (TCS Bancs), proposed CRM System, Enterprise Fraud Risk Management System (EFRMS), Government Business Module, Mobile Banking Application – API Management layer, Middleware Server, SMS Gateway, 2FA system, UPI system, APIM/ EAI, Credit Card system, Loan Origination System(LOS), Lead Management System(LMS), IMPS/ NEFT/ RTGS, DEMAT, Financial Inclusion (FI) Gateway, Document Management System (DMS), ATM EFT Switch Server, BBPS, Debit Card Management System (DCMS), Trade Finance System.	What is the integration technologies used by the bank (API Gateway , Middleware etc.)	The proposed platform is expected to integrate with Bank's Enterprise Service Bus (ESB) / Middleware platform. Currently the applications are connected through multiple interfaces using Web Services, ISO 8583, Socket connectivity etc.
185	64	1.8.Digital Centre of Excellence (DCOE)	1.8.1.After the go-live of Minimum Viable Product (MVP), the bank intends to continue the journey of Digital Transformation by continuously adding customer journeys / use cases on the proposed Indian Bank 'Integrated Digital Bank' platform.	How does this DCOE function. There are no commercials requested for this DCOE. Only implementation 18 months followed by support is requested in commercials. Please confirm this is through roles listed in 1.8.8. However Commercial format does not have this roles and unit rates	The DCoE will be set-up for taking-up the journeys under MVPs. Post that, any further requirements, Bank will engage with the Successful Bidder to bring in the right skill sets as outlined in the section 1.8.8.
186	65	1.9.Analytics & Reporting:	1.9.1.The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank. These reports (minimum 100 nos.) / MIS / dashboards will include but not limited to: 1.9.1.1.1.Expertise with exposure to TCS Bancs24 CBS Application.	BANCS is only implemented by TCS hence no other vendor will have BANCS expertise. Hence Indian Bank will need to provide TCS with CR to included a set number of people with BANCS expertise to ensure data is available. Else this this RFP can only be delivered by incumbent CBS vendor	Bank's middleware platform will provide required APIs to connect to target systems such as CBS and internal systems. However, Bidder should have required capabilities to integrate platform with Bancs24 CBS. Further details will be discussed in detail during PMO phase with successful bidder.
187	65	1.8.6	In doing so, Bidder have to ensure optimal usage of Bank's existing technology stack, Infrastructure, software, Licenses/ EULA and supported open-source technology	Using the banks supported Open source technology , do we have a list of the supported open source technology	Based on the need basis, bank is open to bring in new technologies basis Information Security clearance. Open source technology proposed should have support services available from leading market player for the quoted technology.
188	65	1.8.6	In doing so, Bidder have to ensure optimal usage of Bank's existing technology stack, Infrastructure, software, Licenses/ EULA and supported open-source technology	Please provide existing landscape and details of Technology stack with Bank	This query will be discussed during PMO phase with successful bidder.
189	65	1.8.6.	In doing so, Bidder have to ensure optimal usage of Bank's existing technology stack, **Infrastructure**, software, Licenses/ EULA and supported open-source technology.	1. Will bank provide Infrastructure like server, Storage, backup solution for implementing Digital Omni Channel Solution? 2. Whether bidder has to just provide Hardware sizing like no. of servers, Cores, Memory and Storage required for same?	Bank shall provide required hardware and system software to Bidder to setup and operate the proposed platform. The successful bidder should provide required hardware and system software configurations to the bank. Required details will be discussed with successful bidder during PMO and gap analysis phase.
190	65	1.8.6.	In doing so, Bidder have to ensure optimal usage of Bank's existing technology stack, Infrastructure, **software**, **Licenses/ EULA** and supported open-source technology.	Whether Bank will provide necessary Operating System and Database licenses as per requirement provided by bidder for Digital Omni Channel Solution? If not, Kindly provide list of Operating system and Database licenses Bank has which bidder can leverage?	Bank shall provide required hardware and system software to Bidder to setup and operate the proposed platform. The successful bidder should provide required hardware and system software configurations to the bank. Required details will be discussed with successful bidder during PMO and gap analysis phase.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
191	65	1.9.1	1.9.1.The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank. These reports (minimum 100 nos.) / MIS / dashboards will include but not limited to:	(1) Regarding Scope of the 100 reports - (a) Is the scope of the reports only the financial transactions on the Digital banking platform ? (b) Does the scope include non financial transactions and events ? (c) What is the time period in history the reports would need to display (d) Please specify the frequency of the data needed int he reports - Near real time / T+1 day etc. (e) Please specify the nature of reports - How many are preformatted and refreshed at a given frequency and how many are adhoc ? (f) Please specify the no of users of these reports respective in point(e) (g) What is the envisaged user concurrency (f) What is the envisaged delivery mechanism for the dashboard - For e.g. Web bowser / application / mobile ?	Required details will be provided to the Successful bidder.
192	65	1.9.1	Analytics & Reporting - The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank. These reports (minimum 100 nos.) / MIS / dashboards	Provide more details including Banks existing Analytics packages or other internal systems if any which required for data exchange	For Analytics, the platform a) should log various types of user engagements across various channels and generate analytics on such customer behaviour, b) should provide high level analytics of financial transactions of the customers. Further details will be discussed with successful bidder during PMO/gap analysis phase.
193	65	1.9.1	Analytics & Reporting The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank	Which platform is expected to provide these reports? Who will draw these reports? Need more details on this requirement. Is this a functionality which is already existing?	The platform should provide dynamic report builder functionality for generation of various reports / reconciliation files for various partner/ merchant integrations with the platform.
194	65	1.9.1.1.1 - Analytics and Reporting	Expertise with exposure to TCS Bancs24 CBS Application.	Will the bidder be required to extract data from TCS Bancs for these reports/dashboards? Request you to please elaborate on the requirement	Since Bank's CBS platform is on TCS Bancs24, exposure to TCS Bancs24 CBS is desirable.
195	65	1.9.2	1.9.2.Platform must include in-app analytics to measure user engagement across messaging channels, mobile, websites, applications, journeys etc.	(a) Is the analytics intended for the customer or for Bank or both. If the answer is both, then please mention what analytics must be displayed to the customer and what to the bank ? (b) Does the current website and applications used by the bank capture events and time stamp of it and are capable of relaying it back to the intended digital banking platform	Platform should log various types of user engagements across various channels and generate analytics on such customer behaviour. The proposed platform should provide best user-engagement for the end users. The platform is expected to garner required user analytics to measure effectivness and nudge the users to bring them to the platform. The platform should be able to leverage the details captured from the customer journeys like location details / Geo Location, device properties, time stamp of various transactions, login / logout scenarios, platforms used etc.
196	65	Para 1.8. Digital Centre of Excellence (DCOE) Sub Point 1.8.7	The development / customization work carried by the Bidder (s) will be subject to unit testing, system integration testing & user acceptance testing and security audit as applicable. However, no additional fees / charges would be payable by the Bank for the rectification of errors detected during the testing / audit process / post production.	If audit findings leads to a new module or change of already implemented methodology then the same will be charged additional as the scope of new module and change of methodology involves efforts. Bidder can provide a blended per man-day rate.

On case to case basis, bidder can provide the efforts and upon Bank's approval the bidder will carry out the changes. Please confirm this understanding is practical scenario is right | As per RFP, the functionality delivered should be as per the requirement of the Bank and any shortcomings identified during Unit Testing / Integration Testing need to be rectified by the Successful Bidder. Any vulnerability / gaps identified during security audit need to be fixed / rectified without any additional fees / charges. If any audit finding leads to development of any new module, then the same will be considered as a change request and discussed with the Successful bidder at that point of time. |
| 197 | 65 | Para 1.9. Analytics & Reporting: Sub Point 1.9.1.1.1 | Expertise with exposure to TCS Bancs24 CBS Application. | Insistence of TCS bancs expertise may lead to tilt towards a particular OEM who only have the expertise. We request the Bank to change to any CBS experience;

TCS being the OEM and service partner which is proprietary we request bank to consider any CBS expertise by bidder | Since Bank's CBS platform is on TCS Bancs24, exposure to TCS Bancs24 CBS is desirable. |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
198	66	1.10.1 1.10.1.Integration:	1.10.2.1.Bank's Internal systems like Core Banking System (TCS Bancs), proposed CRM System, Enterprise Fraud Risk Management System (EFRMS), Government Business Module, Mobile Banking Application – API Management layer, Middleware Server, SMS Gateway, 2FA system, UPI system, APIM/ EAI, Credit Card system, Loan Origination System(LOS), Lead Management System(LMS), IMPS/ NEFT/ RTGS, DEMAT, Financial Inclusion (FI) Gateway, Document Management System (DMS), ATM EFT Switch Server, BBPS, Debit Card Management System (DCMS), Trade Finance System.	How will the BANK facilitate integration with existing system vendors. The process should be defined in RFP	The proposed platform to integrate with Bank's Enterprise Service Bus (ESB) / Middleware platform. Currently the applications are connected through multiple interfaces using Web Services, ISO 8583, Socket connectivity etc.
199	66	1.10.2.1	Bank's Internal systems like Core Banking System (TCS Bancs), proposed CRM System, Enterprise Fraud Risk Management System (EFRMS), Government Business Module, Mobile Banking Application – API Management layer, Middleware Server, SMS Gateway, 2FA system, UPI system, APIM/ EAI, Credit Card system, Loan Origination System(LOS), Lead Management System(LMS), IMPS/ NEFT/ RTGS, DEMAT, Financial Inclusion (FI) Gateway, Document Management System (DMS), ATM EFT Switch Server, BBPS, Debit Card Management System (DCMS), Trade Finance System.	What software/technology is the current API Management and Middleware for Mobile Banking Application and what is the purpose of integrating with existing Mobile Banking Application?	As part of Omni channel platform, bank wants to have unified internet banking and mobile banking applications.
200	66	1.10.2.1.	Mobile Banking	Mobile Banking Application – API Management layer is listed as one of the	The API Management Layer refers to the Bank's
201	66	1.10.3.	The System should have the ability to integrate with new age banking channels with live chat/ WhatsApp/ Website/ Chatbot solutions.	Please Elaborate further on expectation on this point	Platform should have out-of-the-box capabilities to integrate with mentioned digital channels.
202	66	1.9.2. 1.9.4	Platform must include in-app analytics to measure user engagement across messaging channels, mobile, websites, applications, journeys etc.	Is the in app analytics already available? Is Google analytics or any other 3rd party analytics being used? Or are there any specific software being currently used for the bank's analytics package	Platform should log various types of user engagements across various channels and generate analytics on such customer behaviour.
203	66	1.9.3.	Platform must capture real-world business events, such as when a customer places an order or dropped off from app etc. - using Event-Driven Architecture (EDA) – with required infrastructure setup based on Bank's approvals.	1. Will bank provide Infrastructure like server, Storage, backup solution for implementing Digital Omni Channel Solution? 2. Whether bidder has to just provide Hardware sizing like no. of servers, Cores, Memory and Storage required for same?	Bank shall provide required hardware and system software to Bidder to setup and operate the proposed platform. The successful bidder to suggest the sizing for the hardware, OS & DB required for functioning of the proposed solution. Further details will be discussed with successful bidder during PMO and gap analysis phase.
204	66	Integration	1.10.2.1.Bank's Internal systems like Core Banking System (TCS Bancs), proposed CRM System, Enterprise Fraud Risk Management System (EFRMS), Government Business Module, Mobile Banking Application – API Management layer, Middleware Server, SMS Gateway, 2FA system, UPI system, APIM/ EAI, Credit Card system, Loan Origination System(LOS), Lead Management System(LMS), IMPS/ NEFT/ RTGS, DEMAT, Financial Inclusion (FI) Gateway, Document Management System (DMS), ATM EFT Switch Server, BBPS, Debit Card Management System (DCMS), Trade Finance System.	Can we assume that there is API layer available on top of Bank's internal systems such as CBS, CRM etc which will be used to build this digital platform. Indian Bank will need to provide this API layer for integration thru Bidder Platform etc	Bank has Enterprise Service Bus (ESB) and API layer for integration with the proposed platform for integration with CBS and other internal / external systems.
205	66	Para 1.10. Technology Support: Sub point 1.10.1. Integration:	The list of integrations that will be required for completion of use cases / journeys as provided in the para	Bidder will make required changes in their application to integrate with various providers, However, bank to ensure that the respective partners and / or Bank carries out the required changes in applications which are not supplied by the bidder and make the interface, integration to work and cost of this is not covered in bidder's efforts. Hope this understanding is right. Request Bank to confirm the same	Platform should support integration to other system as per bank requirements using standard integration methodologies.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
206	66	Para No. 5. Integration	Following is the list of integrations that will be required for completion of use cases / journeys	We assume that the integration with Bank's Internal and External System will be using the Banks ESB Middleware solution. Kindly confirm the same.	Middleware platform will help to integrate with CBS and other systems. This query will be discussed during PMO phase with successful bidder
207	67	1.11	1.11. Architecture proposed: 1.11.1. The proposed Platform should use a multi-tier (minimum 3-tier) architecture for the main application using cloud-native architecture using on premise environment including web & touch enabled user interface. 1.18. Hardware Sizing and Performance Requirement: 1.18.1. The proposed Platform shall be hosted on Bank's on premise infrastructure. However, <u>Platform should have capability to migrate to any other platform as per the Bank's requirement.</u>	Can the "Digital Banking Omni-Channel platform" be housed in infra platform provided by Public Cloud Service Providers operating in **India**?	Bank's requirements to have the deployment of the Digital Banking platform in On-Premises setup. However the proposed platform should be cloud-native and capable of moving to cloud with minimum changes in the architecture and without any disruption of services to the customers.
208	67	1.1.3	The platform should provide building various User Interface (UI) having Low Code builder capabilities	Does the bank IT team is going to use the Low Code builder platform in the future?	The functionality is required by the Bank's IT team to build new applications on the platform. Also the Low Code builder will be leveraged by the Bidders dedicated onsite development engineers for carrying out necessary customisation on the product as per Bank's requirements.
209	67	1.11.4.	Platform should be capable of vertical and horizontal scaling, high availability to be able to cater to growing dynamic user base & transactions	Requesting bank to provide the level of Vertical scalability desired in terms of percentage if it is related to Infrastructure since any IT Infrastructure like Server, Storage, SAN switches, Backup etc. has fixed vertical scalability.	Bidder is expected to suggest hardware requirements as outlined in RFP for the platform to function as per the requirements outlined in the RFP
210	67	1.11.6.	Containerized platform for horizontal & on demand scalability with immediate response time, based on request volume or resource utilization of CPU / Memory / Storage; or ability to increase concurrent instanced based on utilization threshold limit (of below 70% utilization of CPU / Memory / Storage).	Pls. confirm 70% utilization cap mentioned is for Average Utilization of all 3 metrics?	At any point of time, the max utilisation should not exceed 70% threshold value.
211	67	1.12.1	The Bidder should use agile, cloud native delivery model and leverage DevOps for the same.	Will DevOps tools be supplied by the bank?	Bidder is required to bring DevOps tool chain.
212	67	1.12.1 - DevOps & Test Automation	The Bidder should use agile, cloud native delivery model and leverage DevOps for the same.	We assume that the bank has DevOps tools in place and the bidder will be required to use the same for delivery. Please confirm	Bidder is required to bring DevOps tool chain.
213	67	1.12.3 - DevOps & Test Automation	End to end advanced monitoring using centralized log management to enable proactive alert and incident management.	We assume that the bank will provide access to the existing monitoring/incident management tool and the bidder will be required to integrate with the same for this platform. Please confirm	The platform should provide logging and monitoring capabilities and provide feed to SIEM or any other monitoring / security solution in the Bank. The dashboard for monitoring to be provided as part of the solution.
214	67	Target Operating model	Architecture	a) Do you have a Target operating Model / End state architecture which can be referred ?	Bank is expecting deployment of the Digital Banking platform in On-Premises. However the proposed platform would be cloud-native and should be capable of moving to cloud with minimum changes in the architecture and without any disruption of services to the customers.
215	68	1.12.13,	Automation of different levels should be covered (Mobile, Web, DB, API, UI/UX etc.)	Does Robotic process automation (RPA) technology also needs to be considered for achieving higher level of automations ?	Automated way to setup, testing, and deployment of platform is expected, with required tooling in place.
216	68	1.12.8 - DevOps & Test Automation	The Bidder will build the test automation capability; design, implement, roll-out & support. It is required to deliver a very robust fault tolerant, responsible and performant system.	We assume that the bank has test/defect management and test automation tools and the bidder will be required to use the same for building the test automation capability. Please confirm	The bidder has to cover the automation of unit testing & integration testing for the modules to be delivered, in the development environment. Also bidder has to work in close co-ordination with Bank's TCoE team for other kind of testing.

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217	68	1.13.1	The Platform should allow an administrator to run vulnerability and compliance scans provide remediation	Allow administrator to run compliance and vulnerability scans and provide remediation ? who will be responsible for setting up the scripts for it	Vulnerability and Compliance scans will be carried out by Bank's Information Security Team and/or External Auditors ennaged by the Bank. Platform should be configured to provide required access to run vulnerability and compliance scan. Bidder should also provide remediation for the reported issues
218	68	1.13.1 - Other Requirements	The Platform should allow an administrator to run vulnerability and compliance scans provide remediation	We request the bank to elaborate on this requirement	Vulnerability and Compliance scans will be carried out by Bank's Information Security Team. Platform should be configured to provide required access to run vulnerability and compliance scan. Bidder should also provide remediation for the reported issues
219	69	1.13. Other requirements	1.13.5. The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	Please confirm that will bidder to use the existing Ticketing and Application performance monitoring tools provided by Indian bank or expect Bidder to bring their own Ticketing and Performance Monitoring Tools	Bank is having in-house developed ticketing tool and APM Tool.
220	69	1.13. Other requirements	1.13.5. The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	If Bidder need to use the existing tools of Indian Bank, please provide the details of existing tools e.g. Tools Name, Version, license availability	Details will be provided to the Successful bidder.
221	69	1.13. Other requirements	1.13.5. The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	Please confirm if bidder need to integrate the existing Ticketing and APM tools or Bank existing team will do the same	Bidder need to integrate the platform with Bank's Ticketing and APM tool.
222	69	1.13.5	The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	Is such a tool already in place in bank	Bank is having APM Performance Monitoring Tool.
223	69	1.13.5	1.13.5.The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	Will existing ops team of the bank's manage the APM having workload for "Digital Banking Omni-Channel platform"?	Bidder need to integrate the platform with Bank's Ticketing and APM tool.
224	69	1.13.5	The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.	Please provide the name of the ticketing tool and Application Performance Monitoring tool	Bank is having in-house developed ticketing tool and APM Tool.
225	69	1.14.1.3 - Security	APIs and strictly make sure all communications comply.	We request the bank to elaborate on this requirement	Bidder to ensure that necessary security aspects are handled during all API communications.
226	69	1.14.19	Bank reserves the right to conduct further security testing of the source code and the system by either BANK personnel or another party. Any gaps identified during this testing will be fixed by Bidder at no extra cost to Bank.	Only those gaps that are attributable to the successful bidder.	The bidder is responsible to the gaps identified during the testing on the platform / solution deployed in the Bank as part of this RFP.
227	69	Para 1.13. Other requirements Sub Point 1.13.6.	The Bidder will build the test automation capability; design, implement, roll-out & support. It is required to deliver a very robust fault tolerant, responsible and performant system.	Bidder request Bank to clarify, whether the bidder should factor an automatic testing tool?

There are various partner solutions are available and it's all separately priced. Their pricing is also depends on number of users etc., We propose that we will provide details of any lead testing vendor and / or tool. Bank can decide separately to take this forward if required.

Request Bank to clarify and also consider the above proposed approach. | The bidder has to cover the automation of unit testing & integration testing for the modules to be delivered, in the development environment. Also bidder has to work in close co-ordination with Bank's TCoE team for other kind of testing. |

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228	70	1.14.6	1.14.6. The platform to have strong (no proprietary) authorization controls. Platform to have controls for prevention against unauthorized data access and distribution. User and Admin access control management to be provided as part of Platform. Access control to be based on least access privilege principle. Bank or team assigned by bank will be reviewing all access controls mechanism defined. The Bidder can utilize the existing security tools available with the Bank. 1.18.14. Growth Projections proposed for this RFP – Currently Bank has 65 Lakhs registered Mobile / Internet Banking users and 50,000 corporate users as on date of this RFP. The platform to have strong authorization controls. Platform to have controls for prevention against unauthorized data access and distribution. The platform should support necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards	Does the bank has some existing Identity and access management (IAM) platform? Can the existing platform be reused for "Digital Banking Omni-Channel platform" as well? Because of single sign-on needs, such systems should be enterprise wise rather than for one channel.	Bank is using Active Directory(AD) for single sign-on authentication for internal applications.
229	71	1.14.14	The platform should provide logging and monitoring capabilities and provide feed to SIEM or any other monitoring / security solution in the Bank.	Will existing ops team of the bank's manage the SIEM having workload for "Digital Banking Omni-Channel platform"?	The proposed platform to be integrated with Bank's SIEM system. Management and analysis of logs will be carried out by Bank's Information Security team
230	71	1.14.14	1.14.14. The bidder should provide support for integration of Application with security systems such as SIEM (Security Information and Event Management) and DAM (Database Activity Monitoring)	Will existing ops team of the bank's manage the DAM, PIM having workload for "Digital Banking Omni-Channel platform"?	The proposed platform to be integrated with Bank's DAM & PIM. Management and analysis of alerts / logs will be carried out by Bank's Information Security team
231	71	1.14.15 - Security	The bidder to provide full support in implementation and maintenance for the open-source technologies with Enterprise support.	We request the bank to elaborate on the expectation from bidder for this requirement	If the bidder is using any open-source technologies, bidder should have enterprise support for those technologies, for continued support
232	71	1.14.17	The bidder to provide the list of all open-source libraries being used in the platform. None of these should consist of any malicious code/ script. All such libraries/code to undergo Static Code Analyzer SAST scan by the bidder. The Bank will engage external IT Security agencies for VAPT	Is any certificate required to be given	Bidder to submit Annexure-XII - Declaration of Source Code Audit and the successful bidder to submit proof of Source Code Audit to the Bank from certified Information Security (IS) Auditors.
233	71	1.14.18	Static application security testing and dynamic application security testing should be conducted by the Bidder for any change request involving a design or code change. All gaps identified will be fixed by Bidder prior to go-live.	Static and Dynamic security is it necessary to do a third party certification or is a declaration with proof of testing enough for the same.	Bidder to submit Annexure-XII - Declaration of Source Code Audit and the successful bidder to submit proof of Source Code Audit to the Bank from certified Information Security (IS) Auditors. For changes made in code through change requests, Bank will engage external IT Security agencies for VAPT
234	71	1.14.19 - Security	Bank reserves the right to conduct further security testing of the source code and the system by either BANK personnel or another party. Any gaps identified during this testing will be fixed by Bidder at no extra cost to Bank.	We assume that this will be applicable to only the customization code for the bank. The product/platform binaries will not be subject to this. Please confirm	Initially, before Go live the entire application stack has to be provided for VAPT. Bank will carry our regular VAPT / Application testing regularly for any major changes carried out in the application before launch / publishing to customers
235	72	1.15. Licensing	The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India having initial two-year warranty and ATS from third year onwards.	**Bidder suggests this provision be revised as under:** The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India having initial two-year warranty and ATS from third year onwards.[Note: This will be subject to terms of the License Agreement.]	Please refer Amendment Corrigendum

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236	72	1.16. Development Process Guidelines - 1.16.5	All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.	If any changes required in Hardware or infrastructure due to implementations of updates, upgrades & patches of the software, then Bank to procure and provide required hardware / infrastructure upgradation.	If Bank is upgrading to new version which requires additional infrastructure changes due to the said upgrades / patches, then the required hardware / infrastructure to support the upgradation will be provided by the Bank.
237	72	1.16.5.	All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.	**Bidder suggests this provision be revised as under:**

All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.**[Note: This will be subject to terms and scope of the support subscribed]** | As per RFP |
| 238 | 72 | Para 1.15. Licensing | The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India having initial two-year warranty and ATS from third year onwards. | All OEMs, as per industry standards, provide the software without any warranty only. The ATS starts from the date it's supplied / installed in one of the servers. The RFP clause is a non-standard ask and hence bidder request the Bank to consider as per the industry standards. | Please refer Amendment Corrigendum |
| 239 | 72 | Para 1.16. Development Process Guidelines Sub Point 1.16.5 | All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank. | Bidder would like to provide a definition of minor version upgrades as below.

Bidder proposes "A minor version is the one which comes in the same .dot version of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans as planned by the OEM and it involves only an incremental testing by bank (and not full testing). It does not call for additional augmentation of hardware resources (like CPU, RAM etc.,)

This definition is suggested to avoid gaps in what's meant by minor release and such clarifications shall be useful to the bank, bidder and the OEM | It is clarified that "A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM". |
240	73	1.16.10	1.16.10. The Platform integration testing will be followed by user acceptance testing, plan for which has to be submitted by The Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff/ third Party vendor designated by the Bank will carry out the functional testing. This staff / third party vendor trained by bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.	What is the acceptance criteria of the UAT? In how many days the bank would provide UAT feedback? What will be outer boundary schedule?	Functional testing in UAT will be carried out by the Bank within accepted timelines based on the complexity of the patch / functionality delivered by the Successful bidder and the results of the testing will be informed to the Successful bidder.
241	73	1.16.6	The Bidder should provide on-site comprehensive warranty for the software Platform & produce documentary evidence from software OEM/ OSD of having agreed to provide back-to-back warranty and technical support for its supplied products and related services on the terms agreed between the parties.	Please clarify that Customer must have the active support via Subscription and Support contract with Bidder or an Extended Support Agreement. Continued support may require the customer to move to the latest version, release, or in the case of replacement offerings (including bundled products) the latest replacement product. Pls clarify that this is fine ?	As per RFP
242	73	1.16.7 - Development Process Guidelines	The Bidder have to ensure seamless migration of the application and Platform after expiry of contract period / termination of contract.	In case the bank migrates after the expiry of the contract period, we request the bank to accept addition CR to support the migration	This will be discussed with the Successful bidder during that point of time if such activity is envisaged.
243	73	1.16.7.	The Bidder have to ensure seamless migration of the application and Platform after expiry of contract period / termination of contract	**Bidder suggests this provision be revised as under:**

The Bidder have to ensure at Bank's cost seamless migration of the application and Platform after expiry of contract period / termination of contract | As per RFP |

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244	73	1.16.8	If the bank, with mutual agreement with successful bidder, desires to upgrade to higher version of database or hardware, the Bidder shall be required to comply with banks requirement	The mutually agreed scope of work will be taken up as a change request with the corresponding cost from both OEM and bidder.	It is to clarify that, if the Bank and Selected bidder decides to upgrade the Hardware / Database, then the bidder will work jointly with the Bank to upgrade the infrastructure for seamless functioning of the platform without any disruption of services to the customers.
245	73	1.16.9.	The proposed platform should support the database and hardware version proposed by the bidder and provided by Bank. Bank will take care of hardware and database upgrade activity. The Bidder has to ensure that the application should be compatible with hardware and database.	1. Since Bank is going to provide Hardware and Database, then whether bidder has to just provide no of servers with cores and Memory required, Storage space requirement, Operating system with version requirement, Database with version requirement? Or 2. whether bidder has to provide complete Server & Storage BoQ which Bank will purchase directly?	Please refer clause no. 1.18.1 to 1.18.16 under "Hardware Sizing and Performance Requirements". Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The selected bidder to bring required software tools for functioning of the proposed platform and complete Installation, Configuration and Customization of the application as per the scope of the RFP. Bank will provide the required hardware / infrastructure if available or carry out separate procurement of the hardware required for the proposed solution.
246	73	Para 1.16. Development Process Guidelines Sub Point 1.16.10	Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.	Are we right in understanding that load or resiliency or benchmarking test to be carried out on the proposed server upon Bank providing the same and share the results as per the projected volume? Please confirm	Bank will carry out the testing to understand the resiliency/ benchmarking/ load that the platform can support. The Successful Bidder to cooperate and work jointly with the Bank to proof that the platform exhibits the desired results / workload.
247	73	Para 1.16. Development Process Guidelines Sub Point 1.16.7	The Bidder have to ensure seamless migration of the application and Platform after expiry of contract period / termination of contract.	We presume bank is referring 'seamless transition' to Bank or its identified partner after expiry of contract period/ termination of contract. In such case, a separate 'transition service fee' say for 3 months can be separately factored and communicated by all bidders.	This will be discussed with the Successful bidder during that point of time if such activity is envisaged.
248	73	Para 1.16. Development Process Guidelines Sub Point 1.16.8	If the bank, with mutual agreement with successful bidder, desires to upgrade to higher version of database or hardware, the Bidder shall be required to comply with banks requirement.	The RFP clause is not clear. Does it mean that if Bank and selected bidder decides to upgrade the DB or HW, the same will be carried out by the Bank and bidder will not object to the revised DB or HW after the mutual agreement? Please clarify	It is to clarify that, if the Bank and Selected bidder decides to upgrade the Hardware / Database, then the bidder will work jointly with the Bank to upgrade the infrastructure for seamless functioning of the platform without any disruption of services to the customers.
249	74	1.17.1.4 - Training Requirements	The Bidder must provide comprehensive training (technical and functional separately) to the Bank Staff, once in a year (5 working days) during the contract period. The training shall be provided as and when required by the Bank. The Bidder shall train designated Indian Bank officials on the configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes	The Bidder must provide comprehensive training (technical and functional separately) to the Bank Staff, once in a year (5 working days) during the contract period. The training shall be provided as ~~and when required by the Bank~~ **mutually agreed between the Parties**. The Bidder shall train designated Indian Bank officials on the configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes.	The training schedule will be finalised after mutual consultation with the successful bidder.
250	74	1.17.3.6.	Backup & Disaster Recovery Operations	Pls. confirm whether bank will extend existing backup to propose Digital Omni Channel Solution, or bidder has to quote a new backup solution?	Bidder to quote complete hardware stack required to be provided for functioning / maintenance of the platform.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
251	74	1.17.3.6.	Backup & Disaster Recovery Operations	Pls confirm Disaster recovery operation referred here if for Application DR operation with an understanding that existing Infrastructure like server, Storage etc. will be used by Bank and its Disaster recovery operation will be taken of by existing bank's support vendor?	Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The Successful Bidder is responsible for Monitoring and confirming DR replication and performing DR activities and ensure that the application maintains the required RTO and RPO as per RFP terms.
252	75	1.11 - 1.11.1	The proposed Platform should use a multi-tier (minimum 3-tier) architecture for the main application using cloud-native architecture using on premise environment including web & touch enabled user interface.	Please Elaborate further on expectation on "cloud-native architecture using on premise" . We assume implementation going to be on On-premise	Bank is expecting deployment of the Digital Banking platform in On-Premises. However the proposed platform would be cloud-native and should be capable of moving to cloud with minimum changes in the architecture and without any disruption of services to the customers.
253	75	1.17.3.6.	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform.	Is bidder is suppose to perform installation activity of Operating system and Database provided by bank or it will be done by existing bank's support vendor?	Installation of Operating System and Oracle Database will be handled by the Bank.
254	75	1.18 - 1.18.2	Hardware Sizing and Performance Requirement - Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform	Please clarify H/w /Infra support and maintenance is part of scope. Please provide further details and role of SI in supporting s/w Tools proposed for platform.	Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The scope of hardware / infrastructure support and maintenance is in the scope of Bank. The selected bidder is responsible for complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/ tools supplied by the Bidder, that are forming part of the proposed Platform. The Latest version of the following softwares will be provided by the Bank: 1. Oracle Database Enterprise Edition with following options: a. Real Application Clusters (RAC) b. Diagnostic Pack c. Tuning Pack d. DB vault e. Data Masking & Sub setting f. Advanced Security (ASO) g. Oracle Partitioning h. Oracle Golden gate i. Oracle Database Lifecycle Management 2. Weblogic Suite comprising of Weblogic Enterprise Server and advanced features. Bidder has to provide necessary tools and software (if not included in above mentioned list)

S.No.	Page No	Para No	Description	Query Details	Bank's Response
255	75	1.18. Hardware Sizing and Performance Requirement:	1.18.2. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform.	Please confirm that Bank team will implement, Configure and support the hardware, Operating System, Database and other require infrastructure, Bidder need to only implement Application software and support the same for contract duration.	Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The scope of hardware / infrastructure support and maintenance is in the scope of Bank. The selected bidder is responsible for complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/ tools supplied by the Bidder, that are forming part of the proposed Platform. The Latest version of the following softwares will be provided by the Bank: 1. Oracle Database Enterprise Edition with following options: a. Real Application Clusters (RAC) b. Diagnostic Pack c. Tuning Pack d. DB vault e. Data Masking & Sub setting f. Advanced Security (ASO) g. Oracle Partitioning h. Oracle Golden gate i. Oracle Database Lifecycle Management 2. Weblogic Suite comprising of Weblogic Enterprise Server and advanced features. Bidder has to provide necessary tools and software (if not included in above mentioned list)
256	75	1.18. Hardware Sizing and Performance Requirement:	1.18.3. The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	Please confirm that bidder need to only share the design for DC/DR/NDR and Bank team will implement and test the same, there is no responsibility of Infrastructure Implementation, however Application implementation and configuration is with bidder	Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The scope of hardware / infrastructure support and maintenance is in the scope of Bank. The selected bidder is responsible for complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/ tools supplied by the Bidder, that are forming part of the proposed Platform.
257	75	1.18. Hardware Sizing and Performance Requirement:	1.18.7. The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.95% per quarter.	Kindly confirm that Uptime commitment is with respect to Application and any issue due to Infrastructure will not be consider for calculation	The uptime commitment is with respect to the proposed platform and any issues due to other dependencies will be accounted.
258	75	1.18. Hardware Sizing and Performance Requirement:	1.18.12. Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e. atleast 6 months once) for suggesting any improvements in hardware / software configurations.	As Support of Infrastructure is with Bank team, kindly confirm what is expected of Infrastructure Health check.	Bidder to carry out Health Check-up on the application / infrastructure (software tools), supplied by the bidder as part of the proposed platform. on regular basis for suggesting any improvements in hardware / software configurations.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
259	75	1.18.1	Deployment	Is Indian Bank open for a cloud based deployment model? It could be on the bank's own cloud landing zone or a SaaS offering	The platform proposed should use web-based technology with multi-tier (minimum 3-tier) architecture using cloud-native architecture including web & touch enabled user interface. Bank is expecting deployment of the Digital Banking platform in On-Premises. However the proposed platform would be cloud-native and should be capable of moving to cloud with minimum changes in the architecture and without any disruption of services to the customers.
260	75	1.18.14	1.18. Hardware Sizing and Performance Requirement:	We understand vendor needs to propose 4 environments - Production/ Primary Site, Disaster Recovery (DR) Site, Near DR Site, Development & Test and Test. PROD & DR would be mirror image. However what is the capacity to be provisioned for NDR & DEV/TEST environment? E.g. DEV/TEST at 50% ? Etc.	Bidder to design & size the hardware required at Primary Data Center, Disaster Recovery (DR) Site and Near DR Site including Test/ Development/ Training environments. The sizing for Test/ Development/ Training environments may be sized lesser than production servers.
261	75	1.18.14	1.18. Hardware Sizing and Performance Requirement:	NDR (near DR) requirements - Both compute and storage required to be provisioned or only storage/DB for backup would be sufficient	Only Storage & Database is required for Near DR Site.
262	75	1.18.14	1.18. Hardware Sizing and Performance Requirement:	Existing Infra platform standards / preferences for Bank - Intel / Linux / Unix etc.	Bidder can suggest any platform suitable for the platform offered. Further details will be discussed with successful bidder.
263	75	1.18.16	1.18. Hardware Sizing and Performance Requirement:	Configuring Recovery Point Objective (RPO) to zero/near-zero adds more complexity and dependencies on high-performance storage systems, maximum bandwidth, processing-intensive configuration etc. to minimize performance impacts. Request the bank if we can plan for 15 mins as acceptable RPO.	As per RFP. Bank expects ZERO RPO for the platform / application due to the criticality of the solution.
264	75	1.18.3	1.18.3. The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	How many environments should be provisioned for? What %age of Production Environment should be considered for Dev, Integration test, UAT, Staging, Near DR, DR Environment? Any guideline?	Servers to be in High Availability at Data Center and Disaster Recovery Site. Bidder to propose the architecture incorporating the requirements for NDR, Test/ Development/ Training.
265	75	1.18.3	The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	DR, DC and near DR site locations	Servers to be in High Availability at Data Center and Disaster Recovery Site. Bidder to propose the architecture incorporating the requirements for NDR, Test/ Development/ Training.
266	75	1.18.3.	The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	Is Near DR site a Storage only site or it is full operational site with all application running on it? If Yes, then whether full Digital Omni channel solution will also installed in Near DR site?	The servers at Data Center and Disaster Recovery Site should be of same sizing in High Availability. Only one site will be operational at any point of time and the second instance will be enabled only during Disaster Recovery activity. Near DR will be storage only site.
267	75	1.18.3.	The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	Is Near DR site is a 100% replica with high availability of Production system in Primary DC site?	Only Storage & Database is required for Near DR Site.
268	75	1.18.3.	The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.	Whether Bank is looking to hosts Non Production Environment in only 1 site or all site? If 1 site, then can bidder assume Non-Production will only run from Primary DC site only?	Non-Production environment to function from one site only
269	75	1.18.7	1.18.7. The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.95% per quarter.	What %age of Production Environment should be considered for DR Environment? Any guideline?	The servers at Data Center and Disaster Recovery Site should be of same sizing in High Availability.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
270	75	1.18.8.	The Bidder shall do proactive monitoring and capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades. However, there should not be any additional cost to the Bank for any software upgrade during the implementation period till Go Live, as the Bank may use existing IT infrastructure or procure separately the required infrastructure based on the sizing proposed by the Bidder.	We request bank to consider, " The Bidder shall do proactive monitoring and capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades. However, any changes in scope after SRS sign off would be at the mutually agreed commercials based on the any efforts involved for any software upgrade during the implementation period till Go Live, as the Bank may use existing IT infrastructure or procure separately the required infrastructure based on the sizing proposed by the Bidder."	As per RFP.
271	75	Para 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.2	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/tools required in the proposed Platform.	Bidder understanding is that the selected bidder will do all such activities of their proposed set of application and solution which they are providing as a part of their contract. Please confirm.	Installation of Hardware, Operating System and Oracle Database will be done by the Bank. The successful bidder to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/tools required in the proposed Platform.
272	76	1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.11	The Bidder should provide complete details of the hardware, software and network architecture of the Platform offered by means of diagrammatic/ pictorial representations, including the project plan for going live. Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures.	Since the network architecture will be specific to individual customers and not in-scope of the bidder, we request Bank to remove the network architecture from the requirement.

However Bidder agree to provide the hardware and software sizing with application architecture details of the proposed solution. | Bidder to provide the details of architecture with hardware & software required for functioning of the proposed platform. Bank's existing network architecture will be provided to the Successful bidder. |
| 273 | 76 | 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.11 | Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e. atleast 6 months once) for suggesting any improvements in hardware / software configurations. | Request Bank to remove Infrastructure health-check-up requirement from the scope. Infrastructure health check-up to be part of overall FMS hardware monitoring scope by Bank's vendor.

Modified clause as below:

Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e. atleast 6 months once) for suggesting any improvements in hardware / software configurations. | Bidder to carry out Health Check-up on the application / infrastructure (software tools), supplied by the bidder as part of the proposed platform. on regular basis for suggesting any improvements in hardware / software configurations. |
| 275 | 76 | 1.18.10. | The Bidder to design & size the hardware required at Primary Data Center (Including Test/ Development/ Training environments), Disaster Recovery (DR) Site and Near DR Site. The Bidder to provide the complete architecture, hardware requirement for end-to-end functioning of the Platform as part of Technical bid submitted to the Bank. | Pls. Confirm bidder has to provide Infrastructure sizing for proposed Digital Omni channel solution which has number of Virtual Machine or Bare Metal server required with amount of Virtual CPU or cores required, Memory required or Bank is looking at Bare Metal Server BoQ from x86 OEM Vendor which can be with or without Virtualization at Primary Data Center (including Test/ Development/ Training environments), Disaster Recovery (DR) Site and Near DR Site? | Bidder to propose the ideal Hardware / Infrastructure requirements for hosting and deployment of the proposed platform. |
| 276 | 76 | 1.18.11. | The Bidder should provide complete details of the hardware, software and network architecture of the Platform offered by means of diagrammatic/ pictorial representations, including the project plan for going live. Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures | We request bank to provide required security and network components as per banks policy for the said project as per projects requirement. | Bidder to provide the details of architecture with hardware & software required for functioning of the proposed platform. Bank's existing network architecture will be provided to the Successful bidder. |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
277	76	1.18.13	The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under. Performance & Volume Metrics Estimated No of Logins per minute: Year 1: 5,000 Year 2: 8,000 Year 3: 12,000 Year 4: 16,000 Year 5: 20,000 Expected Response Time Response time for the end-user: < 2 seconds	We request bank to provide clarity, Response for End user < 2 Sec is mentioned, whether the response time measured at Web server or on the device side. Device and carrier network latency might affect this	Please refer Amendment Corrigendum
278	76	1.18.9.	As part of the technical Platform, the Bidder must provide the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity and other related requirements. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements.	Pls. Confirm bidder has to provide Infrastructure sizing for proposed Digital Omni channel solution which has number of Virtual Machine or Bare Metal server required with amount of Virtual CPU or cores required, Memory required or Bank is looking at Bare Metal Server BoQ from x86 OEM Vendor which can be with or without Virtualization?	Bidder to propose the ideal Hardware / Infrastructure requirements for hosting and deployment of the proposed platform.
279	76	1.18.9.	As part of the technical Platform, the Bidder must provide the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity and other related requirements. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements	Please provide the monthly volumes for both Mobile & Web Banking channels: - Number of Account Overview / View Balance Requests - Customer Onboarding - IMPS Transactions - NEFT/RTGS - UPI Transactions - Bill Pay & Recharge - TD & RD Requests per month for Web & Mobile Channels - Credit card payments - Marketplace - Other third party app - Corporate Banking transactions	Net Banking Transaction Volumes : Financial Txns - 2 Lakhs per day and Non-Financial Txns - 12 Lakhs per day

Mobile Banking (including UPI) : Financial Txns - 2.5 Lakhs per day and Non-Financial Txns - 55 Lakhs per day

Current volume of Retail Customers on boarded per day through Digital Channels is: 10,000 per day. Bank expects 50% growth in user registrations year-on year for the next 5 years. |
| 280 | 76 | Para 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.11 | Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures. | Bidder will explain the in-built security feature in their proposed platform and explain about any risks and mitigation plans thereof. However no security tool or security personnel is planned as a part of this RFP scope.

Please confirm whether bidder understanding is correct? | It is clarified that, Bank has not asked for supplying any security tools or deployment of security personnel as a part of this RFP scope. |
| 281 | 76 | Para 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.13 | Estimated No of Logins per minute: | Please clarify it's concurrent login or named log-in? We presume it's concurrent logins. Request Bank to confirm? | Estimated No of Logins per minute expected under the Performance & Volume Metrics table refers to "Minimum Concurrent Logins" per minute. |
| 282 | 76 | Para 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.9 | As part of the technical Platform, the Bidder must provide the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity and other related requirements. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements. | Noted. The successful bidder expects that only their proposed stack of solution which are supplied by them shall only be used in all these environment and Bank will not have any other application or data base or other activities on these servers. Please confirm whether this understanding is right | Since sizing of hardware / infrastructure is requested for 5 years term. Server / infrastructure allocation will be done by the Bank as per the volume of transactions handled by the platform at that point of time. |
| 283 | 76 | | Response time for the end-user: < 2 seconds

Server-side response time: < 1 ms

The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank | Is the Server-side response time of <1ms a typo? Is it in "ms"? Should it not be in "second" | Please refer Amendment Corrigendum |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
284	77	1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.15	The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide purging & archival of data.	Request Bank to leverage existing Data Purge/Archival solution used by Bank for this purpose. Proposed Omni-channel solution related inputs required by Bank for integration can be provided by bidder. Most of the data used by Omni-channel solution will be from CBS and other systems which is managed by bank and its vendors hence can be managed by Bank. However proposed solution will have capability to integrate with Bank's purging solution. Proposing a separate purge and archival solution for Omni-channel solution alone will be overkill hence the request	This will be discussed with successful bidder.
285	77	1.18.15	The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide purging & archival of data. The response time at server end should be always less than 2 second. During the agreement period, if at any stage, it is found that the Platform provided by The Bidder is not able to give the requisite performance as per the sizing parameters (i.e., up time above 99.95% and response time < 2second) the Bidder shall have to provide additional hardware, software without any additional cost to the Bank. The hardware proposed for the Platform **should not exceed 70% of CPU(s), Memory(s), Hard Disk(s) utilization levels** at any given point in time during the TCO Period.	Pls. confirm 70% utilization cap mentioned is for Average Utilization of all 3 metrics?	At any point of time, the max utilisation of any of the servers should not exceed 70% threshold value.
286	77	1.18.16	1.18.16.The Data replication should happen from Primary site to DR site on real time to keep them in sync. •Recovery Time Objective (RTO) – 120 Minutes •Recovery Point Objective (RPO) – Zero •Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per bank's requirement.	We request you to reconsider the RPO	As per RFP
287	77	1.18.16.	The Data replication should happen from Primary site to DR site on real time to keep them in sync. ☐ Recovery Time Objective (RTO) – 120 Minutes ☐ Recovery Point Objective (RPO) – Zero ☐ Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per bank's requirement.	Since Storage solution will be provided by Bank, bidder would like to know whether the existing Storage array has native Storage level replication feature which bidder can leverage for Data Replication between Primary DC & DR site for achieving zero RPO? If yes, whether the Storage side configuration for replication will be done by existing Storage Support provider?	Bank will provide necessary Hardware / Infrastructure to set-up the DR objectives. However the bidder to coordinate with the Bank and ensure that the proposed platform supports the DR objectives defined in this RFP.
288	77	1.18.16.	The Data replication should happen from Primary site to DR site on real time to keep them in sync. ☐ Recovery Time Objective (RTO) – 120 Minutes ☐ Recovery Point Objective (RPO) – Zero ☐ Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per bank's requirement.	What is the RPO and RTO expected between Primary DC & Near DR site?	RTO/RPO defined for the platform with DC/DR and Near DR setup.
289	77	1.19.3	1.19.3.Phase 1: Design & Set-Up	This phase, outcomes and timelines are not defined in RFP	The scope and timelines are defined in 1.5.13. The bidder should roll out the 'Integrated Digital Banking Omni-Channel Platform' as per implementation plan agreed with the bank, however, the bank expects the bidder to implement the scope defined in 'Minimum Viable Product' (section) within 18 months from the date of signing of contract. 1.8.8. The bank and the successful bidder will mutually agree on the scope of each such phase and the effort (person days) required for implementation of subsequent phases (after MVP-I to IV).

S.No.	Page No	Para No	Description	Query Details	Bank's Response
290	77	1.8.14 - Hardware sizing queries	Growth Projections proposed for this RFP – Currently Bank has 65 Lakhs registered Mobile / Internet Banking users and 50,000 corporate users as on date of this RFP. Bank expects 50% growth in user registrations year-on year for the next 5 years. The architecture proposed by the Successful Bidder including hardware, OS and Database should be sized to support performance and volume metrics furnished in the para above	Please share the Number of transactions per day for Retail banking and Mobile banking.

Request to share the non financial transactions per day and financial transactions per day | Net Banking Transaction Volumes : Financial Txns - 2 Lakhs per day and Non-Financial Txns - 12 Lakhs per day

