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1	69	9.4 Support & Monitoring	The support needed for business hoursX365 days. Business hours will be decided by Bank. Support services will include both onsite application support and onsite infrastructure/technical support. The selected vendor would ensure the availability of dedicated personnel for each kind of services.	Does support include non-technical/ Helpdesk support? How many support shifts should be considered?	Non-technical/ helpdesk support not required Technical Support team handling the database, OS, Middleware will be required 365 days during banking hours, presently 8 hours per day. It may change as per IBA/ RBI guidelines.
2	69	9.3 Support & Monitoring	The Vendor shall provide services of following dedicated onsite resources for end-to-end operations, application and infrastructure support: 1 for application support including Team Lead 2. for infra support including Team Lead 3. Middleware Admin, 4. DB Admin, 5. Network Admin 6. OS Admin	Is infrastructure installation and configuration in scope for bidder?	Yes, all installation, configuration patching, upgrade etc. has to be done by the bidder. Network Admin is not required, please refer corrigendum-III dated 26.06.2024.
3	32	31. SUBCONTRACTING:	As per scope of this RFP, sub-contracting is not permitted.	Consider allowing Sub-contracting with prior written approval from Bank.	No Change in RFP terms

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4	37	38. INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP	iv. Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	Now a days Subscription base licenses are provided, hence service provider will provide license to the Bank as per the product license policy.	Please refer corrigendum-III dated 26.06.2024
5	37	39. LIQUIDATED DAMAGES		Recommended liquidated damages to be calculated as 0.5% of delayed deliverables cost for delay of each week or part thereof maximum up to 5% of Delayed Deliverables Cost.	No Change in RFP terms
6	42	42. TERMINATION FOR DEFAULT	In the event the Bank terminates the Contract in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Service Provider shall be liable to the Bank for any increase in cost for such similar Software Solution and/or Services.	Consider capping of increase in cost / step in cost at 110% of the value of undelivered services.	No Change in RFP terms

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7	43	42. TERMINATION FOR DEFAULT	During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank.	Consider modifying the clause statement as "During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider for a period of 1 month, at no extra cost to the Bank,"	No Change in RFP terms
8	43	42. TERMINATION FOR DEFAULT	If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total Project Cost on demand to the Bank.	Consider modifying the clause statement as "If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 5% of the undelivered/affected transition services on demand to the Bank,"	No Change in RFP terms
9	65	Appendix-CTechnical & Functional Specifications : Requirements	6.1 Solution DesignSolution should be a Web Application compatible on all latest versions of major web browsers- Microsoft Edge, Internet explorer, Google Chrome, Mozilla Firefox, Opera etc. and on mobile application without any development cost to the bank.	Consider change in clause as, after UAT completion, any change is required in Web Application due to new version release by web browser, such change / request to be processed as a change request.	The solution should be readily compatible with all the mentioned browsers. If any code level change is required in the application subsequent to release of newer version of any browser the bidder should provide the patch as a part of software upgrade or patch.

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10	93	Appendix-E Scope of Work and Payment Schedule	<p>Payment Schedule: License cost of applications: 10% upon execution of the SLA (contract) and furnishing of Financial Bank Guarantee for 10% of the amount. Tenor of BG should be for 18 months.</p> <p>80% on successful implementation of the solution as per scope and terms of the RFP. Balance 10% will be paid after 1 year of successful implementation or against financial Bank Guarantee for the amount after successful implementation. Tenor of BG should be for 18 months.</p>	Consider modifying License cost payment term as 100% License cost to be paid on delivery of the software license.	No Change in RFP terms
11	93		Annual Technical support for 4 years post warranty : Quarterly in arrears	Consider modifying as payment of Annual Technical support for 4 years post warranty : