

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
1	1	NA	Title of the RFP	RFP title says -"software migration, development, deployment, procurement, maintenance, customization, integration and support services for central bank digital currency (CBDC) solution" - Which component/module needs migration?	All current components deployed by the Bank
2	2	SCHEDULE OF EVENTS, Sr. No. 6	Last date and time for Bid submission 16.08.2024 (Upto 1830 Hrs.)	Consdierign the comprehensive scope of the RFP, we request the Ban kto please extend the bid submission by at least 2 weeks to 30th August 2024	As per RFP.
3	3	SCHEDULE OF EVENTS, Sr. No. 10	Reverse Auction	This is a pioneering and critical project buy the Bank and it is very important that the solution be developed in a quality manner. We request the Bank to please amend the commercial bid evaluation to 80"20 QCBS Techno-Commercial so that the Bank is assured of a quality product being deployed within the timelines.	As per RFP.
4	9	4 . c	The handover process may continue for 3 to 6 months for smooth transition of RTSP modules; however, the selected bidder will provide required support upto the successful and complete handover of the current deployment.	When does the handover start. Does the Vendor gets the existing code and builds on top of it or its a new development from scratch How is the " successful and complete handover of the current deployment" defined . Is there a success criteria	As per RFP.
5	9	4 . d	The Scope of work may vary as per the instructions and dependencies of the regulatory authority or NPCI for which the TSP Partner should implement, develop, and manage the necessary changes/updates as informed by the Bank.	The current proposal only asks for 28 resources. How do we handle the change in scope	As per RFP.
6	9	4	Scope of Work	Since inception, what is the current ticket volume for RTSP and DTSP module	will share with onboarded Bidder
7	9	4	Scope of Work	What is RTSP and DTSP. What are various functional and technical capabilities of RTSP, DTSP?	Page 106 of 191 - Para no.5 refers to RTSP. Page 110 of 191 - Para no.17 refers to DTSP Please refer scope of work
8	9	4	Scope of Work	Are RTSP and DTSP modules in production, if yes what is the current user base, tech stack and transaction volume for these modules	As per RFP.
9	9	4 . d	The bidder must deploy the DTSP node and host it in Bank's on-premises Private cloud.	Is the DTSP node not deployed currently ? Do we need to redeploy and new DTSP ?	DTSP is deployed currently
10	9	D	The bidder must deploy the DTSP node and host it in Bank's on-premises Private cloud.	Is the bidder expected to take over the current DTSP instance implemented within the Bank or deploy the DTSP node?	Takeover existing DTSP instance

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11	9	SCOPE OF WORK:	b. The selected bidder is required to take over the current deployment of the project including RTSP and DTSP modules.	if the current bidder is required to take over the deployment, will there be an development work involved	The application in the current state needs to be taken over.
12	16	PERIOD OF BID VALIDITY AND VALIDITY OF PRICE QUOTED IN REVERSE AUCTION (RA):	ii. Price quoted by the Bidder in Reverse auction shall remain valid for duration of 6 calendar months from the date of conclusion of RA.	Request Bank to alter the clause to read as below: Price quoted by the Bidder in Reverse auction shall remain valid for duration of 6 calendar months from the date of submission	As per RFP.
13	20	Applicability of Preference to Make in India, Order 2017 (PPP-MII Order)		Request Bank to remove the requirement of the Local content certificate, since the bidder is not supposed to recommend any product / solution	As per RFP.
14	21	Verification of local content	iv. The successful Bidder will have to submit Non-disclosure Agreement, Bank Guarantee for the amount and validity as desired in this RFP and strictly on the lines of format given in Appendix of this RFP together with acceptance of all terms and conditions of RFP.	Request bank to allow bidders to submit deviations to Terms & Conditions which can be discussed with the selected bidder	As per RFP.
15	24	25	plan for which has to be submitted by Service Provider to the Bank. The UAT includes functional tests, resilience tests, benchmark comparisons, operational tests, load tests etc.	What is the Load the bank is expecting on the system	Will be shared with onboarded Bidder.

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16	25	WARRANTY AND ANNUAL MAINTENANCE CONTRACT	i. The selected Bidder shall support the Software Solution during the period of warranty and AMC (if included in purchase order) as specified in Scope of work in this RFP from the date of acceptance of the Software Solution by State Bank of India.	the said clause is not relevant since the bidder isnt recommending or proposing any product / solution. The bidders scope of work includes services to build CBDC only	As per RFP.
17	25	26.vi	Bidder shall provide and implement patches/ upgrades/ updates for hardware/ software/ Operating System / Middleware etc as and when released by Service Provider/ OEM or as per requirements of the Bank. Bidder should bring to notice of the Bank all releases/ version changes.	How can the bidder implement patches for hardware. Hardware is in SBI control. Similarly the Platform softwares are controlled by SBI. Similarly how can the bidder implement the patches provided by the Service provider. Who is the Service Provider here	Patches/upgrades/updates in respect of Hardware/Software/Operating System/Middleware prvided by the Bank will be taken care by the Bank. In case, the bidder brings in any of these system softwares, the necessary patches/upgrades/upgdates to be arranged by the Vendor.
18	29	32	As per the scope of this RFP, subcontracting is not permitted	Request to modify the clause ,As per the scope of this RFP, subcontracting is permitted. Even SPV is allowed considering the capabilities of OSD & Partner. OR Sub contracting of Services, Support & Manpower supplying is allowed.	As per RFP.
19	33	40	liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost.	Can we request liquidated damages to be changed to 0.5% of the "annual project cost" instead of the "total project cost"?	As per RFP.
20	34	40	If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to	The project only supplies manpower as per the Price bid, there is no timeline mentioned. What is the timeline	The time line is immediate from the date of issuance of PO.
21	41	46	Termination for convenience	Can we request this to be bi-lateral wherein both the parties can terminate the agreement by giving 90 days notice?	As per RFP.

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22	44	53.ii	“Start-up” company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.	Kindly allow similar exemption to MSE as startups	As per RFP.
23	50	Annexure B . 4	The Bidder must have an average turnover of minimum Rs. 25 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2021-22 and FY 2022-23.	Kindly allow FY 2023-24 provisional to be included in the average turnover calculation. Else Kindly allow average turnover for the 3 years of FY 2020-21, FY 2021-22 and FY 2022-23. to be INR 20 Cr. Else please allow the same exemptions to MSE as you have approved for the Startups	Revised Clause: The Bidder must have an average turnover of minimum Rs. 25 crores as per their audited financial statements during any 03 of last 04 (four) financial year(s) i.e. FY 2020-21, FY 2021-22, FY 2022-23 and FY 2023-24. This must be the individual Bidding company’s average turnover and not of any group of companies.
24	50	Appendix-B, Bidder’s Eligibility Criteria, Sr. No. 3	The bidder should be an Original Software Developer (or their authorized representative in India In case of the OSD is participating in the tendering process directly, authorized representative of that OSD will not be permitted to participate in the same tendering process.	Since the bidder is responsible for building the solution and the commercial bid format also asks for resources to deployed at the Bank, we request the Bank to clarify the need for OEM solution.	As per RFP.
25	50	3	The bidder should be an Original Software Developer (OSD) or their authorized representative in India. In case of the OSD is participating in the tendering process directly, authorized representative of that OSD will not be permitted to participate in the same tendering process	Request to modify the clause asThe bidder should be an Original Software Developer (OSD) or their authorized representative in India. In case of the OSD is participating in the tendering process directly, authorized representative of that OSD should also be permitted to participate in the same tendering process. OR As per MSMED act & PPP, MSME is exempted from prior experience so request you to consider the exemption for MSME.	As per RFP.

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26	50	4	The Bidder must have an average turnover of minimum Rs. 25 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2021-22 and FY 2022-23. This must be the individual company's average turnover and not of any group of companies	Request to modify the clause as The Bidder must have an average turnover of minimum Rs. 25 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2021-22 and FY 2022-23. This must be the individual company's average turnover and not of any group of companies - As per MSMED Act, this clause is not applicable for MSME. So request you to consider this exemption for MSME	As per RFP.
27	50	Annexure B . 4	The Bidder must have an average turnover of minimum Rs. 25 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2021-22 and FY 2022-23.	Kindly allow FY 2023-24 provisional to be included in the average turnover calculation. Else Kindly allow average turnover for the 3 years of FY 2020-21, FY 2021-22 and FY 2022-23. to be INR 20 Cr. Else please allow the same exemptions to MSE as you have approved for the Startups	As per RFP.
28	50	Bidder's Eligibility Criteria - Appendix-B - Point number: 4 & 5	Point 4 : The Bidder must have an average turnover of minimum Rs. 25 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2021-22 and FY 2022-23. This must be the individual company's average turnover and not of any group of companies. And Point - 5 :The Bidder should be profitable organization on the basis of profit before tax (for at least 02 (out of last 03 (financial years mentioned in para 4 above.	Request bank to accept last three year audited turnover for profit before tax calculation . (i.g : FY 2021-22 , FY 2022-23 & FY 2023-24)	Revised Clause Point 4: The Bidder must have an average turnover of minimum Rs. 25 crores as per their Audited Financial statements during any 03 of last 04 (four) financial year(s) i.e. FY 2020-21, FY 2021-22, FY 2022-23 and FY 2023-24. This must be the individual Bidding company's average turnover and not of any group of companies. For Point 5: The 3 (Three) financial Years chosen by the bidder in Point 4 will only be considered for Point 5.

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29	51	6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	We request Bank to confirm, if we can provide our digital banking Implementation experience against this clause.	As per RFP.
30	51	Appendix-B, Bidder's Eligibility Criteria, Sr. No. 6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	We request the Bank to please amend the clause as below: "The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector (India/Global) during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned) "	As per RFP.
31	51	Appendix-B, Bidder's Eligibility Criteria, Sr. No. 6	Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: Completion Certificates Project Sign offs payment invoices Satisfactory client certificate Bidder should specifically confirm Client references on their letter head as per Appendix N	we wish to highlight that most of our clients do not allow us to share the PO/SOW/Engagement Letter on account of confidentiality and non-disclosure. We request the Bank to please accept email confirmations from our clients as proof of work done and completion.	As per RFP.
32	51	Appendix-B, Bidder's Eligibility Criteria, Sr. No. 7	The bidder should have experience in carrying out software development, implementation, and maintenance of end to end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 110 crore s in the last 5 years.	Please confirm that the BFSI sector includes India as well as Global experience.	As per RFP

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33	51	6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI/State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	Request to modify the clause as The bidder (Partner)/OSD or Bidder(Parnter) & OSD should have experience of development, implementation, and maintenance of any secured digital project for GOI/State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 7 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned) OR As per MSMED act & PPP, MSME is exempted from prior experience so request you to consider the exemption for MSME.	As per RFP.
34	51	7	The bidder should have experience in carrying out software development, implementation, and maintenance of end-to-end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 10 crores in the last 5 years.	Request to modify the clause as The bidder (Partner)/OSD or Bidder(Parnter) & OSD he should have experience in carrying out software development, implementation, and maintenance of end-to-end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 5 to 10 crores in the last 7/10 years. OR As per MSMED act & PPP, MSME is exempted from prior experience so request you to consider the exemption for MSME.	As per RFP.
35	51	8	The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this RFP	Request to modify the clause as The Bidder (including its OEM, if any) should either be authorized supplier or partner irrespective of Categories of Class 1 or Class 2 as what matter is services & QOS rather the categorization. OR As per MSMED act & PPP, MSME is exempted from prior experience so request you to consider the exemption for MSME.	As per RFP.
36	51	Bidder's Eligibility Criteria Appendix-B SI NO. 6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI/State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	We have worked with large clients in capital market(BFSI Sector). Completion Certificates are not available. We have the PO and Invoices	As per RFP.

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37	51	Bidder's Eligibility Criteria Appendix-B SI NO.7	The bidder should have experience in carrying out software development, implementation, and maintenance of end-to-end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 10 crores in the last 5 years.	As mentioned above we have worked with large clients in capital market(BFSI Sector). We are also implementing the largest MF transaction platform. In light of our experience in this domain. We have completed 2-3 projects of approx value 2cr. No single project of 10 cr of value is completed yet.	As per RFP.
38	51	Appendix B Sl.No.6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	Kindly request the bank to consider Global implementation done in BFSI Sector during the last 2 years	As per RFP
39	51	Appendix-B Bidder's Eligibility Criteria	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned) Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: · Completion Certificates · Project Sign o ffs · payment invoices · Satisfactory client certificate Bidder should specifically confirm Client references on their letter head as per Appendix N	Request Bank to allow Self certification for the references. Since the documents mentioned cannot be shared due to NDA	As per RFP.

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40	51	Appendix-B Bidder's Eligibility Criteria	The bidder should have experience in carrying out software development, implementation, and maintenance of end to end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 10 crores in the last 5 years.	does the bidder need to provide reference for all the points mentioned, or any one of them also request bank to consider a self certification for documentary proof. A reference call can be scheduled for the specific reference post submission	As per RFP.
41	51	Appendix-B Bidder's Eligibility Criteria	The Bidder (including its OEM, if any) should either be Class I or Class II local supplier as defined under this RFP.	Request bank to remove the clause, since the bidder is not supplying any software	As per RFP.
42	51	7	The bidder should have experience in carrying out software development, implementation, and maintenance of end-to-end Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud in BFSI sector for an aggregate value of at least 10 crores in the last 5 years	We request bank to confirm, if bidder needs to submit the experience for any of the below mentioned category or for all the categories together: Web Applications, API Services, Database, Mobile Application, Messaging Queues, Kubernetes, Blockchain, Cloud	As per RFP
43	51	Appendix-B, Bidder's Eligibility Criteria, Sr. No. 6	The bidder should have experience of development, implementation, and maintenance of any secured digital project for GOI /State Govt. or any agency of the GOI/State Govt. or in BFSI sector during the last 2 years. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed the projects in India. (Start and End Date of the Project to be mentioned)	We request the Bank to please define "secured digital project"	Digital project complied with latest Security guidelines of RBI/Govt. of India
44	52	Appendix B	Eligibility criteria mentioned at Sl. No. 4 to 7 in table above are relaxed for Startups subject to their meeting of quality and technical specifications	Request the Bank to extend the relaxation for this condition for MSME. Request the Bank to relax this condition as following "Eligibility criteria mentioned at Sl. No. 4 to 7 in table above are relaxed for Startups/MSME subject to their meeting of quality and technical specifications"	As per RFP.
45	54	Appendix C.A.1	Penny Drop Verification	What is Penny Drop verification	To verify the authenticity of a client's bank account.

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46	54	Appendix C	Technical & Functional Specification	<p>CBDC RTSP Solution Modules - The sections lists integration with below systems is needed</p> <p>Account Number fetch using Mobile Number from CBS</p> <ul style="list-style-type: none"> • Messaging via SMS or e-mails • Device Binding through SMS • Credit and Debit APIs • Debit Card Validation • UPI APIs • Statement Enquiry • Payment Gateway Integration • Penny Drop Verification • Aadhar-based Verification • PAN Card based Verification • Support for and integrate with eKYC/ vKYC for Verification • Base App with NPCI UX, bank theme, bank UX and user journey <p>Do all the above systems expose REST APIs for integration , if not can you please specify what type of interfaces are exposed by each systems?</p>	The integration specifications will depend on the Bank's latest requirements at the material time.
47	54	Appendix C	Technical & Functional Specification	Type of Wallet - Is there a requirement for the keys to be backed by HSM or a KMS service is preferred? If HSM is preferred then what type of HSM will be provided?	These specific details will be provided at time of final onboarding
48	55	Appendix C	Technical & Functional Specification	PSO Gateway - One of the feature asked is "User Registration, User De-registration" - Are these same as services listed in "User management module ? OR is it envisioned that user management will be done via PSO?	As per RFP
49	55	Appendix C	Technical & Functional Specification	Under PSO Gateway one of the feature mentioned is "Rule Check" - Can you please elaborate what is this feature?	These specific details will be provided at time of final onboarding
50	55	Appendix C	Technical & Functional Specification	Under "User Management" feature asked for is Load, Unload - We are assuming this is on-ramp/off-ramp for rCBDC tokens i.e. user buying rCBDC tokens using their commercial bank money. Is this assumption correct?	These specific details will be provided at time of final onboarding
51	55	Appendix C	Technical & Functional Specification	For Load, Unload of tokens is the accounting model already created or vendor will need to design it?	These specific details will be provided at time of final onboarding

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52	55	Appendix C	Technical & Functional Specification	Is the design of features already done ? If yes the can you please provide flow diagram of features like Load, Unload, Transfer etc?	These specific details will be provided at time of final onboarding
53	55		User-Held Model – The user and their device are responsible for key holding. The wallet is not recoverable in the case of a user-held device. (Note: This will be handled in future states based on RBI confirmation.)	Since currently this model does not exist and since the specifications and features under this model are not clear, request Bank to consider offering this model when introduced in the future at incremental cost as bidder would not be in a position to factor an appropriate cost for this feature	As per the scope of RFP, the resources will be involved in the developments and future enhancements of the project.
54	56	Appendix C	Technical & Functional Specification	Point vii on page 56 says "Facilitate Online and offline token transfer processes through various channels". - Online transfers are core function and can be developed, is there a preferred solution for offline transactions?	These specific details will be provided at the time of necessary requirements.
55	56	Appendix C	Technical & Functional Specification	Point ix on page 56 says "In application facility of raising user disputes and grievances." - Is there any existing dispute management system that will be utilised or new system needs to be built?	A new system may have to be developed depending on the Bank's requirement
56	56	Appendix-C Technical & Functional Specifications		all the software licenses required by the bidder to do the needful shall be procured by the bank	Licenses in respect of Hardware/Software/Operating System/Middleware prvided by the Bank will be taken care by the Bank. In case, the bidder brings in any of these system softwares, the necessary licenses to be arranged by the Vendor.
57	61	Appendix C.B	If necessary, the Bidder should have the capability to redeploy or rehost the DTSP module on Bank's on-premise infrastructure. Bidder should have the capability to migrate the DTSP module to any other Kubernetes platform provided by the Bank and if required by the Bank.	How will this be priced. Will this be an additional work through a CR Howisit established if a redeployment is required or not. What are the other deployment platforms that are considered	The application in the current state may be taken over. No additional pricing will be paid for the same.
58	61		Bidder should have the capability to migrate the DTSP module to any other Kubernetes platform provided by the Bank and if required by the Bank.	This will be subject to the DTSP build from NPCI being compatible with alternate kubernetes platform	As per RFP.

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59	62	Appendic C.B	In view of the entirety and enormity of DTSP module of the CBDC Project, if any service which essentially forms part of project scope is not explicitly mentioned in scope of work, will be considered as part of the RFP and the successful bidder will have to provide the same at no cost to the Bank in the larger interest.	How is it possible to provide a service free of cost in view of larger interest. This is difficult to agree kindly change	As per RFP
60	62		In case the Bank in future decides to migrate the DTSP node to a public cloud environment the Bidder shall perform the migration at no extra cost to the Bank.	since this would be an incremental cost to the bidder and considering bank may or may not require this migration, request the Bank to keep this as an incremental cost. else it would become an unnecessary cost to the bank at this stage	As per RFP
61	62	Appendix-C Technical & Functional Specifications	In view of the entirety and enormity of DTSP module of the CBDC Project, if any service which essentially forms part of project scope is not explicitly mentioned in scope of work, will be considered as part of the RFP and the successful bidder will have to provide the same at no cost to the Bank in the larger interest. Any later plea by the bidder for excluding/omitting of services on the pretext that same was not explicitly mentioned in the RFP will not be accepted by the Bank.	request bank to consider that any services not mentioned can be considered as a change request	As per RFP
62	62	Appendix-C Technical & Functional Specifications	The TSP should have expertise in Blockchain (HyperLedger Fabric), Kubernetes, Docker, Redis/Keydb, Mariadb Galera, KAFKA , CouchDb , RABBITMQ, HAPROXY/NGINX, Load balancer Technologies, ELK, LogInsight, Prometheus, Grafana, DevOps, GitOps, HashiCorp Vault, HSM/SoftHSM technologies, Angular/Nodejs. As DTSP involves many niche technologies any future niche technology added by NPCI to the project, the vendor should be able to provide necessary expertise for the same.	There shall be a lead time of 3 months to provide the necessary expertise not explicitly provided as a part of the commercial proposal	As per RFP
63	64	Dispute Management	Dispute Management	Can the vendor use existing Customer Support Infrastructure (on-call / on-site) for this implementation?	All resources will be deployed onsite which include Customer support as well.
64	64		The TSP should provide a solution for Complaints and Grievance Redressal Mechanism for resolving disputes.	Is this system required to be extended to end customers of the Bank or for access by bank users?	It is required for all end users

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65	65	Appendic C.C	With the CBDC-UPI interoperability and the associated transactions, there has been a mismatch in the time-out of these two payment rails and thus, an increasing number of failure in transactions. The solution must be able to solve this situation and be able to handle TAT as per the Bank's requirements. The TSP should ensure that the provided solution is equipped for updates to follow the latest circulars and guidelines related to the Harmonization of Turn Around Time (TAT) as specified by the RBI, NPCI, or the Bank from time to time.	What exactly is expected here , is it limited to make the timeout for transactions through both the UPI and CBDC rail same	As per RFP.
66	65		Total running time in hours, minutes and seconds (hh:mm:ss format)	does this refer to the RTSP/ DTSP solution running hours?	All components of the application
67	67	Appendic C.D	The TSP should ensure that the solution is equipped to provide all existing use cases of CBDC. In addition to this requirement, the Bank seeks the solution capabilities to innovate and develop (including but not limited to) the following use cases. The bank reserves IP rights of any such value-added services, the additional use cases, along with any other innovative solution which are developed for the Bank and shall remain exclusive to be used by the Bank.	1. Is there a list of all existing use cases for CBDC 2. The future use cases that needs to be developed , needs to follow a development path. However the price bid is only asking for resources. How the development activity is planned.	Resource deployed at onsite should take care the development
68	67	D	Future Use Cases for CBDC:	Trust the costs associated with enabling the future use cases would be borne by the Bank, especially since multiple use cases listed below are not in existence and the details/ specifications are not available to estimate the extent of enhancements/ new modules required	Resource deployed at onsite should take care of the ongoing and future developments
69	68	Appendic C.D	The TSP should ensure that the solution is equipped to provide all existing use cases of CBDC. In addition to this requirement, the Bank seeks the solution capabilities to innovate and develop (including but not limited to) the following use cases. The bank reserves IP rights of any such value-added services, the additional use cases, along with any other innovative solution which are developed for the Bank and shall remain exclusive to be used by the Bank.	All the future use cases that are listed will depend on changes at the 3rd party level , e.g at IRCTC level, how are we factoring this dependencies. Another example is the correspondent relationship establishment for forex transacyions	Details of future requirements and dependencies will be discussed at the material time.

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70	69	6	Support and Maintenance (L1 & L2)	Since L1 and L2 support would be required on 24x7 basis, trust the count referred here is for each shift. Request the Bank to clarify	Manpower deployment details provided on Page No. 69. Based on the requirement Bank will place the purchase order for number of resources required.
71	69	Appendix-C point no. E		In Appendix F the minimum experience for developer, support, data analysis minimum 2 years experience required , where as in Appendix C it is mentioned minimum 3 to 5 year experience required, Requesting bank to clarify.	Appendix F mentions minimum experience required.
72	75	Support and Maintenance	Based on the requirement the bank will place the purchase order for number of resources required.	in case of additional resources required beyond the resource count mentioned in the RFP, there shall be lead time of 3 months for onboarding of resources	The time line is immediate from the date of issuance of PO.
73	99	4a 1,2,3,4,5,6	Experience of executing secured digital projects, within the last 3 years and these projects should be in operations for at least 6 months prior to the date of bid submission. The eligible projects should have following digital capabilities and Technology Frameworks. Total Marks are 15 & Maximun 35	Requesting you to consider the modification as request that this marking should be taken into consideration by applying this criteria to OSD+Partner(Bidder) OR For the Growth of the MSME, as per MSMED Act & PPP, Prior experience is exempted, we request Bank to award this marks to MSME by default without having any terms and conditions.	As per RFP.
74	99	Technical Evaluation Metric:	Experience of executing secured digital projects, within the last 3 years and these projects should be in operations for at least 6 months prior to the date of bid submission.	How many reference does the bidder need to provide for each digital capability	As per RFP.
75	100	4b 1,2,3,4	Experience of development, implementation, delivery, operations, and maintenance of following Technology Frameworks / Platforms / Software etc. for secured digital projects. 20 Marks	Requesting you to consider the modification as this marking should be taken into consideration by applying this criteria to OSD+Partner(Bidder) OR For the Growth of the MSME, as per MSMED Act & PPP, Prior experience is exempted, we request Bank to award this marks to MSME by default without having any terms and conditions.	As per RFP.
76	102	Technical Evaluation Metric:	Proposed Key Project Team Members	Can the bidder provide indicative CV for resources. In case the bidder is selcted as the TSP, the bidder shall provide same or equivalent resource	As per RFP.
77	102	Technical Evaluation Metric:	Proposed Key Project Team Members	Kindly clarify the max marks shall be 35 or 40 for the specified sub section	Maximum Marks shall be 40 for - Proposed Key Project Team Members

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78	102	3	CMMI Level 3 & above + ISO 27001 certificate 5 CMMI Level 3 & above.	Request to modify the clause as If OSD has these certifications we request to remove this clause for the Bidder who is partner/vendor to this RFP. We request you to limit this condition to OSD only. OR Please exclude this clause for MSME OR Relax the condition saying the Bidder to supply these certifications once the bidder has won the Reverse auction and Bank has decided to go with the vendor. Vendor to submit this certification before getting order from the Bank. Request to remove CMMI level certification.	As per RFP.
79	102	3	CMMI Level 3 & above + ISO 27001 certificate 5 CMMI Level 3 & above certificate	Request you to modify this clause as Either OSD/Bidder OR either of both OR both should have this certifications OR Kindly exempt MSME from this certifications.ISO 27000 should also be fine. OR Request you to give an exemption for MSME.	As per RFP.
80	102	Point no. 2 Technical Evaluation Metric	Certificate from Bidder that the proposed resource is on the full-time payroll of a partner organization and will be on the full-time payroll of the Bidder upon awarding of contract to the Bidder, and have required experience for the proposed role	Requesting bank team to please define the meaning by the term of Partner organization	As per RFP
81	102	Point no. 2 Technical Evaluation Metric	CMMI level certification + ISO 27001 latest certification	Requesting bank team to please consider the ISO 27001 certified company or CMMI level 3. This will help maximum participation from companies specializing in niche technologies.	As per RFP.
82	102	Technical Evaluation Metric: Sl.No.3	CMMI level certification + ISO 27001 latest certification	Kindly request the bank to consider either of CMMI level certification / ISO 27001 latest certification and allocate specific marks for ISO 27001 certifications also	As per RFP.
83	103	Technical Evaluation Metric	4) Capacity to develop new IoT-based hardware and providing customized solutions, such as sound boxes for merchants and GPS-based payments / wearable gadgets etc.	The Technical Evaluation criteria mentions capability develop IoT based hardware, but the Scope of Work does not mention anything about IoT Hardware. Is SBI looking to develop some IoT solutions for payment? If yes, could the requirements be shared?	Bank may look for such solution based on the requirement.
84	103	4	Capacity to develop new IoT-based hardware and providing customized solutions, such as sound boxes for merchants and GPS-based payments / wearable gadgets etc.	Request you to modify this clause as Either OSD/Bidder OR either of both OR both should have the similar experience as mentioned in the RFP. RO Request you to give an exemption for MSME from this clause.	As per RFP.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
85	103	Technical Evaluation Metric:	Capacity to develop new IoT based hardware and providing customized solutions, such as sound boxes for merchants and GPS based payments wearable gadgets etc	Can the bidder use hardware provided by other OEM	As per RFP
86	106	Appendix E	Scope of Work - 4) Mobile Wallet Application	Is the architecture and Design of new Mobile app done?	Exsting mobile application
87	107	Appendix E	Scope of Work - RTSP Module	Token management - What type of tokens are referred to here? Are these Tokenised Deposit Tokens(TD tokens) or RBI issued rCBDC token?	As per RFP.
88	107	General Query		In the RFP document there is no mention about hardware loadbalancer in case of multinode setup need to be done which is essential component for product scalability	Load Balancer(hardware/software) available in the Bank will be provided
89	108	Appendix E.10	Bidder must provide, an independent reconciliation application for bank to manage the dayto- day operations. Proposed recon application will be performing automated reconciliation between RTSP and CBS systems. Recon system will reconcile the successfully purchased and redeemed transactions in CBDC Reconciliation process and generate the reports for the same daily. Post reconciliation, system will generate open entries for fall out cases and mark the fall out cases as Unreconciled entries. Any other functionalities of reconciliation must be integral part of the application.	This is an additional application. Assuming we have current RTSP and current DTSP , a reconciliation app to start will need to know the current application. If reconcillation is required currently we will need to know the current applications and their integration points and logic. Will the bank provide those. Or this is applicable only for the new modules . Also its not clear if its a bid for resources or bid for development	Details will be shared with final selected bidder
90	108	Appendix E	Scope of Work - RTSP Bank adapter switch	RTSP Bank adapter switch - Is it envisioned to be an independent module or it will run as part of bank's existing switch? What is the messaging format envisioned for the switch module?	Details will be shared with final selected bidder
91	108	Appendix E	Scope of Work - Programmable CBDC, Off-line CBDC, Tokenized deposits	Programmable CBDC - What is the scope for this? are there any programmability features that the vendor will need to build?	Details will be shared with final selected bidder
92	108	Appendix E	Scope of Work - Programmable CBDC, Off-line CBDC, Tokenized deposits	Tokenised Deposits -Are you referring to tokenisation of commercial bank money or Deposit taking ability for rCBDC?	Details will be shared with final selected bidder
93	108	Appendix E	Scope of Work - Programmable CBDC, Off-line CBDC, Tokenized deposits	Off-line CBDC - Is there a solution already envisioned for this or you expect vendor to first design the solution and then implement? Any off-line CBDC solution will need to be worked with NPCI and RBI. Will this be a joint collaboration with RBI, NPCI?	Details will be shared with final selected bidder

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
94	108	Appendix E	Scope of Work - Reconciliation Application	Are there any existing modules for the Reconciliation Application? If Yes, what state it is in?	No
95	108	Appendix E.10	Bidder must provide, an independent reconciliation application for bank to manage the day-to-day operations. Proposed recon application will be performing automated reconciliation between RTSP and CBS systems. Recon system will reconcile the successfully purchased and redeemed transactions in CBDC Reconciliation process and generate the reports for the same daily. Post reconciliation, system will generate open entries for fall out cases and mark the fall out cases as Unreconciled entries. Any other functionalities of reconciliation must be integral part of the application.	This is an additional application. Assuming we have current RTSP and current DTSP, a reconciliation app to start will need to know the current application. If reconciliation is required currently we will need to know the current applications and their integration points and logic. Will the bank provide those. Or this is applicable only for the new modules. Also its not clear if its a bid for resources or bid for development	Details will be shared with final selected bidder
96	108	13. 24/7 Support	The successful bidder must ensure 24/7 support to Bank in Third Party Software Support for the deployment of modules for the pilot project, various third-party open source software are required as per the specification shared by NPCI along with the support which is to be provided by the bidder e.g. Redis, Key DB, Maria DB, Kafka, Mongo DB, DLT Platform, RabbitMQ, Grafana, Kibana etc. Wherever support is available from OSD of those open-source software, the same needs to be provided by the bidder. In case OSD does not provide support, the bidder should provide the required support for the open source software to ensure on-site support for resolving Open source software related issues, including re-installation of required software for the proposed solution and installation, maintenance and patch upgradation of the same whenever required.	24/7 Support have been mentioned in the RFP, however Support and Maintenance (L1 & L2) resource has been factored only 2. Clarification needed, This is the 3rd party license, and this required specific knowledge to handle the query, bank needs to consider L3 resources for the open source clause	Manpower deployment details provided on Page No. 69. Based on the requirement Bank will place the purchase order for number of resources required.
97	112	Appendix-F Indicative Price Bid		Request Bank to allow bidder to quote resource rate per year. Since the resource rate cannot be constant for 5 years	As per RFP.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
98	113	Appendix-F Indicative Price Bid	The Man-Day Rates quoted by the bidder will remain constant for the complete duration of the project i.e for 5 years. The number of resources may vary with the business requirement from time to time however, Man Day rates are the same for the next 5 years and will be applicable for all services covered under this RFP, viz. for software migration, development, deployment, procurement, maintenance, customization, integration and support services for Central Bank Digital Currency project.	Request bank to provide the minimum number of resources which shall remain constant for 5 years	Manpower deployment details provided on Page No. 69. Based on the requirement Bank will place the purchase order for number of resources required.
99	120	Appendix-J Penalties	Application Uptime/Downtime	Request bank not consider the mentioned penalty, as the uptime is also dependent on the underlying infra and the same is not being supplied by the bidder	As per RFP.
100			MSME & PPP Clause -The Policy target is an overall procurement of minimum 25% of total annual purchases of products produced/ services rendered by Micro and Small Enterprises (MSE) by the Central Ministries, Government Departments and Central Public Sector Undertakings (CPSUs).21 Dec 2023	We request bank to considerMSME for awarding 25% of the total order value based on the guidelines state by MSMED act & Public Procurement Policy.	As per RFP.
101				Request Bank to extend the RFP submission date by another 15 days from 16th Aug 2024.	As per RFP.
102		General Query		This tender is for the CBDC project but in the technical evaluation there is no weightage on the CBDC implement experience.	As per RFP.
103			Working days	Can we request the bank to allow for 2 days/month leave without impacting billing? Our resources will work as per SBI Mumbai calendar.	As per RFP
104		General query	NA	As per the RFP, it is our understanding that we need to deploy around 28 resources as an when required. However we request bank to confirm minimum numbers of resources required at the beginning of the project, as it will help the bidder to be aligned with the bank's expectations.	Manpower deployment details and minimum number of resources provided on Page No. 69. Based on the requirement Bank will place the purchase order for number of resources required.
105		General query	NA	We request Bank to confirm, if there will be any resource mobilization period given to the Bidder for Onboarding the resources	As per RFP

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106				Is the vendor responsible for procuring software solutions and licenses, if required?	Licenses in respect of Hardware/Software/Operating System/Middleware provided by the Bank will be taken care by the Bank. In case, the bidder brings in any of these system softwares, the necessary licenses to be arranged by the Vendor.
107				RFP mentions solution will be deployed on Private cloud, which cloud is being used?	Bank has its own private cloud setup
108				Which version of Hyperledger is being used?	Details will be provided at time of final onboarding.
109				What is the configuration in which HLF is deployed, i.e. no of nodes, orders etc?	Will be provided at time of final onboarding
110				Can you please share the architecture if already deployed blockchain stack?	Will be provided at time of final onboarding
111				What is the functionality currently deployed in Hyperledger Fabric	Hyperledger is part of DTSP solution built by NPCI
112				Apart for technical solution, for dispute redressal there has to be new processes defined. Is setting up of these new processes also in scope for RFP?	Yes
113			The RFP says either OSD/Partner should bid for the RFP with the complete solution	Request to modify this clause as that either OSD/Partner should be allowed to quote partially. For example A partner whose forte is in manpower supplying or staff augmentation based on T&M or SLA should be allowed to quote only for this particular part of staff augmentation though the partner will not quote for other things that are mentioned in the RFP. This will help Bank to higher the best OSD/Partners who are excellent in their own areas rather than choosing the one who is partially good. Therefore Bank should allow Partner/Vendor to quote partial for SOW rather than full RFP	As per RFP
114			OSD can also quote	Here the question of OSD does not take place as its only implementation, migration, intergration, support and supply manpower. Since there is no supply of software this clause is not applicable. Also the question about made in india, class 1 and class 2 supplier + Tier 1 and Tier 2 partner doesnt come into picture because there is no involvement of OEM/OSD in this case. Its only service provider carrying out services.	As per RFP

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
115			Understanding is that the resources which are to be provided by the selected bidder will work on the existing RTSP & DTSP modules of the existing solutions. And Bank will provide the source code access to the resources for the existing solution.	Please confirm if the understanding is correct	As per RFP
116			Appendix F	As per the commercial table the bidder needs to provide a blended rate for L1 & L2 resource, also there is no provision in the table to provide L3 resource cost which is one of the ask in the scope of work.	As per RFP