Mobile Banking (including UPI) : Financial Txns - 2.5 Lakhs per day and Non-Financial Txns - 55 Lakhs per day |
291	77	1.8.14 - Hardware sizing queries	Generic Hardware sizing queries	Please share the number of retail customers that will be on boarded per day and their YOY projected growth	Current volume of Retail Customers on boarded per day through Digital Channels is: 10,000 per day. Bank expects 50% growth in user registrations year-on year for the next 5 years.
292	77	1.8.14 - Hardware sizing queries	Generic Hardware sizing queries	Please share the number of Corporate customers that will be on boarded per day and their Year on Year projected growth	Current volume of Corporate Customers on boarded per day through Digital Channels is: 50 per day. Bank expects 50% growth in user registrations year-on year for the next 5 years.
293	77	1.8.14 - Hardware sizing queries	Generic Hardware sizing queries	Please share the number of branch employees who will be access Tablet banking and number of transactions per day on Tablet banking - Kindly share the non financial and financial transactions per day	Bank is currently having around 6,000 branches and atleast 2 officials per branch will be provided access to Tablet Banking. Current expected volume is : 1 Lakh Txns per day
294	77	Para 1.18. Hardware Sizing and Performance Requirement: Sub Point 1.18.14	Growth Projections proposed for this RFP – Currently Bank has 65 Lakhs registered Mobile / Internet Banking users and 50,000 corporate users as on date of this RFP. Bank expects 50% growth in user registrations year-on year for the next 5 years.	In RFP Page No 42, Point No 1.1.1.1.1, The growth projection is provided as 100%. Request bank to clarify which data to be used for growth projection?	It is clarified that, Bank is expecting growth of digital transaction over 100% Y-o-Y.
295	77		1.18.14 .Growth Projections proposed for this RFP – Currently Bank has 65 Lakhs registered Mobile / Internet Banking users and 50,000 corporate users as on date of this RFP. Bank expects 50% growth in user registrations year-on- year for the next 5 years. The architecture proposed by the Successful Bidder including hardware, OS and Database should be sized to support performance and volume metrics furnished in the para above.	How will oversizing of the systems be avoided during evaluation and execution. For example both for software and HW if the growth mentioned in these sections are not achieved OEM commitments will not be met. SI will still have to pay OEM as per PO for SW. HW is managed by Indian Bank directly so that may be ok.	Revised volume for License requirement is provided in Amendment Corrigendum
296	78	2	Appointment of an escrow agent to provide escrow mechanism for the deposit of the source code for the Digital Banking Omni-Channel Platform supplied by the successful bidder to the Bank in order to protect its interests in an eventual situation.	We request the Bank to reconsider this request since Bidder will not be able to deposit the source code for the solution.	As per RFP
297	78	2	50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.	100% of the Escrow costs will need to be borne by the bank.	Please refer RFP
298	78	1.19.3.6,	Set-up and Installation of all the software / tools as per the final technology architecture	Is the deployment of the platform including workflow and BRE to be considered on as containers and kubernetes architecture?	Complete platform is considered to be on containerised platform.
299	78	1.19.4.1.	Building platform and implementation / configuration / customization of Customer Journey and Screen Design for the identified use cases in MVP – I to IV.	Can bidder assume that to carry out building platform and implementation / configuration / customization of Customer Journey and Screen Design for the identified use cases in MVP – I to IV, the Hardware infrastructure asked by bidder will be ready and operational for deployment of Proposed Digital Omni channel Solution as per bidder hardware sizing, Operating System and Database requirement?
if no, Pls. provide what is the lead time bidder has to assume for availability of Hardware with Operating System and Databases installed and ready for deployment of bidder proposed Digital Omni channel solution software in the roll-out plan?	The hardware will be delivered and installed in 4 months based on the requirements furnished by the Successful bidder. During this period, the successful bidder can set up the Project Management Office (PMO) and carry out Gap Analysis of the existing functionalities.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
300	78	2) Escrow	50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.	Recommended Bank to bare the Escrow cost.	Refer to RFP.
301	78	2) Escrow	50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.	50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.	As per RFP
302	78	4)User Acceptance Test of Software	The Bank shall conduct User Acceptance Test (UAT) for the Digital Banking Omni- Channel Platform to ensure that all the functional requirements are available & functioning as per RFP and the successful bidder shall support the Bank in the UAT process.	Please define the acceptance period for the Bank. Also please add deemed acceptance if the delivery is not signed off in the acceptance period for each phase. Acceptance period will ensure the program retains the planned schedule	This will be discussed with the Successful bidder.
303	78	Escrow	Escrow	Bidder has an Escrow arrangement for all our Products and all our customers globally. Indian Bank currently uses the same for its existing Bidder Products and solutions. If we are the successful bidder, request to follow Bidder's existing process of source code Escrow as applicable to all our products and customers globally.	Will be discussed with the successful bidder
304	78	Para 2) Escrow	The Bank and the successful bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter-alia, the events of the release of the source code and the obligations of the escrow agent.	The escrow agreement will be a triparty between Bank, OEM and the escrow vendor; If bidder is not the OEM, bidder has no role to play and OEMs also do not agree for bidder to be a part. Request Bank to modify the clause to include only Bank, OEM and escrow vendor to be part of the escrow agreement	As per RFP
305	78	Para 2) Escrow	RFP States, 50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.	The bidder will factored 50% of escrow cost with the bidder selected escrow agent. However If bank desires not to employ the same agent then bank to bear any additional cost while this 50% which is factored by the bidder can be utilized by the Bank. Without knowing what will be kind of commercial, who is the escrow agent – such view (like bank's selected agent) is not right and will have challenges. In such case, Bank can say now itself with whom the escrow arrangement to be done. Either bank to suitably modify this or state the name of the escrow agent.	As per RFP
306	78		Escrow	We assume this clause is only for customization done by SI , as OEM will not be able to share the proprietary source code because of IP issues.	As per RFP
307	79	3	Monitoring & Audit	1. We request to restrict to one audit with reasonable prior notice 2. The cost will be borne by the client for the audit 3. Auditor should not be the direct competitor of Bidder 4. Client does not have the right to audit Bidder's internal costs and margins, expenses, third party costs, internal audit information or any data related to other customers	Advance notice will be provided for carrying out such audits (internal and external). Since the audit is carried out based on regulatory requirements / compliance, restricting the audit timelines as once a year may not be possible.
308	79	3	Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution	Provided: Frequency of audit should be limited to once or twice a year after serving prior intimation to Bidder regarding the audit. Also, Bidder has the right to refuse any ask which it considers as out of the project work scope or company confidential information such as internal cost break-up etc.	Advance notice will be provided to the Successful bidder and mutually agreed dates will be finalised for conducting such audits.
309	79	4	User Acceptance Test of Software - this clause details acceptance process to be followed as per the RFP	While we are principally fine with the clause however, we humbly request your good office to describe the timelines for accepting the deliverable in order to have certainty of timelines.	Will be finalised with the Successful bidder.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
310	79	2) Escrow	The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. All payment and costs with respect to lodging of software with escrow services in India would be borne by the successful bidder.	**Bidder suggests this provision be revised as under:** The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. All payment and costs with respect to lodging of software with escrow services in India would be borne by the Bank successful bidder.	As per RFP
311	79	3) Monitoring & Audit	Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.	**Bidder suggests this provision be revised as under:** Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank at Bank's cost. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies (vis a vis the terms of the License Agreement) observed by the auditors at no additional cost to the bank. The Bank must and ensure that the auditors or any of the Bank representative involved in the audits in terms of this clause, comply with the successful bidder's relevant confidentiality, security and other policies and procedures and if so required by the successful bidder enter into a confidentiality agreement with the successful bidder substantially in terms of the confidentiality obligations of the parties under the Contract. For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.	To be discussed with the successful bidder
312	79	3) Monitoring & Audit	For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.	Comments on this document shall be withheld till the documents is shared with us.	As per RFP.
313	79	3, 4, 51	Audit and Monitoring - This clause details audit and monitoring wherein periodicity of such audit that shall be decided by the Bank.	We humbly request for your good office to make the audit cycle annual upon prior written notice request. Also, requesting right to mutually agreed third party for such audit where audit is to be done by third party.	Advance notice will be provided to the Successful bidder and mutually agreed dates will be finalised for conducting such audits. Since the audit is carried out based on regulatory requirements / compliance, restricting the audit timelines as once a year may not be possible.
314	79	4) User Acceptance Test of Software	The Successful Bidder will be responsible for conducting system integration testing to verify that all system elements have been properly integrated and that the system performs all its functions.	Though Bidder will help Bank to conduct the SIT, Bidder request Bank to take the primary ownership of conducting SIT. SIT involves large number of external systems which are not directly owned or managed by Bidder, it will not be possible for bidder to own this activity. Moreover it is industry practice for Bank to own primary responsibility of SIT and UAT. Bank to Confirm.	As per RFP.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
315	79	Clause 4	The Bank shall conduct User Acceptance Test (UAT) for the Digital Banking Omni- Channel Platform to ensure that all the functional requirements are available & functioning as per RFP and the successful bidder shall support the Bank in the UAT process. The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP. Software will be considered to be accepted only after the Bank issues an acceptance letter to the successful bidder. The solution may be audited for risk analysis and security features by Bank's IS Audit team or a third party appointed by the Bank, if so desired by the Bank.	The Bank shall conduct User Acceptance Test (UAT) for the Digital Banking Omni- Channel Platform within ten (10) business days following the date on which the Digital Banking Omni-Channel Platform is delivered to it by successful bidder (the "Acceptance Period"), to ensure that all the functional requirements are available & functioning as per RFP and the successful bidder shall support the Bank in the UAT process. The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner ~~to the satisfaction of the~~ ~~Bank and~~ as per requirements mentioned in this RFP. If the Successful Bidder is unable to remedy any such material non-conformance despite three (3) attempts to do so, Bank's sole and exclusive remedy shall be to reject the defective and non-conforming deliverable and to recover from the Successful Bidder the amount paid in advance by Bank to the Successful Bidder for the defective and non-conforming deliverable. Software will be considered to be accepted only after the Bank issues an acceptance letter to the successful bidder; provided that if no written notification of acceptance or material non-conformance with the acceptance criteria is received by the successful bidder within ten (10) business days from commencement of the Acceptance Period or if the Software is utilized for purposes other than testing by Bank, the Software shall be deemed accepted by Bank. The solution may be audited for risk analysis and security features by Bank's	As per RFP.
316	79	Para No. 8	The Successful Bidder will provide the scenarios for UAT and assist in preparing test cases including the test data to support all the Business scenarios. The Successful Bidder should dedicate resources (from Successful Bidder's as well as the OEM's team) to work with the Bank's project team for this purpose.	As a practice the UAT test cases will need to be prepared by the bank in order to make sure there is no conflict of interest in the Bidder preparing the test scenarios and test cases for Bidder / OEMs' own software solution.	As per RFP.
317	79	Point 3	Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to	We request bank to consider, " Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies observed by the auditors at the **mutually agreed commercials based on the efforts involved for the same**.	As per RFP.
318	80	6	The Bidder shall furnish all the software Licenses in the light of Bank's, its associates, successors etc., requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank.	Bank to note that Bidder licenses will be sold and the terms will be governed in accordance with its ILPA and other software licenses. Bidder will be happy to share the terms of these licenses for the Bank's understanding.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
319	80	6	The successful bidder has to provide necessary perpetual enterprise Licenses for Digital Banking Omni-Channel Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training. The successful bidder has to quote for all software License requirements for Primary, DR Site, Near DR and UAT/ Training implementation in their commercial Bid. Specification for Digital Banking Omni-Channel Platform has also to be mentioned in the technical bid. The Bidder shall furnish all the software Licenses in the light of Bank's, its associates, successors etc., requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank.	**Bidder suggests this provision be revised as under:** The successful bidder has to provide necessary perpetual enterprise Licenses for Digital Banking Omni-Channel Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training. The successful bidder has to quote for all software License requirements for Primary, DR Site, Near DR and UAT/ Training implementation in their commercial Bid. Specification for Digital Banking Omni-Channel Platform has also to be mentioned in the technical bid. The Bidder shall furnish all the software Licenses in the light of Bank's, its associates, successors etc., requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank.[The License Agreement pursuant to which the license of successful bidder's proprietary software will be provided along with the Master Services Agreement pursuant to which various services will be provided is submitted along with the proposal. The terms of such License Agreement and Services Agreement shall govern the use of software along with the services in relation thereto.]	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
320	80	6)	The successful bidder has to provide necessary perpetual enterprise Licenses for Digital Banking Omni-Channel Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training...The Bidder shall furnish all the software Licenses in unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank	Please clarify whether Bank is looking for perpetual licenses of unlimited quantity or perpetual licenses for the volumes given in the 1.18.14 page 77 of the RFP, with growth during the contract period.	Bank expects issue of perpetual enterprise unlimited licenses
321	80	6)	**Licenses** The successful bidder has to provide necessary perpetual enterprise Licenses for Digital Banking Omni-Channel Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training. The successful bidder has to quote for all software License requirements for Primary, DR Site, Near DR and UAT/ Training implementation in their commercial Bid. Specification for Digital Banking Omni-Channel Platform has also to be mentioned in the technical bid. The Bidder shall furnish all the software Licenses in the light of Bank's, its associates, successors etc., requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank	Pls. confirm all operating System and Database licenses will be provided by Bank and bidder has to only specify what Operating system and Database is required for each applications/servers?	Bank will provide Operating System and Oracle Database required for installation of the platform.
322	80	Para 4) User Acceptance Test of Software	The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP.	Does Bank expects a separate tool? Can Bidder leverage Bank's existing tool by configuring it. If not, even a Excel monitoring tool also may suffice, We propose bank to provide access to their tool and provide required reports for monitoring. Request Bank to confirm.	Will be discussed with the successful bidder.
323	80	Para No. 6	3) User Acceptance Test of Software. Software will be considered to be accepted only after the Bank issues an acceptance letter to the successful bidder.	Considering there are specific MVP Go-Live plans which are dependant on the UAT sign-offs, bank should provide the acceptance letter based on agreed POA for solving the UAT issues based on priority and criticality for Go Live.	Will be discussed with the successful bidder during PMO phase.
324	81	8	Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-month notice period. On banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup. Bank has the right to interview and reject resources deployed by the Bidder. In case, if any of the three required onsite technical support engineer(s) is/are not available in any of the shifts on any particular day, the Bank will be deducting the cost of those resources for the period of their absence	How will the extra requirement of onsite support work? Will be there be additional charges? How the model will work?	On banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup of the RFP (Refer page. 181).
325	81	8	The successful bidder shall provide three onsite technical support engineers per shift (to meet the defined SLAs) at Chennai without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of signing the contract for a period of 5 years.	Since the onsite engineers will be primarily responsible for Operations of the proposed solution, the assumption is that they need to be available once the proposed system is live.	The requirement of Onsite engineers is required from the date of implementation of proposed platform & applications in UAT.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
326	81	7)	**Disaster Recovery Site** The successful bidder is required to configure the Disaster Recovery (DR) setup for the proposed solution at Mumbai. DR setup will be mirror image of the Primary setup.	Pls. confirm DR setup will be mirror image of the Primary setup only for Production environment or also for Non-Production Environment?	Servers to be in High Availability at Data Center and Disaster Recovery Site only for Production environment.
327	81	7)	**Disaster Recovery Site** The successful bidder is required to configure the Disaster Recovery (DR) setup for the proposed solution at Mumbai. DR setup will be mirror image of the Primary setup.	Pls. confirm what kind of setup is expected between Primary DC & Near DR site, will this also be a mirror image of Primary DC or it will be Database/Storage only site?	Near DR Site will contain Storage / Database only.
328	81	7)	Modalities for such Switchover/ Switchback needs to be provided by the successful bidder. The minimum number of DR drills is presently two (one per half year). This will be subject to requirement from the Bank from time to time.	Pls. confirm whether bank has existing Disaster Recovery Automation Tool like SANOVI (IBM DRO), Perpetuuiti etc. which bidder can leverage for DR automation or bidder can propose one for following requirement: 1. Automation of Switch Over/Switchback/Failover/Failback process in the event of disaster or planned DR drill? 2. Real-time RPO & RTO monitoring and Reporting 3. Real-time dashboard of system availability, Achievable RPO and RTO on a given time? 4. Fire/Mock Drill	Bidder to suggest the requirements as per Industry Best Practices.
329	81	8) Onsite Technical Support (24x7 onsite / production Support engineers)	Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-month notice period. On banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup. Bank has the right to interview and reject resources deployed by the Bidder. In case, if any of the three required onsite technical support engineer(s) is/are not available in any of the shifts on any particular day, the Bank will be deducting the cost of those resources for the period of their absence	Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-month notice period. On banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup. ~~Bank has the right to interview and reject resources deployed by the Bidder.~~ In case, if any of the three required onsite technical support engineer(s) is/are not available in any of the shifts on any particular day, the Bank will be deducting the cost of those resources for the period of their absence	As per RFP
330	81	8)Onsite Technical Support (24x7 onsite / production Support engineers)	8)Onsite Technical Support (24x7 onsite / production Support engineers)	The bank has defined the number of support engineers provided and also there is a penalty on the Response and resolution times. Bidder cannot assure that the number of resources mention by bank will suffice to sign up to the SLA. Support should either be on capacity or SLA.	The bidder to provide minimum 3 resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained. The cost for Onsite resources for the count of resources proposed to be deployed is forming part of TCO as per the commercial bid.
332	81	8)Onsite Technical Support (24x7 onsite / production Support engineers)	8)Onsite Technical Support (24x7 onsite / production Support engineers)The successful bidder shall provide three onsite technical support engineers per shift (to meet the defined SLAs) at Chennai without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of signing the contract for a period of 5 years. The successful bidder to provide the price breakup of the resources allocated, in the Commercial bid format forming part of this RFP.	The Managed Services model and scope have to be mutually arrived at based on the volumes and the trends in the number and nature of incidents raised. In these pandemic times an onsite and offshore model under Managed services is the preferred model. Bank should be open to finalising the exact model and no: with the successful bidder at the time of contract signing.	The bidder to provide minimum 3 resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained. The cost for Onsite resources for the count of resources proposed to be deployed is forming part of TCO as per the commercial bid.
331	81	Para 8) Onsite Technical Support (24x7 onsite / production Support engineers)	RFP States, Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-month notice period.	In case of reduction or termination – Bidder proposes bank and selected bidder to work on revised SLAs and any other related terms thereof. If bank decides to reduce onsite support then committed terms could not be met at times. Hence we propose to have discussion on revised terms of service	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
333	81	Point 8	8) Onsite Technical Support (24x7 onsite / production Support engineers) The successful bidder shall provide three onsite technical support engineers per shift (to meet the defined SLAs) at Chennai without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of signing the contract for a period of 5 years. The successful bidder to provide the price breakup of the resources allocated,	We request bank to provide the clarity if bidder needs to provide facility management services for the hardware deployed by the bank also we request bank to confirm the no. Of resources required as below Application Support Nature of Support : L1, L2, L3 No of resources Per Shit: No. of Shifts per day. Facility Management Services if any; Nature of Support : L1, L2, L3 No of resources Per Shit: No. of Shifts per day.	The support for hardware will be provided by Hardware / Infrastructure team of bank. Bidder is required to provide support for the Platform and the implemented applications. For details refer page no. 141 & 142 - Commercial Bid - (D & E) Cost of Manpower for onsite / production support and dedicated L3 onsite development engineer for 5 years.
334	82	Para 8) Onsite Technical Support (24x7 onsite / production Support engineers)	RFP States, Additionally, bidder need to deploy one dedicated L3 onsite engineer at Bank's premises from 2nd year onwards having developer/ engineer background/ skillsets for carrying out any minor modifications in the application / platform based on the requirements of the Bank from time-to-time.	Bidder understanding is that bank will have a plan to utilize the services. Also, this customization resource (one) may not suffice given the magnitude and complexity of the application. We propose either bank to have a dedicated customization team of 5 (including one lead) or we quote per man-day blended rate which bank can utilize on case to case basis and for required period.	Bank proposes to utilize the L3 onsite engineer for any minor modifications in the application / platform based on the requirements of the Bank from time-to-time. Other customisations required by the Bank as part of Digital CoE will be based on man-day efforts for which Bank has sought the rates as per Commercial Bid (Table-F), Page no. 143 of the RFP.
335	82	Para No. 3.	Documentation	Exact documentation should be mutually agreed with successful bidder at the time of contracting.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
336	83	10) Installation, Maintenance and Support Clause 10 -	The solution has to be installed and customized as per bank's requirement by the bidder of the proposed Digital Banking Omni-Channel platform only	The solution has to be installed and customized as per bank's requirement under the Contract by the bidder of the proposed Digital Banking Omni-Channel platform only	The clause refers to activates to be performed under this contract only
337	83				
338	83	Para 10) Installation, Maintenance and Support	Be responsible for studying of existing source systems, data mapping, integration with the Core Banking Solution/ Middleware, other external systems provided under scope of work, maintenance, support and overall management of the project.	Bidder proposes that a standard template for various source system data requirement shall be provided by the bidder. Bank and / or it's 3P to provide the data in the required format duly validated and as per the timelines and periodicity that's required for this proposed solution. Since, it involves other systems, the bidder do not know the structure of various source systems and also may not want to access systems other than what's being supplied by the bidder. This will also help the bank to ensure adequate protection on accessibility (even if it's read only mode) and any related performance issues thereof while extracting data from time to time	As per RFP. Bank can assist in collection of required data in templates provided by the Bidder.
339	83	Para 10) Installation, Maintenance and Support	RFP States, Seamless integration of supplied, customized, developed Digital Banking Omni-Channel Platform for Indian Bank to meet the Bank's Functional and Regulatory requirements.	Bidder understanding is that this will be as per the signed scope and until we go-live. After go-live, requirements from these will have to be studied on case to case basis and on mutual discussion, next steps to be planned. Please confirm bidder understanding is correct	The requirements are as per the Scope of Work (Sow) defined in the RFP document.
340	84	10)	The successful bidder will be required to implement all four environments for the solution i.e. Production/ Primary Site, Disaster Recovery (DR) Site, Near DR Site, Development and Test.	Pls. confirm whether bank will provide fully installed required hardware, Operating System and Database as asked by bidder for implementing Digital Omni channel Solution software components or bidder has to install all hardware, Operating System, database provided by Bank for Digital Omni channel Solution?	Bank will install the Hardware, Operating System and Oracle Database required. Further application level fine-tuning of the OS level parameters / Database to be carried out by the successful bidder.
341	84	10)	The hardware recommended should be scalable to support additional user journeys and modules.	Is bidder expected to provide make and model no of hardware such as Server, Storage, SAN switch or only sizing information for server or Virtual Machine with required Cores, Memory and Storage space requirement for Digital Omni channel Application?	Only sizing of hardware / infrastructure requirements to be provided by the Bidder during bid submission. Bank will provide necessary hardware / infrastructure.
342	84	10)	The hardware recommended should be scalable to support additional user journeys and modules.	Can bidder assume the scalability mentioned here is from application scalability support and hardware scalability requirements will be taken care by Bank as it will be provided by Bank	The Bidder to sizing of hardware / infrastructure requirements as per the platform / application scalability.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
343	84	10) Installation, Maintenance and Support	Any new regulatory & statutory requirement during/after implementation must be covered without additional cost to the bank during the contract period.	Consider modifying the clause as "Any new regulatory & statutory requirement during/after implementation **shall be discussed with the Bank and shall be implemented by the selected bidder as per timeline and cost agreed with the Bank."**	Minor customisations based on any regulatory & statutory requirement to be met by the successful bidder. Other change requests will be taken-up separately with the successful bidder for development under Digital CoE.
344	84	Para 10) Installation, Maintenance and Support	On-Site maintenance of Digital Banking Omni-Channel Platform and related products with customization, change management, addition of new reports as required and desired by the Bank. Performance tuning of application, necessary and adequate patches, upgrades, utilities, tools etc. after successful GO-LIVE of phase wise MVP of Digital Banking Omni-Channel Platform, inclusive of providing support for day to day functional and technical support to the Bank's team at Chennai.	Onsite maintenance will be for support calls, bug fixes, mutually agreed patches deployment and performance tuning. However New reports, customizations and tools are part of customization team and for which we have made recommendation through a separate clarification. Please confirm our understanding is correct?	As per RFP.
345	84	Para 10) Installation, Maintenance and Support	Any new regulatory & statutory requirement during/after implementation must be covered without additional cost to the bank during the contract period.	Reports after implementation will be part of customization team if bank seeks customization team or approves efforts thereof. Statutory requirement may seek additional validation, reports and / or features and / or modules which have surfaced after we went or which leads to additional efforts including licenses and hardware resources. Hence, we request the bank to restrict the point to 'until go-live'	Minor customisations based on any regulatory & statutory requirement to be met by the successful bidder. Other change requests will be taken-up separately with the successful bidder for development under Digital CoE.
346	84	Para 10) Installation, Maintenance and Support	All data files transmitting through various interfaces should be in encrypted form.	Will bank provide the encryption software as it may have to reside on source and destination systems as well. We will not and cannot load any software in systems not supplied by us. Hence Please confirm whether the bank will provide encryption software?	Necessary encryption and security as per Master Direction on Digital Payment Security Controls by RBI dated February 18, 2021 to be implemented. The communication protocol in the digital payment channels (especially over Internet) shall adhere to security standards. An appropriate level of encryption and security to be ensured and implemented in the digital banking platform.
347	84	Para No. 6	The successful bidder should study the requirements of the bank including customization and provide a BRD (Business Requirement Document) and Systems Requirement Study (SRS) report to the bank.	The Business Requirement Document is to be provided by the bank based on their business requirements.	Bank will provide the BRD and the successful bidder is expected to provide the SRS document to the Bank.
348	84	Para No. 8	The successful bidder has to migrate complete data from existing data sources to the proposed solution.	We will provide the format of data that is required and Bank would have to extract data from the existing systems and provide in bidder's format. Data completeness and accuracy will be Bank's responsibility.	As per RFP. Bank will assist the bidder for extraction of data from the existing systems.
349	84	Point 10	Any new regulatory & statutory requirement during/after implementation must be covered without additional cost to the bank during the contract period.	We request bank to consider,"Any new regulatory & statutory requirement during/after implementation must be covered at the mutually agreed commercials based on the efforts involved for the said changes during the contract period."	Minor customisations based on any regulatory & statutory requirement to be met by the successful bidder. Other change requests will be taken-up separately with the successful bidder for development under Digital CoE.
350	84	Section 10 - Installation, Maintenance and Support	The successful bidder has to migrate complete data from existing data sources to the proposed solution.	We assume the bank/existing vendors will support with extraction and transformation of data to new format	Bank will assist the bidder for extraction of data from the existing systems.
351	85	Para 10) Installation, Maintenance and Support	Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank.	Bidder request Bank to restrict the point to 'until go-live'. Post go-live it will be on case to case basis and on mutual agreement as any such requirement may lead to additional efforts and / or modules	Bidder must ensure and incorporate all necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards and Digital Payment Security Controls of RBI to maintain confidentiality, integrity, and availability of the data. Any vulnerability observed in IS Audit / VAPT is the responsibility of the successful bidder to ensure closure of the same within shortest time frame based on the vulnerability level of the IS Audit / VAPT observation.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
352	85	Para 10) Installation, Maintenance and Support	Bidder will be required to provide root cause analysis for all performance and availability problems that occur. Formal root cause analysis to be delivered within 48 hours of problem occurrence, including:	Request bank to change the clause as below which will help bidder to first give priority to resolve the issue and then provide the report to bank: Bidder will be required to provide root cause analysis for all performance and availability problems that occur. Formal root cause analysis to be delivered within 48 hours 3 business days of problem occurrence, including:	Any performance / availability related issues need to be fixed immediately and the RCA for the same to be delivered within 48 hours of the incident.
353	86	10) Installation, Maintenance and Support	Undertake and assist the bank official the following server administrator activities (indicative):	Since Infrastructure is not managed by Bidder many of the listed activities require additional access permissions include "Root" level privileges. Bidder request Bank to keep these activities outside the scope of Bidder. However Bidder will help Bank by supplying application related assistance to Bank or its FMS partner to carry out such tasks.	Please adhere to the terms of RFP. Wherever high privilege permissions are required, the same will be provided based on specific requirements.
354	86	Para 10) Installation, Maintenance and Support	Undertake and assist the bank officials for the following Access Control activities (indicative): a. User account Creation/ deletion as per access policy of the organization b. Creating/ modifying/ deleting groups c. Administering user rights, roles and passwords of all the relevant subsystems. d. Maintaining data access security etc. e. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.	These are all server related activities which is not in the scope of the successful bidder. Successful bidder shall assist the bank in all application related activities including reinstallation, reconfiguration etc., bank to take care of server related activities like file system maintenance, security patches which are not supplied by us etc. These are additional Infrastructure related activities and a separate skill set required which the application support personnel will not have. If Bank wants, we can factor dedicated Infrastructure support personnel. Please confirm whether it can be limited only to application related or whether	Bank will handle hardware / infrastructure related activities. Bidder to handle activates pertaining to the proposed platform and also liaison with Bank's team for effective implementation of the controls indicated.
355	87	10)	a. Installation, configuration and commissioning of Backup plan/ policy b. Configure Backup for automatic backup of Application and Data. c. Media Logs/ Replacement d. Recovery of Data in case of necessity etc. e. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.	Pls. confirm all the listed activities will be carried out by Bank or its Backup Software Vendor and bidder is only suppose to assist bank in what, when and how many times to back the application and Data of Digital Omni channel Solution	Bidder to assist the Bank for the listed activities.
356	88	10) Installation, Maintenance and Support	Conduct minimum 2 DR drills after Go live of first MVP in conjunction with the Bank or as required by the Bank in the period of 1 year from the date of Go Live.	Bidder understanding is that the DR will be conducted by Bank or its FMS partner, Bidder will be assisting Bank with application related activities like shutdown/re-start applications, checking sanity of application re-start etc. Request Bank to confirm	Bank will carry out the DR Drill. Successful Bidder to assist the Bank with application related activities during the DR Drills.
357	88	Para 10) Installation, Maintenance and Support	Enter into the obligation that in the event OEM releases a new version of software, and bank is using one of the previous versions, OEM would provide the full scope of services to the version used by bank for the period of at least 5 years from the date of go live.	This is to be taken care in EULA between Bank and OEM. If bidder is not the OEM then they have to go only with the OEM's view and hence, we request that any OEM who is bidding with SI or directly, should send a confirmation now itself. If not it will be based on the OEM's product support license policy. Request Bank to confirm this understanding	Bank will review the functionality / services offered through the new version and decide accordingly. However, the OEM should continue to support the existing version.
358	88		Enter into the obligation that in the event OEM releases a new version of software, and bank is using one of the previous versions, OEM would provide the full scope of services to the version used by bank for the period of at least 5 years from the date of go live.	We assume the expectation from OEM is to provide the scope of services. OEM intends to provide support for its product for the next 5 years for the then supported active version. Customer must have the active support via Subscription and Support contract with Bidder or an Extended Support Agreement. Continued support may require the customer to move to the latest version, release, or in the case of replacement offerings (including bundled products) the latest replacement product. Pls clarify that this is fine ?	Bank will review the functionality / services offered through the new version and decide accordingly. However, the OEM should continue to support the existing version.
359	89	13	Payment Terms for License fee & Implementation. ATS of Software:	HW Supply – 100% on Shipment SW Lic One time Supply – 100 % on Delivery (If Yearly subscription then billing is Yearly In Advance); HW AMC/ SW S&S or ATS – Yearly In Advance for all years. Implementation Milestone Based – 100% on completion (Gap between milestones should be with in 45 days) Other Services and O&M – Quarterly In Advance	Please refer Amendment Corrigendum
360	89	13 a	Payment	The payment terms are very stringent. We request the bank to revisit this and change this to as under" 1. 100% of License upon Contract execution/ License delivery whichever is earlier) 2. Implementation payments can be staggered based on different project milestone "	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
361	89	13 a	Payment	The payment terms are very stringent. We request the bank to revisit this and change this to as under" 1. 100 % of License upon Contract execution/ License delivery whichever is earlier) 2. Implementation payments can be staggered based on different project milestone."	Please refer Amendment Corrigendum
362	89	13)	Payment Terms	The given Payment milestones in RFP is based on delivery milestones including cost of Licenses, which are actually delivered upfront. We therefore request the following changes to the Payment terms: (1) Licenses 100% upon delivery of licenses; (2) ATS - annually in advance ; (3) Implementation services - to correspond to each of the proposed milestones; (4) Managed services Quarterly in advance	Please refer Amendment Corrigendum
363	89	13) Payment Terms	a) Payment for License (for Primary, NDR & DR Site) b) Implementation cost. b) Payment on Onsite Support. c) ATS of Software.	Bidder requests payment to be made as per below schedule: a) Licenses- 100% payment on delivery. b) Implementation- -Installation, Configuration of software / tools-60% -Go-Live of MVP-I - 10% -Go-Live of MVP-II- 10% -Go-Live of MVP-III- 10% -Go-Live of MVP-IV- 10% c) Payment of Onsite support to be paid quarterly in advance d) ATS to be paid annually in advance beginning a year from the date the	Please refer Amendment Corrigendum
364	89	13) Payment Terms	a) Payment for License (for Primary, NDR & DR Site) and Implementation cost: Bank defined **13 milestone for the License cost is payment.**	Recommended License cost to be paid **100% on delivery of licenses to the bank.**	Please refer Amendment Corrigendum
365	89	13) Payment Terms	a) Payment for License (for Primary, NDR & DR Site) and Implementation cost	Payment terms should not be linked to Delivery. For all pass through items like Licenses, SWs, HWs, the payment should be upfront	Please refer Amendment Corrigendum
366	89	13)Payment Terms	a)Payment for License (for Primary, NDR & DR Site) and Implementation cost:	We request changes in the Payment schedule. Licenses will need to be paid 100% on delivery and installation. Implementation payment is only given when solution is installed on DC/DR. This is too late as the first installation would happen at end of 9 month. The services payment should be in line with the various phases of development. Licenses should be paid based on installation.	Please refer Amendment Corrigendum
367	89	point 13, Payment Terms	1. Setting up of Project Management Office (PMO) and deployment of required man power : 10% of License Fees 2. Gap Analysis of the existing functionalities and Sign-off of Business Requirement Document (BRD) by Bank and Successful Bidder : 15% of License Fees 3.Installation, Configuration of software / tools required for the proposed Platform in Primary, NDR, DR & UAT environment : 40% of Implementation Cost 4. UAT sign off for MVP-I : 10% of License Fees 5. Go-Live of MVP-I : 10% of License Fees & 15% of Implementation Cost 6. UAT sign off for MVP-II :10% of License Fees 7. Go-Live of MVP-II : 5% of License Fees & 15% of Implementation Cost 8. UAT sign off for MVP-III :10% of License Fees 9. Go-Live of MVP-III : 5% of License Fees & 15% of Implementation Cost 10. UAT sign off for MVP- IV :10% of License Fees 11. Go-Live of MVP- IV : 5% of License Fees & 15% of Implementation Cost 12. After completion of Training : 5% of License Fees 13. After successful completion of DR drill post MVP-IV : 5% of License Fees	We request bank to consider, " 1. Setting up of Project Management Office (PMO) and deployment of required man power : 15% of License Fees 2. Gap Analysis of the existing functionalities and Sign-off of Business Requirement Document (BRD) by Bank and Successful Bidder : 25% of License Fees 3.Installation, Configuration of software / tools required for the proposed Platform in Primary, NDR, DR & UAT environment : 50% of Implementation Cost 4. UAT sign off for MVP-I : 10% of License Fees 5. Go-Live of MVP-I : 5% of License Fees & 12.50% of Implementation Cost 6. UAT sign off for MVP-II :10% of License Fees 7. Go-Live of MVP-II : 5% of License Fees & 12.50% of Implementation Cost 8. UAT sign off for MVP-III :10% of License Fees 9. Go-Live of MVP-III : 5% of License Fees & 12.50% of Implementation Cost 10. UAT sign off for MVP- IV :10% of License Fees 11. Go-Live of MVP- IV : 5% of License Fees & 12.50% of Implementation Cost 12. After completion of Training : 0% of License Fees 13. After successful completion of DR drill post MVP-IV : 0% of License Fees,"	Please refer Amendment Corrigendum
368	89		Payment Terms - SW	For Payment terms on Software from OEM, we request the Bank to make it 100% against the software delivery. ATS can be paid annually as and when due.	Please refer Amendment Corrigendum
369	90	13	All payments will be released within 30 days from the date of receipt of invoice subject to submission of proof and other related documents. Vendor has to submit the invoices, milestone sign-off & other documents required for release of payment.	Payments are due from date of receipt of invoice and payable within thirty (30) days of date of invoice. In the event of late payments, bidder reserves the right to charge a late payment fee @ 2% per month on the overdue amounts, in addition to the right of suspension of services, till the overdue amounts are paid.	It is clarified that on submission of invoices and relevant supporting documents, payment will be released within 30 days from the date of receipt of invoices at our office in normal circumstances IF all documents submitted are in order.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
370	90	13 (b)	Payment on Onsite Support: The Successful bidder has to ensure availability of the manpower requirement as per the RFP. The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be payable quarterly in arrears.	Payment for onsite manpower resource should be quarterly in advance	Please refer Amendment Corrigendum
371	90	13 ©	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 successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Bidder seek deletion of this clause.	As per RFP.
372	90	13) Payment Terms	b) Payment on Onsite Support The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be payable quarterly in arrears.	Recommended Payment of Onsite Support The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be **payable Monthly in arrears.**	Please refer Amendment Corrigendum
373	90	13)Payment Terms	a) ATS of Software:	ATS to be paid from date of installation which is in year 1	Please refer Amendment Corrigendum
374	90	13. b	Payment of Onsite Engineers	We request the bank to modify this as under " ….development engineer will be payable monthly in arrears."	Please refer Amendment Corrigendum
375	90	13. b	Payment of Onsite Engineers	We request the bank to modify this as under " ….development engineer will be payable monthly in arrears."	Please refer Amendment Corrigendum
376	90	c)	c) ATS of Software: The ATS cost after warranty period, shall be paid yearly in advance from the 3rd year onwards for the subsequent years after Go-Live of MVP-IV. The platform proposed as part of this RFP should be maintained with back-to-back support from the OEM on 24x7x365 basis by the Successful Bidder till the end of the contract period. bidder need to deploy one dedicated L3 onsite engineer at Bank's premises from 2nd year onwards having developer/ engineer background/ skillsets for carrying out any minor modifications in the application / platform based on the requirements of the Bank from time-to-time.	Can the support be provided from remote? Considering COVID situations, remote support should be allowed?	The requirement is exclusively for dedicated Onsite L3 engineer. Remote Support is otherwise also covered since Bank is paying ATS for the product / licenses..
377	90	c) ATS of Software:	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 successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of Technical bid is not taken up by the bank during the course of respective MVPs, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.	~~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 successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of Technical bid is not taken up by the bank during the course of respective MVPs, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.~~	As per RFP.
378	90	Change requests and enhancements	Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. should be carried out without any cost to the Bank	We assume that the Change Requests & enhancements will be part of '250 man-days' costing that has bank has asked for as part of commercials. Any effort over and above this will be mutually discussed and agreed.	Since ATS is paid separately for the cost of platform licenses/ application, any minor customisation / implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. in the platform / application should be carried out without any cost to the Bank. For other Change Requests & enhancements is as per Page no. 90 - Clause 13(d) - Change Requests / Enhancements in the Application.
379	90	Clause 13 (b) - Payment on Onsite Support	The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be payable quarterly in arrears.	The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be payable ~~quarterly~~ monthly in arrears.	Please refer Amendment Corrigendum
380	90	Clause 13 (c) - ATS of Software, Page 90	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 successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. All payments will be released within 30 days from the date of	The Bank shall have ~~not~~ the right to withhold any payment due to the successful bidder, in case of delays or defaults on the part of the successful bidder. ~~Such withholding of payment shall not amount to a default on the part of the Bank.~~ All payments will be released within 30 days from the date of receipt of invoice	It is clarified that on submission of invoices and relevant supporting documents, payment will be released within 30 days from the date of receipt of invoices at our office in normal circumstances IF all documents submitted are in order.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
381	90	d) Change Requests / Enhancements in the Application:	Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. should be carried out without any cost to the Bank. Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.	Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. should be carried out in accordance with the mutually agreed change control process without any cost to the Bank. Any version upgrades for the proposed solution should be provided in accordance with the mutually agreed change control process without any cost to the bank during the contract period.	Since ATS is paid separately for the cost of platform licenses/ application, any minor customisation / implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. in the platform / application should be carried out without any cost to the Bank. For other Change Requests & enhancements is as per Page no. 90 - Clause 13(d) - Change Requests / Enhancements in the Application.
382	90	Para Payment Terms Sub point c) ATS of Software	RFP States, 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 successful bidder.	Bidder requests the bank to withhold only relevant payment due after sharing the reasons and rationale behind such holding of payments and if it's solely attributable to the bidder and not to hold the overall payment	As per RFP.
383	91	16	Warranty / ATS The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.	We request the bank to define the start date of term of warranty and not linking to MVP IV as MVP IV is subjective and can vary. We recommend the start date of warranty to be UAT sign-off of MVP I.	Please refer Amendment Corrigendum
384	91	16)Warranty / ATS	The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.	Warranty will commence from date of go-live. Please update the warranty as 3 months from go live of each phase.	Please refer Amendment Corrigendum
385	91	14) Change Orders	The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following: the place of delivery; and / or the Services to be provided by the Supplier;	In accordance with the mutually agreed change control process, The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following: the place of delivery; and / or the Services to be provided by the Supplier;	As per RFP
386	91	15) Service Level Agreement (SLA)	Service Level Agreement (SLA) The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of issuing the purchase order. SLA format will be shared with the Successful bidder along with Purchase order.	Service Level Agreement (SLA) The supplier shall be required to sign Service Level Agreement (SLA) covering all agreed terms and conditions of this RFP and the Proposal Purchase Order within 30 days from the date of confirmation of successful bidder issuing the purchase order. SLA format will be shared with the Successful bidder along with Purchase order.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
387	91	16) Warranty / ATS	The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV.	2 years onsite comprehensive warranty for the licenses software will start from the date of Delivery of Software license to the bank.	Please refer Amendment Corrigendum
388	91	16) Warranty / ATS	The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.	Will warranty start from the date of completion or Go-Live of MVP-IV or will it start from the completion of MVP-I?	Please refer Amendment Corrigendum
389	91	16) Warranty / ATS	The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.	The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years. [Note: Warranty shall be subject to warranty exclusion on the Services Agreement.]	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
390	91	Clause 14 - Change Orders, Page 91	If any such change causes an increase or decrease in the cost of, or the time required for, the Bidder's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the bidder for adjustment under this clause must be asserted within thirty (30) days from the date of the bidder's receipt of the Bank's change order.	Change orders shall be valid when executed by both the parties, in writing. If any such change causes an increase or decrease in the cost of, or the time required for, the Bidder's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the bidder for adjustment under this clause must be asserted within thirty (30) days from the date of the bidder's receipt of the Bank's change order. On receipt of such claim from the Bidder, Bank shall provide written comments or acceptance within seven (7) days. Bidder may also propose changes to the scope and/or compensation under a SOW and Bank shall consider such	As per RFP
391	91	Clause 15	Service Level Agreement (SLA) The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of issuing the purchase order. SLA format will be shared with the Successful bidder along with Purchase order.	Service Level Agreement (SLA) The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP mutually agreed between the parties, in writing and Purchase Order within 30 days from the date of issuing the purchase order. SLA format will be shared with the Successful bidder along with Purchase order.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
392	91	Clause 17 - Human Resource Requirements	The successful bidder shall be the principal employer of the employees, agents, contractors, etc., engaged by them and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc.	The successful bidder shall be the principal employer of the employees, agents, contractors, etc., engaged by them and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against direct loss or liability, third-party claims, actions or proceedings, if any, whatsoever direct nature that may arise or caused to the bank through the action negligence of supplier's employees, agents, contractors, etc.	As per RFP
393	91	d) Change Requests / Enhancements in the Application: C	Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.	We request bank to consider, Any version upgrades for the proposed solution should be provided at the mutually agreed commercial based on the efforts involved to the bank during the contract period.	Please refer Amendment Corrigendum
394	91	Para 14) Change Orders	RFP states, The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following:	Bidder request Bank to modify the clause as below The Bank may at any time, by a written order given to the bidder make changes, **on mutual consent,** within the general scope of the Contract in any one or more of the following:	As per RFP
395	91	Para 15) Service Level Agreement (SLA)	SLA format will be shared with the Successful bidder along with Purchase order.	Bidder Request Bank to share a single template with the Bidder suggested response/resolution time SLA before the time of bid submission.	SLA will contain the contents & terms of RFP only after incorporating the amendments if any issued by the Bank.
396	91	Para 15) Service Level Agreement (SLA)	SLA format will be shared with the Successful bidder along with Purchase order.	Please share the expected SLA with response time and resolution time for application and also if any penalty attached to the same as we need to factor the cost suitably for this.	Response time and resolution time are already mentioned in the RFP
397	91	Para 15) Service Level Agreement (SLA)	SLA format will be shared with the Successful bidder along with Purchase order.	Bidder Request Bank to share a single template with the Bidder suggested response/resolution time SLA before the time of bid submission.	Response time and resolution time are already mentioned in the RFP
398	91	Para No. 6	Warranty / ATS The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.	Product Support will commence immediately upon delivery of the software in order for Bank to avail of software updates and product support services during the project period. Product Support for the entire contract period will be quoted as part of the total TCO, along with the Product license cost, split annually. Request Bank to accept the same in consideration of the TCO.	Please refer Amendment Corrigendum
399	92	17) Human Resource Requirements	Bidder to provide the profile and list of the resources working on the project after kick-off meeting. Any change in the resources during the project shall be with the permission of the bank and it will be the responsibility of the bidder to ensure that a replacement resource is assigned and available in the project with similar experience and sufficient knowledge transfer is carried out to ensure smooth functioning of the project. In case of any such events leading to deficiency in the project deliverables / functioning, the same will be treated as lack of performance on part of bidder.	Bidder to provide the profile and list of the key resources working on the project after kick-off meeting. Any change in the such key resources during the project shall be with the permission of the bank, which permission shall not be unreasonably delayed or withheld and it will be the responsibility of the bidder to ensure that a replacement resource is assigned and available in the project with similar experience and sufficient knowledge transfer is carried out to ensure smooth functioning of the project. Provided however no such permission shall be required in case of illness, disability, death, termination of such key personnel. In case of any such events leading to deficiency in the project deliverables / functioning, the same will be treated as lack of	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
400	92	17) Human Resource Requirements	The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc.	The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc. claiming employment benefits from the bank.	As per RFP
401	92	19) Maintenance	All software installed must be maintained with latest patches and fixes free from any known bugs, vulnerabilities, etc. Certificate for the same should be submitted half-yearly to Bank by the successful bidder. During the contract period, all regulatory / statutory requirements/ modifications to existing solution should be done without any additional cost to the Bank. If bank upgrades the hardware, operating system or database the software must support new hardware and database during the contract	All software installed must be maintained with latest patches and fixes free from any known bugs, vulnerabilities, etc. Certificate for the same should be submitted half-yearly to Bank by the successful bidder. During the contract period, all regulatory / statutory requirements/ modifications to existing solution should be done in accordance with mutually agreed change control process without any additional cost to the Bank. If bank upgrades the hardware, operating system or database in agreement with successful bidder the software must support new hardware and database during the contract	Since ATS is paid separately for the cost of platform licenses/ application, any minor customisation / implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. in the platform / application should be carried out without any cost to the Bank. For other Change Requests & enhancements is as per Page no. 90 - Clause 13(d) - Change Requests / Enhancements in the Application.
402	92	19) Maintenance, para 2	Also, the successful bidder agrees to maintain the entire supplied Digital Banking Omni-Channel Platform, on 24x7x365 basis to ensure meeting the terms of the RFP. For any major break down such as application crash, the successful bidder must arrange for immediate onsite support for recovery and resumption of operations. Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the contract period, all updates and upgrades should be free and must be implemented without any additional cost to the bank.	We request bank to consider, "Also, the successful bidder agrees to maintain the entire supplied Digital Banking Omni-Channel Platform, on 24x7x365 basis to ensure meeting the terms of the RFP. For any major break down such as application crash, the successful bidder must arrange for immediate onsite support for recovery and resumption of operations. Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the contract period, all updates and upgrades should be free and must be implemented at the mutually agreed commercials based on the efforts involved towards such upgrades.	Please refer Amendment Corrigendum
403	92	19) Maintenance, para 4	All software installed must be maintained with latest patches and fixes free from any known bugs, vulnerabilities, etc. Certificate for the same should be submitted half-yearly to Bank by the successful bidder. During the contract period, all regulatory / statutory requirements/ modifications to existing solution should be done without any additional cost to the Bank. If bank upgrades the hardware, operating system or database the software must support new hardware and database during the contract.	We request bank to consider, " All software installed must be maintained with latest patches and fixes free from any known bugs, vulnerabilities, etc. Certificate for the same should be submitted half-yearly to Bank by the successful bidder. During the contract period, all regulatory / statutory requirements/ modifications to existing solution should at the mutually agreed commercials based on the efforts involved towards such upgrades or changes. If bank upgrades the hardware, operating system or database the software must support new hardware and database during the contract."	Since ATS is paid separately for the cost of platform licenses/ application, any minor customisation / implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. in the platform / application should be carried out without any cost to the Bank. For other Change Requests & enhancements is as per Page no. 90 - Clause 13(d) - Change Requests / Enhancements in the Application.
404	92	Para 17) Human Resource Requirements	RFP States, Throughout the lifecycle of the project, resources shall be available onsite on all days.	Request Bank to please make it as on all working days of Bank at Chennai and as per the mutually agreed shift deployment.	The resources deployed as part of PMO setup to be available on all working days during the course of the MVP journey. The resources deployed separately for production support required for 24x7x365 operations to be available for 3 shifts per day on all days.
405	93	21	Subcontracting - This clause details that subcontracting shall be subject to prior consent.	We humbly request your good office to remove the condition precedent of prior consent as these administrative processes unwarrantedly affect timelines. In any case, Bidder shall continue to be liable for all acts/omissions of its subcontractors and shall all time ensure necessary compliance of its confidentiality obligations.	It is clarified that the bidder can engage their own employees or the services of the employees of the principle / OEM. Any other sub-contracting is not permitted without explicit permission of the Bank in writing. Bank at its own discretion may permit or deny the same.
406	93	21	The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank. Bank at its own discretion may permit or deny the same.	The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank which consent shall not be unreasonably delayed or withheld. Bank at its own discretion may permit or deny the same.	It is clarified that the bidder can engage their own employees or the services of the employees of the principle / OEM. Any other sub-contracting is not permitted without explicit permission of the Bank in writing. Bank at its own discretion may permit or deny the same.
407	93		The successful bidder will not subcontract or delegate or permit	Please confirm that this consent can be taken during implementation and not	It is clarified that the bidder can engage their
408	93	20) Contract Period	The contract period will commence from the **date of signing the SLA** and will be valid up to a period of five years (with two-years warranty and three years ATS).	Recommended to modify the clause as The contract period will commence from the **date of purchase order** and will be valid up to a period of five years (with two-years warranty and three years ATS).	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
409	93	20) Contract Period	The contract period will commence from the date of signing the SLA and will be valid up to a period of five years (with two-years warranty and three years ATS)	What will be the total contract period? Implementation+Warranty 2 years+ATS 3 years will be the total contract period. Please confirm	Total contract period will be 5 years from the date of signing the contract. First 2 years of the Contract will be the warranty period and next 3 years will be ATS period.
410	93	21 - Sub-Contracting	The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank. Bank at its own discretion may permit or deny the same.	Considering the large scope of this marquee opportunity, we kindly request the Bank to allow the bidders to partner with Subject Matter Experts / Domain Experts for a successful implementation to the Bank.	It is clarified that the bidder can engage their own employees or the services of the employees of the principle / OEM. Any other sub-contracting is not permitted without explicit permission of the Bank in writing. Bank at its own discretion may permit or deny the same.
411	93	23) Transfer of Ownership/ Title	The successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank on delivery of the material at the location(s) specified by bank.	Title ownership of Licenses will not be transferred to the Bank as this is OEM IP. The licenses shall grant Bank with appropriate right to use the licenses.	It is clarified that, the successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank. The licenses shall grant Bank with appropriate right to use the licenses.
412	93	23) Transfer of Ownership/ Title	The successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank on delivery of the material at the location(s) specified by bank	We request bank to remove the mentioned point	It is clarified that, the Licenses delivered to be Enterprise-wide perpetual license for all the modules / platform offered for the Bank's operations. The licenses shall grant Bank with appropriate right to use the licenses.
413	93	23) Transfer of Ownership/ Title	Transfer of Ownership/ Title The successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank on delivery of the material at the location(s) specified by bank	License ~~Transfer of Ownership/ Title~~ The successful bidder shall pass ~~the title of ownership of the Licenses~~ license of the Licensed Material supplied under this _ Contract to Indian Bank on delivery of the Licensed ~~m~~Material at the location(s) specified by bank in the License Agreement	It is clarified that, the successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank. The licenses shall grant Bank with appropriate right to use the licenses.
414	93	24) Insurance	The Service Provider may be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/ commission/ dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third party liability coverage to organisation when cyber risk materializes and / or cyber security controls at organization fails. The coverages established by the cyber insurance shall cover property, theft and network level security.	Bidder suggests below modification: The Service Provider may be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/ commission/ dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third party liability coverage to organisation when cyber risk materializes and / or cyber security controls at organization fails. The coverages established by the cyber insurance shall cover property, theft and network level security.	No modification is sought in this clause by the bidder.
415	93	Clause 23 - Transfer of Ownership/ Title	The successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank on delivery of the material at the location(s) specified by bank.	The successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank on ~~delivery of the material at the location(s) specified~~ payment by bank of charges due to the successful bidder for the same, and subject to Section 38 and the Banks compliance with this Contract.	It is clarified that, the successful bidder shall pass the title of ownership of the Licenses supplied under this Contract to Indian Bank. The licenses shall grant Bank with appropriate right to use the licenses.
416	93	Para 15) Service Level Agreement (SLA)	The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of issuing the purchase order.	When the SLA be signed is not clear. We propose that contract and SLA to be closed together and from the effective date of contract signing all activities and measurements shall commence and it will be for a period of 5 years from the effective date of signing. Request Bank to clarify this and bring clarity on the on the overall contract period.	The contract and SLA to be signed by the successful bidder within 30 days of issue of Purchase Order. The contract period will be for a period of 5 years and starts from contract date. However start date for ATS for licenses will start from the date of Licence delivery to the Bank.
417	93	Para 21) Sub-Contracting	The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank. Bank at its own discretion may permit or deny the same.	If bidder is not the OEM, they have to engage the services of OEM and other partners as needed and overall sub-contracting. The bottom-line responsibility is still with the successful bidder. Hence, we request the Bank to suitably word to this effect	It is clarified that the bidder can engage their own employees or the services of the employees of the principle / OEM. Any other sub-contracting is not permitted without explicit permission of the Bank in writing. Bank at its own discretion may permit or deny the same.

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418	93	Penalty / Guarantees on Response to Errors	Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.	We request this penalty to be reconsidered as it is extremely high and in tenable for bidder	Please refer Amendment Corrigendum
419	94	29	Liquidated Damages (LD) The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedules, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the bidder's performance. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful bidder's inability to meet the established delivery dates, the purchaser may take suitable penal actions deemed fit in addition to invocation of performance guarantee. **Liquidated Damages on delay in Implementation**: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank	Implementation phase: (0.5% of the cost of the affected/impacted deliverables for the respective implementation phase) The implementation phases penalty shall be capped to 10% of the delayed/affected implementation charges and will exclude price of application software, hardware, OS, Database, tools and peripheral applications	Please refer Amendment Corrigendum
420	94	29	Liquidated Damages on delay in Implementation:	For delay beyond the implementation schedule - Only the delays solely attributable to the bidder will qualify here as the liability to forfeit 0.5% is on the bidder	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5.13 (page-48) of Section-III for every week or part thereof subject to maximum of 10% of cost of project deliverables for the respective implementation phase, for the delay solely attributable to Bidder. Once the Liquidated Damages (LD) reaches 10% of the cost of the project, Bank reserves the right to terminate the contract.
421	94	27) Delays in the Supplier's Performance	If at any time during performance of the Contract, the Supplier or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the Supplier shall promptly notify the Purchaser in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Supplier's notice, the Purchaser shall evaluate the situation and may at its discretion extend the Supplier's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract	If at any time during performance of the Contract, the Supplier or its subcontractor(s) should encounter conditions solely and entirely attributable to it impeding timely delivery of the Goods and performance of Services, the Supplier shall promptly notify the Purchaser in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Supplier's notice, the Purchaser shall evaluate the situation and may at its discretion extend the Supplier's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract	As per RFP
422	94	28) Jurisdiction	The Contract shall be interpreted in accordance with the laws of	The Contract shall be interpreted in accordance with the laws of India. Any	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
423	94	29) Liquidated Damages (LD)	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser.	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project **deliverables for the respective implementation phase for the delay solely not attributable to purchaser(and not on the cost of the project as proposed by Bank, as the project would have commenced and would have completed many deliverables and hence applying LD on the cost of the project is requested to be removed).**	As per RFP
424	94	29) Liquidated Damages (LD)	The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedules, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the bidder's performance. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful bidder's inability to meet the established delivery	The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedules solely and entirely attributable to the bidder, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the bidder's performance. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful bidder's inability to meet the established delivery	As per RFP
425	94	29) Liquidated Damages (LD) Para 2	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank	We request bank to consider, Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.2% of the implementation cost per week of the affected deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	As per RFP
426	94	Clause 27 - Delays in the Supplier's	Delivery of the Goods and performance of Services shall be made by the Supplier in accordance with the time schedule prescribed by the Purchaser in the Schedule of Requirements	Delivery of the Goods and performance of Services shall be made by the Supplier in accordance with the time schedule prescribed by the Purchaser in the Schedule of Requirements	As per RFP.
427	95	29	Liquidated Damages on delay in Implementation:	For delay beyond the implementation schedule - Only the delays solely attributable to the bidder will qualify here as the liability to forfeit 0.5% is on the bidder	It is clarified that the delays solely attributable to the bidder will qualify
428	95	29	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	LD to be calculated on the unperformed portion of the total contract only.	Please refer Amendment Corrigendum
429	95	30	Penalty / Guarantees on Response to Errors	Penalty of 2 lakh per hour is very steep. Penalty is a deterrent to the vendor to ensure good services. We request bank to put a minimal penalty value of INR 2000/ hour for reasons attributable to the vendor.	Please refer Amendment Corrigendum
430	95	30	Penalty / Guarantees on Response to Errors	Penalty of 2 lakh per hour is very steep. Penalty is a deterrent to the vendor to ensure good services. We request bank to put a minimal penalty value of INR 2000 / hour for reasons attributable to the vendor.	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
431	95	29) Liquidated Damages (LD)	For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value	As per RFP
432	95	29) Liquidated Damages (LD)	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule resulting from solely and entirely attributable to the supplier, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of ~~10~~5% of cost of the deliverables for the respective implementation phase ~~project~~ for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses ~~10~~5% of the cost of the project, Bank reserves the right to terminate the contract in	As per RFP
433	95	30)	Penalty / Guarantees on Response to Errors	The definition of the severity levels for Severity 1, 2 and 3 should be revisited for both response and resolution times given the dependencies across different components such as software system, network and hardware dependencies amongst others. In addition the proposed penalty is severe and request the Bank to consider capping this @ 2% of the amount payable annually under Managed services contract	Please refer Amendment Corrigendum
434	95	30) Penalty / Guarantees on Response to Errors	* Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.	We request bank to relax the mentioned point as it is very stringent on the bidders part	Please refer Amendment Corrigendum
435	95	30) Penalty / Guarantees on Response to Errors	Severity 1: Response time : 15 minutes Resolution Time : 60 minutes Severity 2 : Response time : 61 minutes Resolution Time : 4 hrs Severity 3 : Response time : 4hrs minutes Resolution Time : 24 hrs	We request bank to consider, " Severity 1: Response time : 60 minutes Resolution Time : 180 minutes Severity 2 : Response time : 3 hrs, Resolution Time : 12 hrs Severity 3 : Response time : 72 hrs, Resolution Time : on best of effort basis at the mutually agreed timelines"	Please refer Amendment Corrigendum
436	95	30) Penalty / Guarantees on Response to Errors	Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.	Request Bank to consider the following changes to the Penalty Clauses a. The proposed Penalty of Rs.2Lakhs per hour is too high for bidder to accept. Request Bank to reduce it. b. The Proposed Resolution time of 24 hours for non-critical calls is too aggressive. Request Bank to revise it to 3 business days. c. Exclude Non-critical calls(Severity 3) from Penalty considerations, which is as per Industry practice also. d. Bidder requests a overall cap of 5% penalty on monthly FMS service fees	Please refer Amendment Corrigendum
437	95	30) Penalty / Guarantees on Response to Errors	Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value &Penalty to be 5000/per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table	Please refer Amendment Corrigendum
441	95	8)Onsite Technical Support (24x7 onsite / production Support engineers)	Bank has specified # of support staff and L3 engineers and at the same time , there are SLA provisions with panelties	# of people required for support to meet the SLA to be decided by bidder	The bidder to provide minimum 3 resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained. The cost for Onsite resources for the count of resources proposed to be deployed is forming part of TCO as per the commercial bid.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
438	95	Liquidated Damages on delay in Implementation:	For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	Bidder suggests below modification: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 5% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 5% of the cost of the project, Bank reserves the right to terminate the contract	As per RFP
439	95	Para 30) Penalty / Guarantees on Response to Errors	Issue Classification Response Time Resolution Time* Severity 1 15 minutes 60 minutes Severity 2 61 minutes 4 hours Severity 3 > 4 hours 24 hours	The SLA expectation from bank is very stringent. We request the bank to kindly consider and incorporate accordingly. issue Classification Response Time Resolution Time* Severity 1 15 minutes 4 Hours Severity 2 60 minutes 24 hours Severity 3 > 4 hours 72 Hours	Please refer Amendment Corrigendum
440	95	Para No. 2	Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 1.5 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	(1) LD should be on delay solely attributable to the 'Bidder" and not "delay solely not attributable to purchaser" as given in the RFP. Liability should be on the Bidder / supplier only if the delay is solely on account of Bidder / supplier; (2) given the complexity and scale of the project we request the bank to cap the LD at 5%.	As per RFP
442	95		* Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.	Request to reconsider this clause since its very strict. Atleast not to apply this clause during the 2 years of warranty period.	Please refer Amendment Corrigendum
443	95		Failure of the successful bidder to maintain uptime SLA will attract penalty as mentioned above. The penalty will be deducted from the charges payable during the contract period. In case, the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder. Once the penalty crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.	Failure of the successful bidder to maintain uptime SLA will attract penalty as mentioned above. The penalty will be deducted from the charges payable during the contract period. In case, the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder. Once the penalty crosses 10̶5% of the cost of the project, Bank reserves the right to terminate the contract in accordance with the termination provisions. Notwithstanding any other provisions contained in the Contract, successful bidder shall not be responsible for a failure to meet any Service Level, in accordance with the Contract if such failure is caused due to reasons attributable to or failure of Bank or the other service providers to perform its or their obligations.	Please refer Amendment Corrigendum
444	96	32	Performance Security	Performance Security : In the presence of SLAs and other penalty provisions, a performance security in the form of BG for 69 months is way too much to ask for.	As per RFP
445	96	33	Limitation of Liability	Please set the LOL cap to the total fees paid for last 12 months under the applicable SOW Neither the client nor the Bidder shall be liable to the other for loss of production, loss of profit, loss of anticipated savings, loss of good will and reputation or other indirect, incidental, punitive, special or consequential loss or idleness or extended stay or any like damage which may be suffered by such other party in connection with the Contract, whether arising out of any delay or breach or otherwise whether or not the party had been advised of the possibility of such damages.	Asper RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
446	96	33) Limitation of Liability	Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. This limit shall not apply to third party claims for a. IP Infringement indemnity b. Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.	Bidder suggests below modification: Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. Neither Party shall be liable for any indirect, special, incidental, exemplary or punitive damages (including, without limitation, loss of revenue, profits, business) under this agreement and the aggregate liability of Company, under this agreement shall not exceed more than the total fees actually received to the company from the Bank for the Service that gives rise to such liability during the twelve month period immediately preceding such claim. Bidder shall be excused and not be liable or responsible for any delay or failure to perform the services or failure of the services or a deliverable under this Agreement to the extent that such delay or failure has arisen as a result of any delay or failure by the Bank or its employees or agents or any third party service provider of the Banks and their employees to perform any of its duties and obligations as set out in the Agreement. In such event, the Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank or its employees or agents or third party service providers of the Bank and their employees. Such failures or delays shall be brought to the notice the Bank and subject to mutual agreement with the Bank, the Bidder shall take such actions as may be necessary to correct or remedy the failures or delays. The Bidder shall be entitled to invoice the Bank for additional costs incurred in connection with correction or remedy as above at t & m rate card agreed herein, provided such delay has been caused by Bank or its employees or agents or third party service providers of the Banks and their employees.	As per RFP
447	96	30) Penalty / Guarantees on Response to Errors	Once the penalty crosses **10% of the cost of the project**, Bank reserves the right to terminate the contract.	Overall cumulative SLA penalty to be capped to 5% of Implementation cost.	Please refer Amendment Corrigendum
448	96	33) Limitation of Liability	Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. This limit shall not apply to third party claims for a. IP Infringement indemnity b..	Bidder is accepting unlimited liability for point (a) and (b) as mentioned under this clause however Bidder's aggregate liability should be limited to contract value whether it is in contract, indemnity, tort, negligence, strict liability in tort, by statute or otherwise for any claim in any manner under the Contract. Hence, Bidder proposes below modifications to this clause. Successful bidders aggregate liability *(whether in contract, indemnity, tort, negligence, strict liability in tort, by statute or otherwise)* under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. This limit shall not apply to third party claims for a. IP Infringement indemnity *(Please suggest this refers to which clause? is this refer to clause 34) Indemnity Clause?)*	Asper RFP
449	96	33) Limitation of Liability	No Exclusion clause for indirect and consequential damages etc..	Bidder cannot be held responsible and liable for any consequential, incidental, indirect, special or punitive damage, business interruption, lost business, lost profits, loss of revenue, loss of goodwill, or lost savings. This clause is very common in most of the public sector and government bid. Also, this clause is present in the model_rfp_for_selection_of_implementation_agencies-2018. Hence, Bidder proposes to include below additions to this clause which is applicable for both parties. *"In no event shall either party be liable for any consequential, incidental, indirect, special or punitive damage, business interruption, lost business, lost profits, loss of revenue or goodwill, or lost savings even if it has been advised of their possible existence."* This is one of the critical clauses which we request the Bank to consider to change as proposed.	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
450	96	33) Limitation of Liability	Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.	Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the ~~fees received by the Successful bidder in the twelve month period immediately preceding the date such liability arose~~ contract value. For the purpose for the section, contract value at any given point of time, means the fees received by the Successful bidder in the twelve month period immediately preceding the date such liability arose ~~aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.~~	As per RFP
451	96	33) Limitation of Liability	Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copyright, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.	Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copyright, vendor should in accordance with the terms of the License Agreement defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor	As per RFP
452	96	Clause 33 - Limitation of Liability	Successful bidders aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. This limit shall not apply to third party claims for a. IP Infringement indemnity b. Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.	Successful bidders total aggregate liability under the contract shall be ~~at actual and~~ limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the ~~aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender~~ average amounts paid by Bank to successful bidder under the applicable SOW during each consecutive twelve (12) months following the first event giving rise to the claim. This limit shall not apply to third party claims for a. IP Infringement indemnity b. Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a valid patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor. Such indemnity shall be governed by Clause 34. IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES , NOR FOR ANY FOR BUSINESS INTERRUPTION, LOSS OF ANTICIPATED SAVINGS, LOSS OF GOODWILL OR REPUTATION OR LOSS OF PROFITS HOWSOEVER CAUSED, ARISING OUT OF OR IN CONNECTION WITH THIS CONTRACT AND WHETHER OR NOT THE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
453	97	34) Indemnity Clause	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.	Bidder suggests below Addition: The intellectual property rights and the ownership in all the tools, processes, software, utilities, and methodology including any Bidder proprietary products or components thereof used in the provision of Services and/or development of Deliverables hereunder and all new ideas, inventions, innovations, or developments exclusively conceived, developed or made by Bidder while providing Services (including without limitation, the development of such Deliverables) hereunder shall remain the sole and absolute property of Bidder, and Bidder shall continue to retain ownership rights as regards all intellectual property therein ("Bidder INTELLECTUAL Property"). Bidder shall grant in favour of the Bank a non-exclusive, non-transferable, perpetual paid up license to use the Bidder Intellectual Property provided that the rights of the Bank to use such Bidder Intellectual Property does not include the rights to (a) sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the Bidder Intellectual Property in favour of any third person (either for commercial consideration or not (including by way of transmission), and/or (b) reverse compile or in any other way arrive at or attempt to arrive at the source code of the Bidder Intellectual Property. Residuary Rights. Each Party shall be entitled to use in the normal course of its business and in providing same or similar services or development of similar deliverables for its other Banks, the general knowledge and experience gained and retained in the unaided human memory of its personnel in the performance of this Agreement. For the purposes of clarity the Bidder shall be free to provide any services or design any deliverable(s) that perform functions same or similar to the Deliverables being provided hereunder for the Bank, for any other Bank or customer of the Company (including without limitation any affiliate, competitor or potential competitor of the Bank). Nothing contained in this Clause shall relieve either party of its confidentiality obligations with respect to the proprietary and confidential information or	As per RFP
454	97	34) Indemnity Clause	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.	This clause does not specifically mention how the infringement arises. Such infringement should arise from use of the Goods or software or hardware provided by Supplier. Please refer **clause 36. Patent Rights** which states that infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware. Hence we have proposed below modifications to this clause. If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party ***and such infringement arising from use of the Goods or software or hardware provided by Supplier*** , then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep	Please refer Amendment Corrigendum
455	97	34) Indemnity Clause	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify and defend the Bank and keep it indemnified on that behalf. This provision shall be subject to and governed by the IP indemnity provision in the License Agreement	Please refer Amendment Corrigendum
456	97	34) Indemnity	If at the time of the supplying, installing the platform/ software in	The following clauses to be added to this clause: Bidder will not be liable for	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
457	97	35) Disclaimer	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.	Bidder suggests below modification: 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. **Except any damage, loss , claims occurred caused to grievous injury and/or death of the employee , officer, director, contractor etc. of the Bidder due to gross negligence and wilful misconduct of any employee, officer, third party appointed by Bank.**	As per RFP
458	97	Clause 34 - Indemnity Clause, Page 97	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any valid patents, trademarks or other rights claimed by any third party, then in respect of all reasonable costs, charges, expenses, direct losses and other damages finally awarded by a court of competent jurisdiction which the Bank may suffer on account of such third-party claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf. Supplier shall have sole control and authority over the defence and/or settlement of such a claim, suit or action, including the right, at its sole discretion to (i) procure for Bank the right to use the infringing platform/ software, (ii) replace the infringing platform/ software with a non-infringing, functionally equivalent one, (iii) suitably modify the infringing platform/ software so that it is non-infringing, or (iv) accept return of the infringing platform/ software and refund a pro-rata portion (based on a five-year straight line depreciation commencing upon delivery) of any fees paid by Bank to Supplier with respect to such platform/ software. The indemnity is conditional upon Bank giving Supplier prompt written notice of, and cooperating with Supplier in connection with, the defence of any such claim, suit or action, including appeals and negotiations. This indemnity shall not extend to any claim of infringement to the extent resulting from: (i) Bank's specifications, (ii) third party software, where the Bank's use of such software has been in accordance with relevant licensing terms (iii) modification of the platform/ software unless made by Supplier, (iv) use or incorporation of the platform/ software in a manner for which they were not designed; or (v) use or combination of the platform/ software with items not provided by Supplier. THE INDEMNITY SET FORTH IN THIS SECTION 34 STATES SUPPLIER'S ENTIRE OBLIGATION AND LIABILITY, AND BANK'S SOLE AND EXCLUSIVE REMEDY, WITH RESPECT TO ANY INFRINGEMENT OF A THIRD PARTY'S INTELLECTUAL	Please refer Amendment Corrigendum. Clauses pertaining to IPR are already covered under Clause no. 38.
459	98	38	Intellectual Property Rights (IPR) - While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users.	Please clarify whether Bank is looking for perpetual licenses of unlimited quantity or perpetual licenses for the volumes given in the 1.18.14 page 77 of the RFP, with growth during the contract period.	Please refer Addendum Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
460	98	36) Patent Rights	The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof.	Bidder suggests below modification: The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software 11.1 Bidder shall have no obligations with respect to any claims to the extent that the claim arises or results from: (i) Bidder's compliance with the BANK's specific technical designs or instructions; or (ii) Inclusion in the Deliverables and/or Services of any content or other materials provided by BANK and if the claim relates to or arises from any Customer provided material; or (iii) Modification, alteration, adjustment of the Deliverables and/or Services after delivery by the Bidder to the BANK, if such modification, alteration, adjustment was not made by or on behalf of Bidder; or (iv) Operation or use of some or all of the Deliverables and/or Services in combination with products, information, specification, instructions, data, materials not provided by Bidder; or (v) use of the Deliverables and/or Services for any purposes for which the same have not been designed or developed or other than in accordance with any applicable specifications or documentation provided under the agreement; or (v) Use of a superseded or altered release of some or all of the Deliverables or any modification thereof furnished under this Agreement including, but not limited to the BANK's failure to use corrections, fixes, or enhancements made available by Bidder	As per RFP
461	98	36) Patent Rights	The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof.	The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the ~~Goods or software or hardware~~ Licensed Material or any part thereof. This provision shall be subject to and governed by the IP indemnity provision in the License Agreement	As per RFP
462	98	38) Intellectual property	Source code and indemnification	We have stated as a response to Clause 34 Clause 2 - comments on those sections are repeated here along with comments to Section 6 which dictates the license terms of the SW in use and which will override this RFP and the contract	As per RFP
463	98	38) Intellectual Property Rights (IPR)	While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users..	Bidder will retail all pre-existing intellectual property rights including any modifications, enhancements and derivative works on such pre-existing intellectual Property Rights and any license will be provided for Bank's internal business purposes during the term of the contract hence bidder has proposed below modification to this clause. While the successful bidder/ OEM shall retain the **_pre-existing_** intellectual property rights **_(including any modifications, enhancements and derivative works on such pre-existing intellectual Property Rights)_** for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use for **_internal business purposes during the term of the contract_** without limitation on the number of users... Further, Bidder also requests for the inclusion of below provisions for the protection of any IP developed, or created, or customized by Bidder for Bank during the performance of the contract. **_""All IP developed, or created, or customized by Bidder, its OEMs and subcontractors, in connection with the Agreement, including deliverables developed for the Bank and/or jointly with Bank shall be owned by Bidder except for "Pre-Existing IP" of other Party or a third party. Bidder grants to Bank a limited, non-exclusive, non-transferable, worldwide, royalty free license to use such IPs solely for Bank's internal business purposes during the term of the contract. Any third-party IP(s) or product(s) will be provided in accordance with respective third party's terms and conditions""_**	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
464	98	38) Intellectual Property Rights (IPR)	While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period........................	There is no specific provision for duty to mitigate hence bidder would like to propose below addition to this clause. *Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to the Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts.*	As per RFP
465	98	38) Intellectual Property Rights (IPR)		Request for the inclusion during agreement; IPR of Customization shall remain with product proprietor / successful bidder	As per RFP
466	98	38) Intellectual Property Rights (IPR)	While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period.	While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall at Bank's cost place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period	As per RFP
467	98	38) Intellectual Property Rights (IPR)	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product.	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. **This provision shall be subject to and governed by the warranty provision in the Services Agreement.** In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, **subject to depreciation over a 5 year period** of use along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product. **This provision shall be subject to and governed by the IP indemnity provision in the License Agreement.**	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
468	98	Clause 36 - Patent Rights, Page 98	The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof.	The Supplier shall indemnify the Bank against all third-party claims of infringement of valid patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof. Remedies to the infringement obligation contained herein shall be governed by Clause 38. This indemnity shall not extend to any claim of infringement to the extent resulting from: (i) Bank's specifications, (ii) third party software, where the Bank's use of such software has been in accordance with relevant licensing terms (iii) modification of the Goods or software or hardware unless made by Supplier, (iv) use or incorporation of the Goods or software or hardware in a manner for which they were not designed; or (v) use or combination of the Goods or software or hardware with items not provided by Supplier.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
469	98	Clause 38 - Intellectual Property Rights (IPR), Page 98	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product.	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse a pro-rata portion (based on a five-year straight line depreciation commencing upon delivery) to the bank for any amounts paid to bidder for such deliverables , along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in the form of service credits, in case service levels are not met because of inability of the bank to use the proposed product.	As per RFP.
470	98	Clause 38 - Intellectual Property Rights (IPR), Page 98		Notwithstanding anything to the contrary set forth in this Contract, Bank acknowledges and agrees that the successful bidder may utilize Bidder Materials in the performance of Services to Bank on a non-exclusive basis. (i)In the event Bidder Materials are embedded in the Deliverables, the successful bidder grants to Bank a non-exclusive, non-transferable, irrevocable, royalty free and perpetual license for the Bank's internal use of the same as part of the Deliverables in which they are embedded. Nothing contained in this Contract shall be construed to grant Bank any right to use or exploit such Bidder Material in its stand-alone form separate and apart from the Deliverables. (ii)In the event Bidder Materials are not embedded in the Deliverables but used by the successful bidder in the performance of the Services and required by Bank to receive the benefit of the Services, successful bidder grants to Bank a non-exclusive, non-transferable, revocable, royalty free license for the term of the applicable SOW for the Bank's internal use of the Services in which they are used. Nothing contained in this Contract shall be construed to grant Bank any right to use or exploit such Bidder Material in its stand-alone form separate and apart from the Services. Bidder Materials for the purposes of this clause shall mean all tools, software, methodologies, processes, know-how and other information or material (i) created or licensed by successful bidder prior to the commencement of an applicable SOW or outside the scope of such SOW, (ii) created by successful bidder in the course of providing Services under an applicable SOW without using Bank's materials or Bank's Confidential Information, and (iii) and any modifications or	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
471	99	39) Acceptance of Purchase Order	Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.	Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year. Purchase order, if any shall be issued only for administrative purposes and any conflicting/ additional terms of purchase order shall not be applicable.	As per RFP. However, it is clarified that, the Purchase Order issued to the Successful Bidder shall be based on the RFP, amendments issued (if any) on this RFP and Commercial Terms submitted by the successful bidder forming part of this RFP.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
472	99	41) Settlement of Disputes	In case of dispute or difference arising between the Purchaser and a Supplier relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Purchaser and the Supplier; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which shall be final and binding on the parties.	In case of dispute or difference arising between the Purchaser and a Supplier relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Purchaser and the Supplier; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the presiding Arbitrator, the Presiding Arbitrator shall be appointed in accordance with the Arbitration and Conciliation Act, 1996.	As per RFP
473	99	Clause 39	39) Acceptance of Purchase Order Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.	39) Acceptance of Purchase Order Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.	Please refer Amendment Corrigendum
474	99	Para 39) Acceptance of Purchase Order	Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.	Bidder proposes below modification to this clause; 45) Acceptance of Purchase Order Acceptance of purchase order should be submitted within **7 working** days (excluding Saturdays, Sundays and Bank holidays in Chennai) of purchase order along-with authorization letter. If for any reason L1 bidder backs out after issuance of purchase order or the purchase order issued to the L1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist **disqualify** the bidder **from bidding for any contract with this Bank** for a period of one year **from the date of notification by bank to the bidder** .	As per RFP. Bank may provide extension of time to the successful bidder on specific cases on the basis of request submitted by the successful bidder.
475	100		If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the parties.	If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the provisions of the Arbitration and Conciliation Act, 1996 shall prevail.	As per RFP
476	100		Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association (IBA).	Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association (IBA).	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
477	101	45) Termination for Convenience	Bank, by 90 days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective. The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect: a. to have any portion completed and delivered at the Contract terms and prices; and / orb. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier.	We request bank to consider, Bidder suggests below modification: Either Party , by 90 days' written notice sent to the other party , may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective.	As per RFP
478	101	41 (f)	the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and	the parties shall continue to perform their respective obligation under the contract unless they otherwise agree or such obligation itself is a subject matter of dispute; and	As per RFP
479	101	43) Coverage of Successful Bidder under the EPF & MP Act 1952 Employees' Provident Funds and Miscellaneous Provisions Act, 1952	The Successful bidder has to submit attendance, salary, appointment letters etc. of all the outsourced employees for any type of services engaged either through contractors or directly. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the Electronic Challan cum Return (ECR) should be submitted.	We request bank to remove the mentioned point	Statutory requirement. As per RFP.
480	101	44) Exit Requirements	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier at Bank's cost shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services. This provision shall be subject to terms of the License Agreement and the Services Agreement.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
481	101	45) Termination for Convenience	Bank, by 90 days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective. The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect: a. to have any portion completed and delivered at the Contract terms and prices; and / or b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured	Customer will be liable for payment for all the Services rendered up to the effective termination date irrespective of milestone achieved, any deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments), all expenses bidder incurs in terminating the services and prepaid expenses to vendors in the event of termination. Additionally, Termination fees of 5% of remaining contract value needs to be paid to bidder in the event of Termination for convenience.	As per RFP
482	101	45) Termination for Convenience	The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods	Please let us know the timelines for the same, Is this thirty days or 90 days?	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
483	101	45) Termination for Convenience	Termination for convenience - this clause details Bank's unilateral right to terminate the contract for convenience	While we are fine to accept the unilateral right of termination for convenience by the Bank, we humbly request your good office to consider addition of provision relating to mutually agreed termination convenience fees as Service Provider may have heavily invested in assignment under the contract and will incur losses due to such termination event for no fault.	As per RFP
484	101	45) Termination for Convenience	Bank, by 90 days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective.	Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	As per RFP
485	101	45) Termination for Convenience	The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect	The ~~Goods~~ deliverables that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining deliverables ~~Goods~~, the Purchaser may elect	It is clarified that, the terms "Deliverables" and "Goods" are having the same meaning in this RFP
486	101	45) Termination for Convenience	Bank, by 90 days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective. The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect: a. to have any portion completed and delivered at the Contract terms and prices; and / or b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier.	Bidder proposes Bank to remove this clause in its entirety as this is software supply environment hence this is not applicable. If Bank wants to retain this clause, then it should not be applicable for first two years from the date of commencement of this Contract. Bank may not exercise its right of termination for convenience within the 2 years from the date of commencement of this Contract. If the contract is terminated, Bank is liable for payments in respect of services rendered till the effective date of termination plus 10% of the TCV as a termination of convenience fee.	As per RFP.
487	101	Clause 44 - Exit Requirements, page 101	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services as per a transition SOW signed between the Parties.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
488	101	Clause 45 - Termination for Convenience, Page 101	The Goods that are complete and ready for shipment within thirty (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices.	In the event of termination of Contract for convenience, Purchaser shall pay Supplier all amounts due for Services rendered up to the effective date of termination and any t**ermination fee** agreed to in the respective SOW. The Goods that are complete and ready for shipment within ~~thirty~~ ninety (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices.	Para-1 is Not Accepted. As per RFP. Para-2 - Typo error. Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
489	102	46	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part: a. if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser; b. if the successful bidder fails to perform any other obligation(s) under the Contract. c. If the successful bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing	Upon termination, customer would pay bidder for (1) all Services bidder provides, and any Products and Materials bidder delivers through termination, (2) all expenses bidder incurs through termination, and (3) any charges bidder incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	As per RFP
490	102	46	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.	Bidder Request deletion of this clause	As per RFP
491	102	46	if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser;	Request to add a 30 days cure period time	As per RFP. Bank has already provided 90 days notice period.
492	102	46	Termination for default - this clause is unilateral for termination due to cause	While we are fine with the obligations under this clause that will lead to termination by the Bank, we humbly request your good office to make this clause mutual pursuant to written notice of 30 days. Also, we humbly request to cap the additional expenses recovery to 10% of the concerning incomplete deliverables/services.	As per RFP. Bank has already provided 90 days notice period.
493	102	47	The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure. If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the	In the event of Force Majeure: customer would pay bidder for (1) all Services bidder provides, and any Products and Materials bidder delivers through termination, (2) all expenses bidder incurs through termination, and (3) any charges bidder incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses.	As per RFP. Either party can terminate the contract without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
494	102	47	Force Majeure	1. Client will pay for all the services rendered till effective date of termination including any termination fees 2. If FME continues for more than 30 days we require termination rights	As per RFP. Either party can terminate the contract without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.
495	102	45) Termination for Convenience	b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier	b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed ~~Goods~~ deliverables and Services and for materials and parts previously procured by the Supplier	It is clarified that, the terms "Deliverables" and "Goods" are having the same meaning in this RFP
496	102	46) termination for default	b) if the successful bidder fails to perform any other obligation(s) under the Contract.	b) if the successful bidder fails to perform any other material obligation(s) under the Contract, within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser	As per RFP. The proposed modifications are already covered in the RFP
497	102	46) Force	For purposes of this clause, "Force Majeure" means an	For purposes of this clause, "Force Majeure" means an event beyond	As per RFP
498	102	46) Termination for Default	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part.	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default to cure such a breach sent to the Supplier, failing which Bank may terminate this Contract in whole ~~or in part.~~	As per RFP
499	102	46) Termination for Default		Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	As per RFP
500	102	46) Termination for Default	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part: if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser; if the successful bidder fails to perform any other obligation(s) under the Contract.	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract ~~in whole or in part~~: if the successful bidder fails to deliver any or all of the Goods deliverables and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser and the successful bidder fails to remedy such failure within such 90 days period; if the successful bidder fails to perform any other obligation(s) under the Contract and the successful bidder fails to remedy such failure within such 90	As per RFP
501	102	46) Termination for Default	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, ~~Goods~~ deliverables or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar ~~Goods~~ deliverables or Services subject to a maximum of 5% of the fees for such deliverables or Services that otherwise would have been payable to the successful bidder. ~~However, the Supplier shall continue performance of the Contract to the extent not terminated.~~	As per RFP. It is clarified that, the terms "Deliverables" and "Goods" are having the same meaning in this RFP.
502	102	46) Termination for Default	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part: a. if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser; b. if the successful bidder fails to perform any other obligation(s) under the Contract. c. If the successful bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.	Bidder suggests below modification: **Either Party** , without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the other party , may terminate this Contract in whole or in part: a. if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser; b. if the **either party** fails to perform any other obligation(s) under the Contract. c. If the **either party** , in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
503	102	46) Termination for Default	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.	Request deletion of this clause since the optimal way forward in these situations is the way of mutual discussion.	As per RFP.
504	102	47) Force Majeure	The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.	The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, **pandemics,** quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.	As per RFP
505	102	Clause 46 - Termination for Default, Page 102	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part: b. if the successful bidder fails to perform any other obligation(s) under the Contract. In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part: b. if the successful bidder materially fails to perform any other material obligation(s) under the Contract, and such breach has not been cured within thirty (30) calendar days after receipt of written notice of such breach (or such additional cure period as the non-defaulting party may authorize in writing). In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated. Supplier has the right to terminate this Agreement if the Bank materially breaches any obligation hereunder which has not been cured within thirty (30) calendar days after receipt of written notice of such breach (or such additional cure period as the non-defaulting party may authorize in writing).	As per RFP. Bank has already provided 90 days notice period.
506	102	Para 46) Termination for Default	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part:	*Bidder Request Bank to consider either one of he following changes to the termination for Default clause:* **First option** - (i) In the event **of default of the Supplier to render the service** ~~the Bank terminates the Contract in whole or in part~~, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services **subject to the maximum cap of 10% of the undelivered portion** . However, the Supplier shall continue performance of the Contract to the extent not **defaulted** ~~terminated~~. *or* **Second option-** **(ii) In the event of material breach by Supplier,** *the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services.* **Such excess cost can be claimable as a direct damage which shall not exceed the total liability of the Supplier under this Agreement.** ~~However, the Supplier shall continue performance of the Contract to the extent not terminated~~.	As per RFP.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
507	102		c) If the successful bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.	c. If the successful bidder has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.	As per RFP
508	103	47) Force Majeure	If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.	If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods deliverables received and services rendered or complete transition / handover to the in-coming Vendor / Service Provider.	As per RFP.
509	103	48) Confidentiality		Bidder suggests below addition: Bidder shall not be liable for disclosure or use of any materials or information provided by BANK or developed by Bidder which is: i) Possessed by Bidder prior to receipt from BANK, other than through prior disclosure by BANK, as documented by Bidder's written records; ii) Published or available to the general public otherwise than through a breach of Confidentiality; iii) Obtained by Bidder from a third party with a valid right to make such disclosure, provide that said third party is not under a confidentiality obligation to BANK; iv) Developed independently by the Bidder. v) Disclosed by the Bank to another without any confidentiality obligations. In the event that Bidder is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Bidder shall promptly notify BANK and allow BANK a reasonable time to oppose such process before making disclosure. Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party. Nothing contained in this contract shall limit the Bidder from providing similar services to any third parties or reusing the skills, know-how, and experience gained by the employees in providing the services contemplated under this contract. The provisions shall not apply to: (i) hold all such Confidential Information in	The proposed provisions are exhaustively covered in NDA. Hence, the changes proposed are not accepted.
510	103	48) Confidentiality	Confidentiality	Confidentiality This provision shall be subject to confidential information provision in the Services Agreement.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
511	103	Clause 47 - Force Majeure, Page 103	If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.	If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) three (3) months, either party hereto reserves the right to immediately terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider. In the event successful bidder is subjected to uncontrollable event(s) including but not limited to pandemic, government action or prohibition, curtailment or prohibition of transportation, affecting health and safety of employees, where successful bidder is unable to provide services from the service location set out in the SOW and/or implement its business continuity plan ("Uncontrollable Event"), then Bank hereby agrees that (a) unless otherwise notified by the successful bidder, such Uncontrollable Event shall not be construed as a Force Majeure Event as set out in Section 47; and (b) the successful bidder shall be entitled to allow its employees to work and perform Services from an alternative location using hardware (laptop or desktop or thin client) provided by successful bidder or the Bank or that is personal to the employee ("Remote Working"). In the event of an Uncontrollable Event leading to Remote Working, successful bidder shall notify in writing or through electronic mail to Bank as soon as reasonably practicable of the Uncontrollable Event and successful bidder implementing Remote Working. During the period successful bidder provides Services in Remote Working mode (1) Bank hereby acknowledges that successful bidder will have limited control over the	As per RFP
512	103	Clause 48 - Confidentiality	After termination of the contract also the successful bidder / supplier shall not divulge any data/ information collected from the Bank during the project. The successful bidder and its employees either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.	After termination of the contract also the successful bidder / supplier/ Bank shall not divulge any data/ information collected from the Bank disclosing Party during the project for a period of five (5) years following disclosure of such data/information thereof. The successful bidder and its employees either during the term or after the expiration of this contract for a period of five (5) years following disclosure, shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank. On termination of this Contract, each party agrees to promptly deliver to the other party all Confidential Information of the other party then in such party's possession upon request by the other party (save that each party may retain copies of such information if (a) required to be retained by law (b) reasonably required for legal defence or audit purposes (c) solely contained in archived back up files). Each party shall in any event be entitled to retain one copy of the other party's Confidential Information for record keeping purposes.	As per RFP. The clauses w.r.t. Non-Disclosures are already covered in Annexure-VII - NDA as part of the RFP document.
513	104	51	The supplier shall provide unrestricted access to its premises...	The frequency of Audit be such that it does not interrupt the normal operations and recommend to be only once a year.	As already informed in the RFP document, advance notice will be provided for carrying out such audits (internal and external). Since the audit is carried out based on regulatory requirements / compliance, restricting the audit timelines as once a year may not be possible.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
514	104	51	Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.	**Bidder suggests this provision be dropped:** ~~Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.~~	As per RFP
515	104	49) Negligence	In connection with the work or contravenes the provisions of other Terms, if the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at	Request the Bank to delete this clause since the concept is covered in the termination for clause.	Please refer Amendment Corrigendum
516	104	49) Negligence	In connection with the work or contravenes the provisions of other Terms, if the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the successful bidder.	Bidder proposes below modification to this clause; In connection with the work or contravenes the provisions of other Terms, if the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable (*i.e. minimum 30 days cure period*) and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf *subject to limitation of liability cap* . Thereafter, the Bank may make good the failure at the risk and cost of the successful bidder.	Please refer Amendment Corrigendum
517	104	49) Negligence	Negligence In connection with the work or contravenes the provisions of other Terms, if the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the successful bidder.	Negligence In connection with the work or contravenes the provisions of other Terms, if the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice (of not less than 30 days), the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the successful bidder subject to maximum of 5% of the fees that otherwise would have been payable to the successful bidder for the failed obligation. This provision shall be subject to termination in the Services Agreement.	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
518	104	51) Inspections and Tests	The supplier shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/ regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the supplier, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the supplier related to this agreement and cause inspection.	The supplier shall provide ~~unrestricted~~ reasonable access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/ regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the supplier, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the supplier related to this agreement and cause inspection. In no event shall supplier be required to disclose its internal commercial information including profit margins, mark up etc. [Audit]	As per RFP
519	104	Clause 51 - Inspection and Tests, Page 104	The Purchaser's right to inspect, test and, where necessary, reject the Goods or software after the delivery shall in no way be limited or waived by reason of the software having previously been inspected, tested and passed by the Purchaser.	The Purchaser's right to inspect, test and, where necessary, reject the Goods or software after the delivery shall in no way be limited or waived by reason of the software having previously been inspected, tested and passed by the Purchaser; provided such inspection, test or rejection is made within the Acceptance Period, and Supplier fails to provide any remedy.	Please refer Amendment Corrigendum
520	105	52) Use of Contract Documents and Information	Use of Contract Documents and Information The successful bidder shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed/authorized by the successful bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance. The successful bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.	Use of Contract Documents and Information The ~~successful bidder~~ Either party shall not, without the Purchaser's other party's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser other party in connection therewith, to any person other than a person employed/authorized by the successful bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance. The successful bidder shall not, without the Purchaser's other party's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.	As per RFP
521	107	54) Other Terms and Conditions	Successful bidder/Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful bidder/Service Provider and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful bidder/Service Provider, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the successful bidder/Service Provider shall be paid by the successful bidder/Service Provider alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the successful bidder's/Service Provider's employees, agents, contractors, subcontractors etc. The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.	Bidder suggests below modification: Successful bidder/Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful bidder/Service Provider and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power ~~or outside the scope of power,~~ vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful bidder/Service Provider, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the successful bidder/Service Provider shall be paid by the successful bidder/Service Provider alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the successful bidder's/Service Provider's employees, agents, contractors, subcontractors etc. ~~The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.~~	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
522	107	Clause 54 - Other Terms and Conditions, Page 107	The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.

The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad | The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against direct loss or liability, third-party claims, actions or proceedings, if any, ~~whatsoever~~ direct nature that may arise or caused to the Bank through the ~~action~~ gross negligence of Successful Bidder/Service Provider's employees, ~~agents,~~ contractors, subcontractors ~~etc~~.

The bidder shall also indemnify Bank against all third party claims of infringement of registered patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad. Such indemnity shall be governed by the | Please refer Amendment Corrigendum |
| 523 | 107 | | Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the bank. | **Bidder suggests this provision be dropped:**

~~Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the bank.~~ | As per RFP |
524	107		The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad	Subject to the terms of the License Agreement, ~~T~~he bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the ~~goods, software(s), hardware(s)~~ Licensed Material or any part thereof in India ~~and abroad~~	As per RFP
525	108	54 - Other Terms and Conditions	Bidders to quote for entire Digital Banking Omni-Channel Platform from single OEM	We would like to highlight to the Bank that this clause is restrictive and based on the vast scope, the solution stack will involve multiple OEMs. Hence, we request the Bank to kindly remove this restriction and allow the bidders to propose the best-of-the-breed solution stacks meeting the requirements of the Bank.	It is clarified that, the requirement of the bidder to quote one OEM is only for the Integrated Digital Banking engagement platform. The system software's / tools required forming part of the platform / framework is not referred in this clause
526	108	54)Other Terms and Conditions	Bidders to quote for entire Digital Banking Omni-Channel Platform from single OEM.	Please clarify this state. This indicates that only one OEM is allowed which would not provide the bank with the nest solution stack. Please clarify and delete/modify statement	The requirement of the bidder to quote one OEM is only for the Integrated Digital Banking engagement platform. The system software's / tools required forming part of the platform / framework is not referred in this clause.
527	108		In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof, the bidder shall act expeditiously to extinguish such claims. If the bidder fails to comply and Bank is required to pay compensation to a third party resulting from such infringement, the bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Bank will give notice to the bidder of such claims, if it is made, without delay by fax/e-mail/registered post	In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the ~~Goods~~ Licensed Material or any part thereof, the bidder shall act expeditiously to extinguish such claims. If the bidder fails to comply and Bank is required to pay compensation to a third party resulting from such infringement, the bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Bank will give notice to the bidder of such claims, if it is made, without delay by fax/e-mail/registered post. This provision shall be subject to the terms of the Licensed Agreement.	As per RFP
529	109	Clause 55.2 - Representation and Warranties, Page 109	The Bidder represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following:	The Bidder ~~represents and~~ warrants as of the date hereof, which ~~representations and~~ warranties by their nature shall survive during the term of the Contract only ~~and termination hereof~~, the following:	As per RFP
530	109	iv	That there are –
(a) no legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under this Contract; and	That there are –
(a) no legal proceedings pending against Bidder or its team which adversely affect performance under this Contract; and	As per RFP
531	109		(b) no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies	(b) no inquiries or investigations are pending against Bidder or its team members by any statutory or regulatory or investigative agencies that will affect the Performance of this contract	Please refer Amendment Corrigendum
532	109		(b) no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies	(b) no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies which adversely affect/may affect performance under this Contract	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
533	110	Clause 55.2 (xi)and xii - Representation and Warranties, Page 110	The Bidder represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following: That the Bidder owns, has license to use or otherwise has the right to use, free of any pending or threatened liens or other security or other interests all Intellectual Property Rights, which are required or desirable for the project and the Bidder does not, in carrying on its business and operations, infringe any Intellectual Property Rights of any person. None of the Intellectual Property or Intellectual Property Rights owned or enjoyed by the Bidder or which the Bidder is licensed to use, which are material in the context of the Bidder's business and operations are being infringed nor, so far as the Bidder is aware, is there any infringement or threatened infringement of those Intellectual Property or Intellectual Property Rights licensed or provided to the Bidder by any person. All Intellectual Property Rights (owned by the Bidder or which the Bidder is licensed to use) are valid and subsisting. All actions (including	The Bidder, to the best of its knowledge represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following: That to the best of Bidder's knowledge, the Bidder owns, has license to use or otherwise has the right to use, free of any pending or threatened liens or other security or other interests all Intellectual Property Rights, which are required or desirable for the project and the Bidder does not, in carrying on its business and operations, infringe any Intellectual Property Rights of any person. None of the Intellectual Property or Intellectual Property Rights owned or enjoyed by the Bidder or which the Bidder is licensed to use, which are material in the context of the Bidder's business and operations are being infringed nor, so far as the Bidder is aware, is there any infringement or threatened infringement of those Intellectual Property or Intellectual Property Rights licensed or provided to the Bidder by any person. All Intellectual Property Rights (owned by the Bidder or which the Bidder is licensed to use) are valid and subsisting. All actions (including registration, payment of all registration and renewal fees) required to maintain the same in full force and effect have been taken thereon and shall keep the Bank indemnified in relation thereto.	As per RFP
535	111	55.2 Representation and Warranties	xii. Any intellectual property arising during the course of the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank.	This clause is arising conflict of **clause 2) Escrow** which states that The source code of customizations done by the successful bidder on the latest version of the application software under the proposed solution running in the bank is to be kept in escrow once in a quarter. Hence, we request to remove this clause as we are agreeing for Escrow mechanism for customizations done by bidder	Bank will own the IP for additional development/ customisation carried out as per bank specific requirements. However the entire software code will be maintained under escrow arrangement.
536	111		Publicity clause - This clause details the publicity rights for the bidder with explicit consent of the Bank	We humbly request your good office to remove the condition precedent for seeking approval, however, we will surely ensure to comply with confidentiality obligations. We shall surely ensure to keep your good office intimated prior to any publication.	As per RFP
537	111		xii Any intellectual property arising during the course of the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank.	xii Any intellectual property arising during the course of the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank. The representations and warranties shall be subject to exclusions to warranties as contained in the Services Agreement.	Any intellectual property created by the bidder specifically for the Bank under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank except for Supplier's Pre-existing IP.
538	112	55.7 - Solicitation of Employees	Non Solicitation - This clause unilaterally requires bidder to not to solicit Bank's employees	While we are principally fine with the obligation herein, however, we humbly request your good office to make the clause mutual, as during the currency of agreement, Bidder shall also be exposing its trained resources. Hence, we request to make the clause mutual wherein Bank should also not solicit Bidder's employees for the term of contract upto one year post expiration of the contract	Please refer Amendment Corrigendum
543	112	55.7 - Solicitation of Employees	The selected Bidder, during the term of the contract shall not without the express written consent of the Bank, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the	The selected Bidder Either Party, during the term of the contract, and for a minimum of 12 months thereafter, shall not without the express written consent of the Bank other Party, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or	Please refer Amendment Corrigendum

S.No.	Page No	Para No	Description	Query Details	Bank's Response
539	112	55.9 Substitution of Team Members	Substitution of Team Members - this clause details resource planning during the assignment under the RFP.	We humbly request for your good office to remove the monetary penalty due to substitution of key staff during assignment. Moreover, Bidder shall substitute key staff with consent of the Bank and Bank also reserves the right to terminate this contract if substituted staff does not meet the satisfactory levels of the Bank requirements.	Refer to RFP.
541	112	55.9 Substitution of Team Members	If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages..	Bidder Request Bank to consider the following change to the clause:

If the Bank is not satisfied with the substitution during implementation phase- The same to be intimated formally to the selected bidder and if the selected bidder is not taking action to correct within 30 days from receipt of such communication, the Bank have the right not to pay for the resource and for the period after 30 days of the notification. If the situation continues then Bank will escalate to the selected bidder as per the escalation matrix and both parties to get it resolved within 90 days failing which it can be referred to an arbitrator. (Bank's ask for terminating the contract for such happening – is not right and such clauses if remain prohibits the bidder from participating in such one-sided views. Hence the above is proposed) | Will be discussed with the Successful Bidder |
| 542 | 112 | 55.9 Substitution of Team Members | During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level of qualifications and expertise. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment. The Bidder will have to undertake that no such substitution would delay the project timelines. | During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level of qualifications and expertise. ~~If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment. The Bidder will have to undertake that no such substitution would delay the project timelines.~~ | Please refer Amendment Corrigendum |
| 544 | 112 | 55.9 Substitution of Team Members | During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level of qualifications and expertise. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment | During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level of qualifications and expertise; provided that concurrence shall not be required for substitution due to (i) resignation; (ii) move for career aspirations; (iii) termination for cause; (iv) death or disability; (iv) prolonged absences; or (v) loss of work authorisation/ right to work. If the ~~Bank is not satisfied with the~~ substitution is not of the same level of qualifications and expertise, the Bank reserves the right to terminate the contract ~~and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages~~. The Bank reserves the right to reasonably insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment. | Please refer Amendment Corrigendum |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
545	113	55.9	Substitution of Team Members - If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages	The proposed team to ensure the project success needs mutual cooperation and support. This is something that can mutually agreed upon. Termination of contract, recovery of payments made and 10% LD are very severe - request Bank to remove commercial linkage from this point.	Will be discussed with the Successful Bidder
546	119	Section V (22)	The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank	What are the specification of the Bank. Please provide more details on scope - for e.g. are the reports operational reports in nature or analysis ?	Standard reports as part of the Platform to be provided. Further, necessary reports as per the functionalities provided, transactions based reports, online scrolls for Government transactions, necessary analytics & dashboards to be provided.
547	119	Section V (23)	The Platform must provide robust integration layer for integrating into a Bank's existing analytics packages, proposed CRM systems or any other internal systems for easy data exchange for analytics use-cases	What is the nature of data exchange the current CRM system is capable of integrating with ? Please give us details of the product name and version no of the CRM system	Platform should provide industry standard integration methodologies / mechanisms - to integrate with target systems used in the Bank.
548	119	Technical Specification - 1	The platform shall provide an Omni channel experience to customers / users with excellent User Interface (UI) and User Experience (UX).	We request the bank to clarify whether the bank intend to replace the current Internet/Mobile Banking Application(s)	Currently Bank will be offering separate Mobile App and portals offering Omni-Channel experience to the customers.
549	119	Technical Specification - 1	The platform shall provide an Omni channel experience to customers / users with excellent User Interface (UI) and User Experience (UX).	We request the bank to clarify whether any UI/UX agency would be part of this engagement or the vendor is expected to provide UX/UI strategy	Please refer RFP for capabilities outlined to be implemented in the platform.
550	120	Technical Specification - 3	The platform should have ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.	We request the bank to clarify if they are hosting the customer preferences or personalization data in any CRM system as of today?	Platform should have capability to provide personalized experience using platform level preferences or integration to get preferences from other systems (via APIs).
551	121	I, 21	TECHNICAL SPECIFICATIONS	The platform is expected to Extract, Transform and Load data from source systems. Please help us understand the expectations from the proposed Digital Banking Omni-Channel Platform with an example or sample business scenario.	This will be primarily used during migration of customer data or for loading of any bulk customer data required as part of any customer journeys.
552	121	I, 21	TECHNICAL SPECIFICATIONS	The platform is expected to be big data ready. Please help us understand what is meant by big data ready and what is the expectation here.	The platform should have support for major Big Data Platforms.
553	121	Technical Specification - 12	The platform should be capable to provide both downloadable mobile applications and browser-based mobile solutions, mobile App with lighter version for slow network speed. Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices. Assisted mode through Branch Portal (accessible through tablet devices and Branch Intranet) and services accessible through automated self-service kiosks. The bank would also like to extend the platform to wearables	We request the bank to share more technical details about the Self-service Kiosk on which the application will run	Platform should provide integration capabilities to integrate with future target systems.
554	122	SECTION-V, PART I	(i) – TECHNICAL SPECIFICATIONS: 24. The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions.	Requesting bank to provide the level of Vertical scalability desired in terms of percentage if it is related to Infrastructure since any IT Infrastructure like Server, Storage, SAN switches, Backup etc. has fixed vertical scalability.	Bidder is expected to suggest hardware requirements as outlined in RFP for the platform to function as per the requirements outlined in the RFP.
555	122	Technical Specification - 19	24. The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions. - Mandatory	We request the bank to clarify if they are hosting the customer preferences or personalization data in any CRM system as of today?	Platform should have capability to provide personalized experience using platform level preferences or integration to get preferences from other systems (via APIs).
556	123	28	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	What is the technology of existing Ticketing Tool with which integration would be done? What sort of integration interfaces / mechanisms supported? Will existing ops team of the bank's manage the SIEM having workload for "Digital Banking Omni-Channel platform"?	Standard integration methodologies and mechanisms way to integrate with respective tools.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
557	123	33	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank.	What is the TPS stipulated by the bank for various operations and IT systems?	The platform to support average TPS of 300 and peak TPS of 750 during the 1st year of operation. The TPS is expected to increase based on the performance & volume metrics defined in the RFP.
558	123	(i) – TECHNICAL SPECIFICATIONS - Sub Point 28	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	Request Bank to provide the name of current ticketing and APM tools used by Bank for evaluating the integration options.	Bidder need to integrate the platform with Bank's Ticketing and APM tool.
559	123	SECTION-V, PART I	34. The platform should support Bank's requirements of 120 minutes Recovery Time Objective (RTO) and Zero Recovery Point Objective (RPO).	Since Storage solution will be provided by Bank, bidder would like to know whether the existing Storage array has native Storage level replication feature which bidder can leverage for Data Replication between Primary DC & DR site for achieving zero RPO? If yes, whether the Storage side configuration for replication will be done by existing Storage Support provider?	DC/DR setup would be as per current DR/DC setup in the bank.
560	123	Technical Specification - 28	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	We request bank to provide more details on the current Ticketing tool and application monitoring tool	Platform should have capability to integrate with existing systems. Further details will be discussed with Successful bidder in PMO stage.
561	124	39	The platform should possess analytics capability and the framework should have reporting components like graphs, charts etc.	What is the functional scope of the analytics capability desired by the bank?	For Analytics, the platform a) should log various types of user engagements across various channels and generate analytics on such customer behaviour, b) should provide high level analytics of financial transactions of the customers. Further details will be discussed with successful bidder during PMO/gap analysis phase.
562	124	40	The platform should provide cross platform support and integration via API / Web Services or via SDK with other Apps.	What are the other Apps? How many such Apps?	Bank is looking for readiness of platform with integration to other apps using APIs/SDK approach.
563	124	(i) – TECHNICAL SPECIFICATIONS - Sub Point 28	The platform should provide cross platform support and integration via API / Web Services or via SDK with other Apps.	Bidder request Bank to explain, what is meant by cross platform support? Requirement is not clear.	Platform should support integrations to other platforms via APIs /Web services/SDK.
564	125	FS #2	Change / Select Language	Please confirm the list of languages that is required for Retail internet and Retail mobile banking apps. Kindly confirm if the multi language support is for these 2 applications only ?	The following languages - Hindi, Assamese, Bengali, Gujarati, Kannada, Kashmiri, Konkani, Malayalam, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Tamil and Telugu are to be supported in Internet Banking portals (Retail & Corporate) & Mobile Banking App in addition to English.
565	126	8	Door Step Banking (DBS) Service Requests	Is the expectation to provide DBS services on the single unified customer channels while the requests are routed to the existing DBS solution? Do the bank executives also have a DBS application for servicing for all customer requests? Is the expectation to provide applications with DBS services for both customer and bank executives'?	Currently only redirection is required to the common PSB DSB portal within the In-App browser. Subsequently if Bank is providing these services on Tab Banking, then necessary front end pages (UI) to be developed as part of this solution.
566	126	FS #11	Dashboard with insights – Personal Finance Management (PFM) & personalization	Please list the specific Personal Finance Management functionalities required and Personalisation features expected. Does the Bank have the PFM tool that the proposed solution can integrate. If yes, please share the name of the PFM tool.	Bank do not have PFM tool. The Spend Analyser on Visual form with basic analysis to be developed and displayed.
567	126	FS #11	Dashboard with insights – Personal Finance Management (PFM) & personalization	Please confirm if the Core banking solution will provide the API services to integrate and gather all the transactions that occurs outside the proposed Digital banking solution such as ATM, POS transactions so that the transactions outside the Mobile or internet banking app are collated as part of the PFM module.	All transactions are available in CBS. The logic to bifurcate and identify the transactions will be provided to the Successful bidder.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
568	126	FS #11	Dashboard with insights – Personal Finance Management (PFM) & personalization	Please list the specific Personal Finance Management functionalities required and Personalisation features expected. Does the Bank have the PFM tool that the proposed solution can integrate. If yes, please share the name of the PFM tool.	Proposed platform should have capability to integrate with future PFM tool. However, platform should provide basic PFM/personalization features out-of-the-box to have initial engagement.
569	126	FS #11	Dashboard with insights – Personal Finance Management (PFM) & personalization	Please confirm if the Core banking solution will provide the API services to integrate and gather all the transactions that occurs outside the proposed Digital banking solution such as ATM, POS transactions so that the transactions outside the Mobile or internet banking app are collated as part of the PFM module.	Bank's middleware platform will provide CBS APIs to integrate to CBS system. Currently the bidder to provide Spend Analyser on Visual form with basic analysis to be developed and displayed.
570	126	FS #16	Update KYC (e-KYC / Video-KYC)	Please share the eKYC and VideoKYC systems that the proposed solution should integrate.	Services for eKYC will be provided by the Bank to integrate with UIDAI. For Video KYC only link to be provided for invoking the services. Integration may be required for self registration to digital channels after completion of Video KYC.
571	126	FS #17	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), **EasiPay**, Virtual Accounts & Multi Utility Payments	Please list out and specify the details and functionalities in Easipay - will the bank share the API services?	All funds transfer services can be carried out only to pre-registered beneficiaries (with cooling period) along with OTP for completing the transactions. For funds transfer through Easipay, funds transfer can be made to any destination accounts (Intra Bank / Inter Bank) without adding beneficiary details.
572	126	FS #17	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, **Virtual Accounts** & Multi Utility Payments	We are assuming the Core banking solution supports Virtual accounts and Bank will share the API services to integrate with Core banking solution for Virtual account features to be available on the Proposed solution?	Necessary APIs / CBS Services will be provided to the Successful bidder.
573	126	FS #17	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), **EasiPay**, Virtual Accounts & Multi Utility Payments	Please list out and specify the details and functionalities in Easipay - will the bank share the API services?	All funds transfer services can be carried out only to pre-registered beneficiaries (with cooling period) along with OTP for completing the transactions. For funds transfer through Easipay, funds transfer can be made to any destination accounts (Intra Bank / Inter Bank) without adding beneficiary details. Bank will be providing necessary API's / CBS Services for integration to CBS.
574	126	FS #19	Schedule Transactions, Favourite Transactions, Quick Transfer w/o Beneficiary, Recent Transfers, Repeat payment,	Please specify the functionalities expected in Quick Transfer without Beneficiary - Kindly confirm if this is quick transfer with Account number details keyed by the customer or Any other method of quick transfer - Please share more details with specific functionalities required as part of Quick transfer	Easi Pay functionality mentioned above and Quick Transfer w/o Beneficiary Addition, refers to the same functionality. For funds transfer through Easipay, funds transfer can be made to any destination accounts (Intra Bank / Inter Bank) without adding beneficiary details.
575	126	FS #24	Donation Payments (PMNRF)	Please confirm the list of specific functionalities required in Donation payments. Kindly confirm if the Bank will provide the relevant API or Web service to integrate this functionality with the proposed solution	Necessary front end pages (UI) to be developed as part of this solution to collect payments from customers and credit the funds to a pooling account.
576	126	FS #25	Pay to Contact (Mobile Number based transfers)	Please confirm if this functionality is for customers of Indian Bank only. Kindly specify the functionalities required in detail	This functionality is for transfer to India Bank accounts only.
577	126	FS #26	Online all type of Deposits(e-TDR) - Opening, Closure, Part Closure, Pre-Closure,	Please confirm if Bank will provide the API services for integration with the proposed solution	Bank's middleware platform will provide CBS APIs to integrate to CBS system.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
578	126	FS #8	Doorstep Banking services	Please specify the list of Doorstep banking services required Kindly confirm if the services requests will be entered by the customer and all the requests will go to Back office user Does the bank have the Queueing services to assign these Door step banking services to different bank users?	Currently only redirection is required to the common PSB DSB portal within the In-App browser. Subsequently if Bank is providing these services on Tab Banking, then necessary front end pages (UI) to be developed as part of this solution. Services offers under PSB Doorstep Banking are : 1. Pick up of Negotiable Instruments (Cheque/Draft/Pay Order etc.) 2. Pick up new cheque book requisition slip 3. Pick up of 15G/15H forms 4. Pick up of IT/ GST challan 5. Pick up of standing instructions request 6. Delivery of account statement 7. Delivery of non-personalised cheque book, draft, pay order. 8. Delivery of term deposit receipt, acknowledgement etc. 9. Delivery of TDS/FORM 16 certificate issuance 10. Delivery of pre-paid instrument/gift card. 11. Cash Withdrawal 12. Cash Deposit 13. Digital Life Certificate 14. Fund Transfer 15. Nomination Form. Service request raised by customer can be tracked by branch level user, Zonal Office level user and Corporate Office level user.
579	126	FS #9	Account transfer to another branch (Home branch change)	Please confirm if Account transfer to another branch is a service request and Kindly confirm if the Core banking system will provide the API services to integrate	Account transfer to another branch is an online service and necessary CBS API Services will be provided by the Bank
580	126	FS #9	Account transfer to another branch (Home branch change)	Please confirm if Account transfer to another branch is a service request and Kindly confirm if the Core banking system will provide the API services to integrate	Bank's middleware platform will provide CBS APIs to integrate to CBS system.
581	126	FS #9	Account transfer to another branch (Home branch change)	Please confirm if Account transfer to another branch is a service request and Kindly confirm if the Core banking system will provide the API services to integrate	Account transfer to another branch is an online service and necessary CBS Services will be provided by the Bank
582	127	28,38	NACH Cancellation & Inquiry - Transactions Inquiry and future payments e-mandate (eNACH) registration / modify / cancel	Are all the NACH functionalities to be supported covering Indian bank with Destination bank role alone?	e-NACH mandates to be supported as Indian Bank as Destination Bank
583	127	FS #30	Cheque Positive Pay	Please confirm if Bank will provide the API services for initiation of cheque positive pay.	Necessary APIs / CBS Services will be provided by the Bank to the Successful bidder after completion of the tender process.
584	127	FS #31	Digital Life Certificate, View Pension Slip	Please confirm if the Bank will provide the API services from the core system to fetch the Digital life certificate and Pension slip details	Bank's middleware platform will provide CBS APIs to integrate to CBS system.
585	127	FS #32	Foreign Currency Inward Remittance	Please specify the functionalities required in the foreign currency inward remittance	Inward remittance from various exchanges to be considered for integration. Details will be provided to the Successful Bidder.
586	127	FS #33	Online Income Tax return filing	Please confirm if this is a service integration and an API would be provided by the Bank.	Necessary APIs / Services of Income Tax Department will be provided by the Bank to the Successful bidder after completion of the tender process.
587	127	FS #33	Online Income Tax return filing	Will this be re-direction to the website for income tax return filing?	This will be an API / Service integration with Income Tax Department with encrypted PAN and account number details. Necessary APIs / Services of Income Tax Department will be provided by the Bank to the Successful bidder after completion of the tender process.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
588	127	FS #34	Generate CIBIL Score	Please confirm if this is a service integration and an API would be provided by the Bank.	Necessary APIs / Services of CIBIL will be provided by the Bank to the Successful bidder after completion of the tender process.
589	127	FS #38	e-mandate (eNACH) registration / modify / cancel	Please confirm that the Bank will provide the relevant API services of eNACH functionalities for integration with the proposed solution	Bank's middleware platform will provide required APIs to connect to target systems.
590	127	FS #39	Display of safe deposit locker availability/ vacant position	Please share details on where should the safe deposit locker details be displayed ? Is this in Internet banking and Mobile banking applications - Will the bank provide the relevant API services to integrate with Core banking solution to fetch the locker details?	Vacant position of safe deposit lockers to be displayed in Internet Banking & Mobile Banking. Necessary CBS Services / APIs will be provided by the Bank
591	127	FS #41	Tax Module - Payment, Challan Generation, State, Central, GST, etc.,	Please confirm if the Bank will provide the API services to integrate with GSTIN portal as well as for other Tax related functionalities. Request to share details with functionalities and API services	Bank will provide the integration documents of respective Central / State, GSTN, NSDL, MCA portals etc. which is a common integration services with all Banks providing similar Tax Payment Services
592	127	FS #42	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms	Please specify the features required as part of the self service customer onboarding to Retail internet and mobile banking. Kindly confirm if these are for CASA accounts only or does the products include Deposits, cards and loans - Request for details for each of the journeys to on-board and mandatory documents	This refers to authentication services to be enabled for Self Onboarding of customers for Internet Banking & Mobile Banking Channels. Details will be provided during gap analysis and SRS preparation with the successful bidder after completion of the tender process.
593	127	FS #42	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms	Does this mean customer registration of an existing customer of the Bank, to the internet and mobile banking channels via debit card?	Registration to Internet Banking / Mobile Banking facility to be carried out through existing customers of the Bank through Debit Card authentication.
594	127	Profile management FS #4	Change User ID (only one time)	Please specify the detailed process on how the user ID process is changed and kindly confirm the process of identification and validation that the actual customer is changing the user ID - Request for details on the functionalities required	Customer will be provided to set "Preferred User ID" of customer's choice as a one-time measure from the default User ID (Customer ID) provided by the Bank while enrolling for Internet Banking facility.
595	127	Profile management FS #5	Aadhaar Deseeding	Please specify details if the customer will be able to add and delete the Aadhaar details in their respective profile. Kindly share more details on the functionality required. Please also confirm if the API services will be provided to integrate with CBS to send and fetch the details of Account and Aadhaar of the customer	Request for Aadhaar Deseeding will be submitted by the customer through digital channels. The request for Aadhaar Deseeding will be sent to NPCI after verification by Centralised Account Processing Center (CAPC) and Deseeded in CBS.
596	127	Profile management FS #5	Transaction Lock / Unlock	Please specify more details - Does the Transaction lock/unlock feature to be available for admin or can the end customer lock and unlock the transaction - Please share more details and functionalities required	Customer will be provided feature to toggle between disable / enable transaction facility in Net Banking / Mobile Banking as a security measure
597	127	Profile management FS #5	Transaction Lock / Unlock	Is this transaction password lock/ unlock feature?	Customer will be provided feature to toggle between disable / enable transaction facility in Net Banking / Mobile Banking as a security measure.
598	128	Help, Grievances FS #2	Contextual Help	Please share specific functionalities that should be available as part of the contextual help. Request to please share more details	Customers to be provided online help via answers to questions directly on the menu or functionality without requiring the user to browse through the entire help / documentation menu.
599	128	Help, Grievances FS #3	WhatsApp Banking, Chatbot	Please share the specific use cases and functionalities required as part of WhatsApp banking and Chatbot. Please confirm if bank already has chat engine and the name of the service provider for chat engine	The platform should be able to provide various Banking Services, Help, address Grievances & Customer Feedback by integration to WhatsApp / Chatbot.
600	128	Help, Grievances FS #8	Show RM details, Connect with Contact Centre / Call Centre	Please confirm if the API services to integrate with Call centre system will be shared by the bank. Kindly confirm the features required in the proposed digital banking solution to integrate with call centre. Is this only Call from Phone to contact centre or Kindly list out the list of functionalities required.	This refers to only display of RM details, Contact Center details etc. where the customer can contact for any grievances / help.

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601	129	Corporate banking FS #12	Tax Payment Approval	Please confirm if this is a service integration for tax payment initiation and an API would be provided by the Bank.	This refers to the normal approval flow for all payment transactions as per approval matrix created for the Corporate.
602	129	Corporate banking FS #13	View Incomplete Request	What does incomplete mean here?	Request initiated by the customer from one channel but not completed, which can be completed through same / another channel subsequently.
603	129	Corporate banking FS #19	Assisted Mode of Application	Please confirm the specific scope for Assisted mode of Corp banking application.

is the required that the Bank Admin should have same access as Corp Admin and Bank users to mirror the Corp users so that bank can assist the corporates or is this approval functionality requested wherein all the Corp users requests go to Bank admin team for approval - Request to please clarify and provide in-depth details to clarify the scope | Assisted Mode of Application like Online LC request submission and further authorisation at branch level. |
| 604 | 129 | Corporate banking FS #19 | Open API (Centralised Payment Management System) | Please specify the scope for open API (CPMS) - Kindly confirm if the API's needs to be exposed for other systems to consume these API's from the proposed solution and if yes - Kindly list out the list of API's required to be exposed and consumed - Please list out and share the details? | Integration to ERP systems of major corporates by providing real-time status of payment of invoices/ institutional fees paid through any mode (branch counters / online). |
| 605 | 129 | Corporate banking FS #6 | Collection Solutions | Please share the list of features and functionalities required in Collections solutions that is to be offered to the corporate customers as part of the corp banking solution | Refers to Cash Management Services with MIS reconciliation services with to ERP systems of major corporates by providing real-time status of payment of invoices/ institutional fees paid through any mode (branch counters / online). |
| 606 | 129 | Corporate banking FS #7 | Supply chain management | Please share the list of features and functionalities required in Supply chain management that is to be offered to the corporate customers as part of the corp banking solution.
Kindly share more details and sub products if any to be available as part of Supply chain management - this will help us to understand the scope better | The details will be discussed with successful bidder during PMO/gap analysis phase. |
607	129	Corporate banking FS #8	Trade Finance Services like LC, BG, Inland Bills, Export Bills, Forward Contracts Remittances	Please share the list of functionalities required for Inland Bills, Export bills and remittances	To be integrated with Exim Bill System of the Bank either through front end screens and URL redirections.
608	129	Corporate banking FS #8	Corporate payments	Please list out and specify the different type of Corporate payments and functionalities required as part of the proposed solution. This will help to understand the specific scope better	Payments through RTGS, IMPS and Bulk-Upload Payments
609	129	UPI services FS #12	GSTIN Transactions	Please share more details on the GSTIN transactions in the UPI module or is this separate GSTIN module to be included in the Retail internet and mobile banking app	Processing of GSTIN transactions in UPI as per NPCI specifications.
610	129	UPI services FS #15	UPI internationalisation	Please share more details and specific features and functionalities required in UPI internationalisation	Handling UPI International transactions in UPI as per NPCI specifications.
611	129	UPI services FS #27	BHIM Aadhaar Pay - Merchant onboarding	Please share the detailed steps required as part of the merchant onboarding journey at Indian bank. Kindly share the mandatory documents and confirm if this feature requires KYC or is this only Merchant registration process	Refers only to Merchant Onboarding process in UPI Merchant App. Details will be provided during gap analysis and SRS preparation with the successful bidder after completion of the tender process.
612	130	Corporate banking FS #27	Dashboard for POS Merchants for transaction monitoring	How are POS merchants identified?	Dashboard for merchants provided through Net Banking / Mobile Banking for UPI merchants for monitoring payments received, view / downloading reports, reconciliation files etc.
613	130	Corporate banking FS #27	Dashboard for POS Merchants for transaction monitoring	What are the different transactions to be enabled for POS merchants? Please provide the list.	The requirement is to provide Dashboard for merchants provided through Net Banking / Mobile Banking for UPI merchants for monitoring payments received, view / downloading reports, reconciliation files etc.
614	130	Debit cards #1	Display all Cards as Card image to select - including Virtual Debit Card	Please confirm if the Debit card functionalities requested is for Corporate banking solution only or is this for both Retail and Corporate banking solutions	Only for Retail banking solution covering Internet and Mobile Banking
615	130	Debit cards #1	Display all Cards as Card image to select - including Virtual Debit Card	Please confirm that the Bank's Core banking solution supports Virtual cards feature and we assume that the Bank will provide the API services to integrate kindly confirm and provide details	All Debit Card services are to be availed by integrating to the Bank's Debit Card Management System (DCMS). Necessary services will be provided from DCMS.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
616	130	Debit cards #1	Display all Cards as Card image to select - including Virtual Debit Card	Please confirm there is a service to fetch the card image from the card management system to display on the screen.	All Debit Card services are to be availed by integrating to the Bank's Debit Card Management System (DCMS). Necessary services will be provided from DCMS by the Bank.
617	131	Credit card #6	Refer Credit Card	Please elaborate. What is the functionality to be enabled for refer credit card?	Integration to Card Referral program. To be enabled in future.
618	132	Credit card #11	Offers & Discounts on the Card	Please confirm that the Bank will share the API services to display the offers and Discounts on the card. We assume bank has Campaign and CRM system wherein these offers and Discounts will be generated and the proposed solution will fetch the details and display to the customers in the apps - Please confirm and share details on the required functionalities	Bank will be providing Banners or links for offers of NPCI / Visa portal that need to be displayed.
619	132	Credit card #13	Pay Bill	Is the credit card bill payment via one of the CASA accounts belonging to the customer?	Initiate funds transfer through the linked CASA account of the customer.
620	132	NETC FASTag#1	FASTag On-boarding for Retail / Corporate Customers	Please confirm if this is a service integration and an API would be provided by the Bank.	Integration with Bank's partner for FASTag on-boarding. Necessary API / Web Services / SDK will be provided by the Bank to the Successful bidder after completion of the tender process.
621	132	Personalisation services	Transaction grouping: Customer originated grouping of default transactions.	Please share which are the default transactions for transaction grouping - will the bank share the default list of transaction type as one group - Request for more details and share the specific list of transactions that are default transactions and should be considered for grouping.	All transactions are available in CBS. The logic to bifurcate and identify the transactions will be provided to the Successful bidder.
622	132	Third party integrations	Third Party Integrations - Wealth Management / Merchant Aggregators - Mutual funds, Digi gold, etax filing etc.	We assume that bank will share the API services to integrate with the third party systems. Kindly share more details on the functionality.	Necessary API / Web Services / SDK will be provided by the Bank for Integration.
623	132	Third party integrations #1	Mutual Funds and SIPs	Please share the specific features required in Mutual funds and SIP's - Kindly confirm if this is redirect to the merchant aggregator website or is this fetching details from Merchant aggregator to display the different mutual funds and capture the lead information from the customer - Please share the specific scope	Integration with 3rd party service providers through APIs and SDK.
624	132	Third party integrations #3	Purchase of insurance products	Please share the specific features required in Insurance products and scope\n\nDoes the features include the various different insurance products such as Life insurance, Health insurance, vehicle insurance etc. and capturing the customers details with product preference selected by the bank and capturing the lead information and integrating with Bank's CRM or Back office system or does this include buy insurance product features wherein the customer can buy the insurance and complete the insurance buying process - Please share more details	Bank's middleware platform will provide required APIs to connect to target systems of Insurance Partners-Life,General & Health.The functionality to enable customer self initiated purchases as well as lead generation for those customers who are visiting but not completing the buying process.\nThis query will be discussed in detail during PMO phase with successful bidder.
625	132	Third party integrations #6	Travel Bookings – Flight, Hotel, Bus, OLA, etc.	Is this supported via an integration with an aggregator? Please provide details.	Integration with identified aggregator. Necessary API / Web Services / SDK will be provided by the Bank to the Successful bidder.
626	132	Third party integrations #7	Online Shopping	Please share the scope and specific features required for online shopping - is this redirecting the customer to bank's online ecommerce partners website URL? Kindly share the specific functionalities required in the module	Integration with Cheggout through APIs and SDK.
627	133	Personalisation services #15	Rewards: Points as per the master parameter for various type of transaction.	Does the Bank have a loyalty management system to calculate and display reward points?	Bank is already having loyalty management system to calculate and display reward point. Rewards pages to be displayed to the users by redirection to the loyalty management system.
628	133	Personalisation services #16	Personal Finance Management/ Dashboard: Provide option in App to view transactions in graphical form	we assume Personal finance management feature is for Retail banking customers and Application only - Please confirm	Applicable to personal and corporate banking users.
629	133	Personalisation services #17	Sync Accounts: Provides option to update new accounts, update closed accounts,	Does the API for customer 360 view which returns the customer details and all the account details, not provide the new account and closed account information, in real time? What is the need for sync accounts?	CBS provides all accounts linked to a customer ID on real-time basis when login to Net Banking / Mobile Banking. The functionality to be enabled if any local DB to be updated when the customer is currently logged-in and any updation of new account/ closed account to be shown instantly on the screen. Necessary CBS APIs will be provided by the Bank.

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630	133	Personalisation services #22	Messages: Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc.,	Please explain how the various parameters are maintained and who will provide the target audience details.	This functionality is required to provide an In-App Notification messages to the Mobile App from Admin module to target customer segments. Necessary message contents and parameters along with target audience will be configured in the Admin Module by Bank's team.
631	133	Personalisation services #6	Video Call: Fix call with Bank / App users	Please specify if bank already has in-house or partner for Video calling streaming services.

Kindly also confirm if the video calling feature is to be provided for Retail and Corporate banking applications - Request for specific details on where should this feature be available and does the bank have Back office solution to connect to bank users - Request for more details. | Bank already has partner for Video KYC Services. Only link to be provided for invoking the services. Integration may be required for self registration to digital channels after completion of Video KYC. Bank already has Back office solution to connect to bank users. |
| 632 | 133 | Personalisation services #8 | Call Back Facility: Engage customer with support services | Is this an initiation of request to the CRM for a call back? | Refers to integration to Bank's CRM System. To be enabled in future. |
| 633 | 134 | Government business module | 1 Open Jan Dhan Accounts, PMAPY
2 Atal Pension Yojana
3 Pradhan Mantri Jeevan Jyoti Bima Yojna
4 Pradhan Mantri Suraksha Bima Yojana
5 Pradhan Mantri Mudra Yojana
6 Jeevan Pramaan for Pensioner
7 Senior Citizen Savings Scheme (SCSS)
8 Sukanya Samridhi Yojana
9 Open Public Provident Fund (PPF) Account
10 Open New Pension Fund (NPS) Account
11
Kisan Vikas Patra / National Savings Certificate Scheme
12 National Savings Time Deposit Scheme | Please confirm if the list of government modules listed from #1 to #13 requires only content or PDF to be displayed on the Retail banking solution as part of prelogin feature in web.
Kindly confirm if there are any specific features and digital journeys to open the accounts.
Please share scope and specific functionalities required | Necessary front end pages (UI) to be developed for all the listed products. Necessary CBS APIs will be provided by the Bank. |
634	135	3	ASBA & DMAT	Whether Integration with DMAT account will be with SSO login or redirect to DMAT registered App separately?	ASBA functionality to be provided within Net Banking / Mobile Banking. For DMAT functionality, integration will be based on user validation through Single Sign-On.
635	135	BBPS FS #1	Bill Payments through non-INDIAN BANK accounts & UPI Intent call	Please confirm if bill payments will be a prelogin feature wherein even the non INDIAN bank customers can pay the bill payments or is this a feature wherein the bill payments will be available as a module in the Internet or mobile banking application upon authentication and have the ability to pay via UPI of non INDIAN bank account - Please clarify and share details	This will be standard UPI Intent Call raised for Collect requests through UPI platform. This can be for payments via Bank's own UPI handle or through another other UPI PSP Apps.
636	135	BBPS FS #2	Pay Link - Similar to Intent call & Standing Instructions	Please confirm if the bank will provide the BBPS API services to integrate. Kindly list the specific functionalities required as part of Pay link - Request for more details	This will be standard UPI Intent Call raised for Collect requests through UPI platform. This includes UPI collect request through BBPS front end UI also.
637	135	Tablet banking - Assisted mode FS #1	Customer Enrolment using e-KYC through Biometric Authentication and IRIS authentication (if permitted in future)	Please share the list of products and the journeys with documents required for customer enrolment using eKYC in assisted mode.
Please confirm if this includes CASA account opening, Cards, Deposits and loans or one of these - Kindly share specific details and scope	This is a standard UIDAI integration for e-KYC verification. Further details will be discussed with the successful bidder during PMO phase.
638	135	Tablet banking - Assisted mode FS #2	AEPS On-us/Off-us withdrawal cash transactions	Please list out all the services required as part of the AEPS on-us and AEPS off us transactions
Please confirm if this includes
BFD (Biometric finger detection) wherein Bank will have the hardware and includes Balance enquiry, mini statements , AEPS fund transfer within the bank and AEPS fund transfer to other banks	This refers to Cash Withdrawal transaction initiated through external Bio-Metric device attached to Tab / Mobile. AEPS transactions are based on Biometric fingure detection only. Necessary hardware components for Tablet Banking solution will be provided by the Bank.
639	135	Tablet banking - Assisted mode FS #2	AEPS On-us/Off-us withdrawal cash transactions	We assume bank will be the ASA/KSA/AUA and KUA and required hardware for these will be with the bank and bank will provide the API services for integration with UIDAI - Please confirm and share details if any additional functionalities are required	In case of AEPS transaction, it will be routed through FI gateway. Bank will provide necessary API Services for integration. Necessary hardware components for Tablet Banking solution will be provided by the Bank.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
640	136	Forex / NRI Banking#1-12	NRI Savings & Deposits, FATCA Declarations Remittance (LRS) Issuance of Forex Cards Loading of Forex Cards Forex Cards Management Form A2 Letter of credit Inland (Import) Advance Payment for Import of Goods SBLC Application Packing Credit Rupee & FC Application Import Bill Payment Letter	Please confirm APIs would be provided by the Bank for each of these functions, from the core banking system.	Necessary APIs / CBS Services will be provided by the Bank to the Successful bidder after completion of the tender process.
641	136	Rural lending #1	Loans: Farm Mechanisation, Poultry, Irrigation, Dairy, Solar Pump, Tatkal, Farm Produce	We assume that bank requires us to capture 8 -10 fields against each of these different products and pass it back end system for processing. Please confirm the understanding.	Customer facing front end UI to be developed and the data to be passed to the respective back-end systems.
642	136	Rural lending #2	Term loans	We assume that bank requires us to capture 8 -10 fields against this product and pass it back end system for processing. Please confirm the understanding.	Customer facing front end UI to be developed and the data to be passed to the respective back-end systems.
643	137	Back Office – Admin Module#10	Account Type configuration / Product Type Configuration / Limit maintenance	Please explain the use case for account type and product type configuration. What needs to be enabled to the Admin, when this information is already available in the core banking system?	Product parameters that need to be configured in Admin module of Omni-Channel platform to provide personalised views, account / product types, Limit Configuration for individual transactions like Intra Bank transfers, Interbank transfers, IMPS, UPI, Tax Payments, 3rd Party aggregator payments etc.
644	137	Reward points	Loyalty Points Earning Scenarios like New Customer Registration, Registration Referral, Bill Pay, UPI, Shopping etc.	Please share details on the customer registration process - is this only for the Indian bank customers who have either an CASA account or card or is this for New to bank customers	Bank has already engaged service provider for "Rewards Points". Necessary integration to be done for displaying the details In-app for requested services.
645	137	Reward points	Loyalty Points Earning Scenarios like New Customer Registration, Registration Referral, Bill Pay, UPI, Shopping etc.	Please provide details of the loyalty management system of the Bank. Will it expose services for all the functions mentioned under Reward points.	Only data to be generated and API's / Services exposed by integration to Loyalty Management System.
646	138	Back Office – Admin Module#17	Vernacular Language Enablement	How many languages need to be supported and which ones?	The following languages - Hindi, Assamese, Bengali, Gujarati, Kannada, Kashmiri, Konkani, Malayalam, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Tamil and Telugu are to be supported in Internet Banking portals (Retail & Corporate) & Mobile Banking App in addition to English.
647	138	Back Office – Admin Module#17	Vernacular Language Enablement	How many languages need to be supported and which ones?	The following languages - Hindi, Assamese, Bengali, Gujarati, Kannada, Kashmiri, Konkani, Malayalam, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Tamil and Telugu are to be supported in Internet Banking portals (Retail & Corporate) & Mobile Banking App in addition to English.
648	138	Back Office – Admin Module#19	Branch Relationship Manager (RM) Module – For Branch related User Admin activities	Please provide the list of functions to be enabled for the Branch RM.	Branch Relationship Manager Module will be a sub-set of Admin module for individual branch access for Activation of users, Unlock blocked users, generate request for physical Pin Mailers, enable / disable users etc.
649	138	Back Office – Admin Module#19	Branch Relationship Manager (RM) Module – For Branch related User Admin activities	Is Admin platform specific to RM ?	Branch Relationship Manager Module will be a sub-set of Admin module for individual branch access for Activation of users, Unlock blocked users, generate request for physical Pin Mailers, enable / disable users etc.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
650	138	Back Office – Admin Module#20	Grid Administration - Generate authentication grid, Format, Expiry	What is this grid referring to?	Bank is currently using OTP as 2FA for transactions. If Bank is going to use personal grid as 2FA in future, then the same to be enabled.
651	140	Part II	License Model	Is Indian Bank open for a subscription based license model? In this model, rather than an upfront license payment and subsequent ATS payment, there is an annual subscription which the bank would need to pay every year and is a volume based pricing option	As per RFP
652	140	Part II - Commercial Bid	Price Schedule - A	(1) The format needs to be changed to include License + ATS during Warranty period of 2 years in order to support the commercial model of various vendors. (2) As the licenses are based on volume of digital subscribers, we will be providing the cost accordingly and not based on the site which is irrelevant to license metrics.	Please refer Amendment Corrigendum
653	141	Commercial Bid [D] & [E]	The bidder to provide minimum 3 resources per shift (at 3 shifts per day) for 24x7x365 operations and providing the costing accordingly. S. No. ItemNo of resourcesCost per resources per Annum (in INR) 1Cost of manpower for Onsite support for 1st year15 resources	Please clarify is the commercials need to be provided for 15 resources for support and 1 resource for L3	Bidder to provide the commercials for 15 production support resources for 24x7x365 operations with minimum 3 resources per shift and 1 L3 resource for minor coding & development.
654	141	PART – II, Commercial Bid	C. Cost of Implementation of Digital Banking Omni-Channel platform: Implementation Charges at DC, NDR, & DR Site, UAT (installation, configuration, Customization, Training, Interface(s), Testing, Acceptance, Data Migration etc.)	Should this include bidder services/efforts for 1. Server & Virtualization installation? 2. Operating System installation? 3. Database Installation? 4. Storage Installation? 5. SAN switch, if any, installation? 6. Backup Installation and/or configuration? 7. Hardware DR setup like storage or DB replication?	Bank will provide necessary Hardware / Infrastructure to set-up the platform as per the architecture proposed. However the bidder to coordinate with the Bank and ensure that the proposed platform is installed and functional to maintain the SLA terms.
655	146		We hereby certify that, we have not been blacklisted by any Government Dept. / PSUs / Banks/ PSBs / Financial Institutions currently.	We hereby certify that, to the best of our knowledge we have not been blacklisted by any Government Dept. / PSUs / Banks/ PSBs / Financial Institutions currently.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
656	147	Annex III 2	The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.: (a) the Bid Form and the Price Schedule submitted by the Bidder; (b) the Schedule of Requirements; (c) the Functional &Technical Specifications; (d) the Conditions of Contract; (e) the Purchaser's Notification of Award/Purchase Order. (f) the RFP including Addendum/s & corrigendum/s.	The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.: (a) the Bid Form and the Price Schedule submitted by the Bidder; (b) the Schedule of Requirements; (c) the Functional &Technical Specifications; (d) the Conditions of Contract; (e) the Purchaser's Notification of Award/Purchase Order. (f) the RFP as amended by the Addendum/s & corrigendum/s. (g) The terms of the software license agreements which will override the contract and RFP terms.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
657	147	Annexure III	Annexure III - Contract Form	We request Bank to consider the Contract document as mutually agreed with the successful bidder. Indian Bank and Bidder have executed multiple Ordering documents various IT products, solutions and services till date and we therefore request Bank to allow us to use the format of Ordering documents, with transaction specific clauses included, which can be mutually agreed at the time of contracting.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
658	147	ANNEXURE–III Contract Form	The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.: the Bid Form and the Price Schedule submitted by the Bidder;	The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.: the Bid Form (including the Bid) and the Price Schedule submitted by the Bidder;	As per RFP.
659	147	ANNEXURE–III Contract Form	3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.	3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods deliverables and services and during the agreed warranty period to remedy defects therein in conformity in all respects with the provisions of the Contract, subject to warranty exclusions in the Services Agreement.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP
660	147	Contract Form	4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the	4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods deliverables and services and during the agreed	As per RFP. However, the final contracting will be done after mutual discussion with successful
661	151		MANUFACTURER'S AUTHORIZATION FORM	Seek deviation for MAF format, suggest the following clause - We, OEM, do hereby confirm that "Bidder" is entitled to resell the below mentioned XYZ Products in their response to the above reference tender/rfp/proposal. When resold by Bidder , these products are subject to OEM's applicable standard end user product warranty terms and conditions Products: XYZ.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
662	154	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 Bid Security and this bid security will be forfeited. 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	Upon bank's termination the recovery for damage should strictly be limited to only the forfeiture of bid security deposited with the bank.	As per RFP
663	155	Section 8	3. The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality. 4. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.	Bidder seek to clarify any confidential in nature information would not be shared including that of subcontractors.	As per RFP
664	155	Section 8	Section 8 – Independent External Monitor / Monitors	1. Monitor should not be the direct competitor of Bidder. 2. Monitor will not have the right to access Bidder's internal costs and margins, expenses, third party costs, internal audit information or any data related to other customers	As per RFP
665	156	Section 10	Section 10 – Examination of Books of Accounts In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide	Bidder seek to delete this clause.	As per RFP
666	156	Section 10	Section 10 – Examination of Books of Accounts In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the	1. Bank or Agency will not have the right to access Bidder's internal costs and margins, expenses, third party costs, internal audit information or any data related to other customers 2. The examination cost will be borne by the Bank	As per RFP
667	156	**Section 10 – Examination of Books of Accounts**	In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.	In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall to request for reasonable information of the relevant financial documents (in the Bidder's opinion) in English and the Bidder shall extend all reasonable help for the purpose of such examination.	As per RFP
668	158	Annexure VII	Annexure VII - Non Disclosure Agreement	We have an existing and valid Master agreement with Indian Bank as we are incumbent vendors for various IT solutions at the Bank currently. All the existing contracts are governed by the same Master contract which has been reviewed and discussed in detail with the Bank earlier. The existing master agreement also covers terms of confidentiality and non disclosure. Request Bank to accept the existing Master agreement in lieu of Annexure VII	Non Disclosure Agreement is a standard format used by Bank in all contracts. Hence any deviation is not acceptable. However if an existing agreement is already in place with the successful bidder, it will be considered during the time of contract execution.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
669	159	3. Exemptions	The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:	The obligations imposed upon either party herein shall not apply to confidential information, technical data or know how whether or not designated as confidential, that:	Please refer Amendment Corrigendum
670	159	Annexure VIII - Non-Disclosure Agreement Clause 2 - Use of Confidential Information, Page 159	The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. The Receiving	The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in the direct employment of the Receiving Party or its Affiliates who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. The Receiving Party may disclose confidential information to consultants only if the consultant	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
671	159	Annexure VIII - Non-Disclosure Agreement Clause 3 - Exemptions, Page 159	The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:	The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
672	160	Annexure VIII - Non-Disclosure Agreement Clause 4 - Term, Page 160	Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving	Upon expiration or termination as contemplated herein the Receiving party shall immediately promptly cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
673	161	12. Indemnity clause	Indemnity clause "The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."	**Bidder suggests this provision be dropped:** Indemnity clause "The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
674	161	Annexure VIII - Non-Disclosure Agreement Clause 12 - Indemnity Clause, Page 161	"The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."	"The receiving party should indemnify and keep indemnified, saved, defended, harmless against any direct loss, damages awarded by a court of competent jurisdiction, reasonable costs etc. incurred and / or suffered by the disclosing party arising out of a third-party claim for breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."	As per RFP and amendments. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
675	161	ANNEXURE-VII------ Non-Disclosure Agreement	12. Indemnity clause "The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."	Bidder proposes below modification to this clause. 12. Indemnity clause "The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or	As per RFP
676	164	Annexure X	Annexure X - Proforma of Installation Certificate for issue by the Bank after completion of Implementation of each Phase (MVP) of the Project	Our understanding is that Annexure X - Installation certificate will be issued by Bank. Please confirm that this annexure is not required to be submitted by Bidder at the RFP submission stage.	The proforma of Installation Certificate to be accepted by the bidder. The certificate will be signed off by Bank & the successful bidder after completion of Go Live under each phases
677	167	ANNEXURE-XII - Declaration of Source Code Audit	We declare that, source code of our application has been audited by professionally competent personnel/ Information Security (IS) Auditors. We further declare that if we become successful bidder, we will submit the proof of Source Code Audit to the Bank	Mentioned in the document that "We further declare that if we become successful bidder, we will submit the proof of Source Code Audit to the Bank." As an OEM, we request that we will provide the certification of IS auditors done by us. We may not be able to provide the source for audit. We request to have the clause " We declare that, source code of our application has been audited by professionally competent personnel/ Information Security (IS) Auditors.." only.	As per RFP.
678	169	10	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission (or) in case the bidder is the OEM, then the product proposed under this RFP should be recognized by Gartner / Forester in any of the last three Financial Years in the top 2 quadrants. OEM's Omni-Channel Banking Experience: The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in India or any Bank Abroad during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 (i.e. above 25 billion USD for Bank's Abroad), of which atleast one installation should be in India. The platform should be operational for minimum of 1 years as on the date of bid submission.	When the bidder is SI and constructs the solution using OEM products, does the OEM products must be recognized by Gartner / Forester in any of the last three Financial Years in the top 2 quadrants? Does this condition apply to only API gateway or Container Platform like critical systems?	The system software's / tools required forming part of the platform / framework is not referred in this clause. The recognition by Gartner / Forester is on the Digital Banking Engagement Platform.
679	169	ANNEXURE-XIII - Eligibility Criteria, S.No 9	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels. The platform should be operational for minimum of 1 years as on the date of bid submission.	Bidder Request Bank to consider the following change to the clause: The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India **or Globally** having a total business of more than 2,00,000 **4000 crores** rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking **or** Mobile Banking Channels. The platform should be operational for minimum of 1 years as on the date of bid submission.	As per RFP
680	180	Entire form	Process Compliance Form - Acceptance to the Process related Terms and Conditions for the Reverse Auction	As RA is relevant only for the bidders that qualify to the commercial round post technical evaluation, request Bank to allow submission of this Annexure only at the time of RA participation and not at the initial bid submission date.	The proforma of Process Compliance Form to be accepted by the bidder. The certificate duly filled-in need to be certificate by the bidders only before Reverse Auction
681	21 & 40	Section II 9.4 Commercial Evaluation	Commercial will be called through Online Reverse Auction Process. After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction. Part-II price breakup details to be submitted after online reverse auction process.	We request that the bid is evaluated on QCBS and RA is removed. This will be important to enables best solution to be selected. Having an RA will make the evaluation on price.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
682	37-38	OEM's Omni-Channel Banking Experience:	The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in India or any Bank Abroad during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 (i.e. above 25 billion USD for Bank's Abroad), of which atleast one installation	Request bank to remove the clause for one installation in India	Please refer Amendment Corrigendum
684	91 & 72	Clause 16 and 1.15 Warranty/ ATS	cl 16: The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.

Clause 1.15- Licensing
The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India having initial two-year warranty and ATS from third year onwards. | The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years. SUPPLIER AND BANK AGREE THAT BANK'S SOLE AND EXCLUSIVE REMEDY FOR NON-CONFORMING SERVICES AND DELIVERABLES SHALL BE REPLACEMENT/RE-PERFORMANCE BY SUPPLIER, OR, AT SUPPLIER'S OPTION, REFUND OF THE FEES PAID FOR SUCH NONCONFORMING SERVICES AND DELIVERABLES. Notwithstanding anything to the contrary in this Contract or any SOW, in no event shall Supplier be responsible for any failure to perform in accordance with the requirements of this Contract or a SOW to the extent such failure results from: (i) the acts or omissions of Bank or any agent, vendor or contractor of Bank; (ii) hardware, software or system failures not attributable to Supplier's negligence; or (iii) a Force Majeure Event as defined under this Contract. EXCEPT AS EXPRESSLY SET FORTH IN THIS CONTRACT, SUPPLIER HEREBY DISCLAIMS ALL WARRANTIES (WHETHER IMPLIED, STATUTORY OR OTHERWISE) WITH RESPECT TO THE SERVICES AND DELIVERABLES PROVIDED UNDER THIS CONTRACT AND/OR SOW ISSUED HEREUNDER, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. SUPPLIER DOES NOT REPRESENT OR WARRANT THAT SERVICES OR DELIVERABLES, INCLUDING BUT NOT LIMITED TO ANY SOFTWARE, WILL BE ERROR OR BUG FREE OR THAT SOFTWARE WILL FUNCTION WITHOUT INTERRUPTION OR THAT ANY OF THE SERVICES OR DELIVERABLES ARE DESIGNED TO MEET BANK'S BUSINESS REQUIREMENTS. | As per RFP |
| 685 | 91 & 95 | 15, 30 | The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of issuing the purchase order. SLA format will be shared with the Successful bidder along with Purchase order. ----- Failure of the successful bidder to maintain uptime SLA will attract penalty as mentioned above. The penalty will be deducted from the charges payable during the contract period. In case, the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder. Once the penalty crosses 10% of the cost of the project, Bank reserves the right to terminate the contract. | During the Run phase period (steady state), the SLA/Penalties applicable shall be capped at 10% of the monthly invoice value. | As per RFP |

S.No.	Page No	Para No	Description	Query Details	Bank's Response
686	91& 106	17) Human Resource Requirements & 54) Other Terms and Conditions	**17) Human Resource Requirements on page 91-92-----------**-The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc. **54) Other Terms and Conditions------Bullet point 2 (last paragraph) on page 106**	Indemnity should be very specific and limited to gross negligence or wilful misconduct of supplier's employees, agents, contractors, etc. It cannot be for any action of supplier's employees, agents, contractors, etc. Any mere action cannot be considered for indemnification. Hence, Bidder proposes below modifications to this clause. The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the ***gross negligence or wilful misconduct*** ~~action~~ of supplier's employees, agents, contractors, etc. This is one of the critical clauses which we request the Bank to consider to change as proposed.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
687	98 & 107	36) Patent Rights & 54) Other Terms and Conditions	**36) Patent Rights----------**-The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof. **Last Bullet point on page 107-----------**-The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad	This is acceptable with minor modification. Bidder proposes below modifications to this clause. **36) Patent Rights-**The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof ***provided by Supplier*** . **Last Bullet point on page 107**------------The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof ***provided by Supplier*** in India and abroad.	As per RFP. However, the final contracting will be done after mutual discussion with successful bidder within the broad contours of this RFP.
688	GEN	-	Indirect damages verbiage - This clause is not part of the current RFP	We humbly request your good office to introduce the mutual clause pertaining to Indirect Damages. Bidder is humbly suggesting below verbiage: "In no event will either Party be liable (whether in contract, tort, negligence, strict liability in tort, by statute or otherwise) for any: (i) consequential, indirect, incidental, special or punitive damages, or (ii) loss of profits, business, goodwill opportunity or anticipated savings etc."	Please refer Amendment Corrigendum
689	GEN	Annexures to the Bid	Annexures - I, II, IV, V, IX, XI, XII	Some of the annexures will require our legal clearance and hence at bid submission stage, request bank to consider our legally approved language. For Master terms and conditions, being an incumbent vendor providing various IT solutions to the Bank, we already have a valid Master agreement executed with the bank. The existing contracts are bound by this. The same will be applicable for this bid as well. In case Bidder is the successful bidder and there are additional transaction specific clauses applicable to this RFP, we can mutually agree to document the	As per RFP
690	GEN	General		Bidder suggests below additions: 1. CLAIMS FOR COMPENSATION UPON TERMINATION OF THE AGREEMENT I) Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination. II) Forthwith on the expiry or earlier termination of this Agreement, each party shall, return to the other party all documents and materials, belonging to the other party with regard to this Agreement, or shall at the option of the disclosing party destroy under written certification all documents or materials in connection with this Agreement in a manner that its subsequent retrieval by whatever means is rendered impossible.	As per RFP

S.No.	Page No	Para No	Description	Query Details	Bank's Response
691	GEN	General	Deviations bid	Some of the terms and conditions of the bid submission are open for mutual agreement at the time of award, contracting, delivery, to / with the successful bidder. We will therefore be submitting a Deviations document for such terms while submission the bid in the e-tender website. Request bank to consider the same for mutual discussion during the course of evaluation.	As per RFP
692	GEN	General	Sign and Company Seal on the physical / Offline submission of RFP response	Request Bank to remove the requirement of sign and Company seal on all the pages of the submission as we are still working from home and Company seal is currently not accessible (offices are not yet open in the COVID situation). All bids are submitted online through DSC rights, on e-tender portal and hence appropriately authorised. We therefore request Bank to remove the need for physical sign and seal.	As per RFP
693	GEN	General		The Bidder requests for this submission to be treated as an initial submission to the RFP released by the Bank. The bidder is in the process of responding to all the provisions of the detailed RFP and we request for additional time to submit final queries/ clarifications/ and submissions against the document.	As per RFP
694	GEN	Integration	Integration	a) Can you list the current Middleware/Integration layer/ESB/API gateway existing with Bank ?	The proposed platform to integrate with IBM's Bank's Enterprise Service Bus (ESB) / Middleware platform.
695	GEN	Misc.	Generic - Seating Capacity related	Will the bank provide seating space for the bidder's team?	Bank will provide necessary seating space for the successful bidder's team during the course of the project.
696	GEN	Misc.	Technical - Open Source Usage related	Is Open Source Community version software platform allowed?	Based on the need basis, bank is open to bring in new technologies basis Information Security clearance.
697	GEN	Misc.	Technical - Product & Offer Catalog Management Technology related	What are the product and offer catalog management system's technology used by bank? What integration mechanisms would be available for integration?	The platform should have integration capability to add product and offer catalog in future.
698	GEN	Misc.	Technical - Core Banking System related	What is the technology of Core Banking System	Bank's Core Banking Solution is TCS Bancs24.
699	GEN	Misc.		The RFP doesn't specify whether the bidder needs to develop the complete solution grounds up as per the bank's functional & technical requirements or need to implement these requirements on COTS product. Globally, institutions are taking the 'grounds up build' approach to develop and own such platforms which are critical business & growth driver, because of the following advantages over COTS: 1. The IP ownership of the complete solution will lie with the Bank. 2. There is no vendor lock-in. In future, the bank can takeover / handover to any other vendor the management and further development of the entire solution. 3. The solution is not replicable to other banks. Hence this solution will be unique to Indian Bank. 4. The solution will be elastic in nature which can be scaled horizontally and vertically, as per bank's growth driven requirements.	As per RFP
700	GEN	Misc.		If the bidder chose to propose a 'Grounds-up Build' Solution, the categorisation of functionality under 'Yes' and 'Customizable' will not be possible. Accordingly, bidder requests the Bank to allot marks only in following two categories: Functionality Can be Delivered - (____ Marks) Functionality Can not be Delivered - (0 Marks)	As per RFP
701	GEN	Misc.		Whether the RFP requirement is only for Omni Channel application only or we should also consider the Web Application Server platform ?	The core requirement of the platform is to support Omni Channel Digital Banking Platform.
702	GEN	Misc.		Is the deployment of the platform considered to be Container based deployment with Kubernates or traditional Deployment?	The deployment should be container based deployment with orchestration.
703	GEN	Misc.		Should we supply complete dev ops platform as part of solution?	Successful Bidder to bring in DevOps tools to make platform deployment seamless across environments
704	GEN	Misc.		For the Omni channel application, will the existing Integration/API Platform will be used or We should supply Integration/API Platform as part of RFP response ?	Bank's integration/API platform will be used for integrations to target systems.
705	GEN	Misc.		There is a requirement for SFTP/FTP based integration requirement. Are we supposed to consider integration component for the same?	Bank's integration / middleware platform will help for file based integrations. Omni channel platform should have capability to generate required files and integrate with SFTP via middleware.

S.No.	Page No	Para No	Description	Query Details	Bank's Response
706	GEN	Missing	Tax provision os completely missing. To be added	Bank shall bear all transaction taxes on the Services (or goods) provided hereunder. Bank shall separately state in the relevant SOW, the invoicing location and beneficiary location for any Services provided thereunder. In the event Bank withholds applicable income taxes on the amounts payable to the Successful Bidder, Bank shall remit such withholding taxes to the tax authorities and provide a certificate of withholding to the Successful Bidder as required under applicable law	The following clause is available in Page 143 - Commercial Bid - Price Statement: Total Cost of Ownership (TCO) for Digital Banking Omni-Channel Platform is for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty/ AMC/ ATS, etc. and exclusive of all applicable taxes
707	Generic	Generic	Generic	The RFP does not have bifurcations of Online vs Mobile app, can we make suitable assumptions while responding?	The platform to delivers a unified customer experience along the customer journeys and the users should be able to avail all the banking services irrespective of the channel of operation i.e. through website, mobile app, branch, call centre, self-service kiosks.
708	Generic	Generic	Generic	What are your infrastructure preferences? Would you be going with an on-prem deployment or are you okay with SaaS on cloud offering?	Bank is expecting deployment of the Digital Banking platform in On-Premises. However the proposed platform would be cloud-native and should be capable of moving to cloud with minimum changes in the architecture and without any disruption of services to the customers.
709	Generic	Generic	Generic	Kindly give us a view of the architecture landscape, list of systems, etc which you are expecting the new omnichannel platform to integrate with	Please refer page no. 62 - Existing Integrations with External Business Partners (EBPs). The proposed Omni-Channel platform to integrate with all the systems mentioned and any new systems implemented by the Bank.
710	Generic	Generic	Generic	Can you let us know which are the features listed in the RFP has not been implemented currently in your Internet and Mobile Banking platform	The details will be provided to the Successful bidder during the gap analysis of PMO Phase.
711	Generic	Generic	Generic	Do you have fintech apps with whom you are already in partner with? Especially for PFM,Bill Split features, Loyalty, Whatsapp Banking, Chatbot, Help Videos?	Bank is already having arrangement with some FinTech partners. Necessary API / Web Services / SDK will be provided by the Bank to the Successful bidder for such integrations. Bank is looking for readiness of platform with integration to other apps using APIs/ SDK approach.
712	Generic	Generic	Generic	Do you already have Wealth Management capabilities in your existing channel platform. Which is the host system do we integrate with	Bank is already having arrangement with some FinTech partners. Necessary API / CBS Services will be provided by the Bank.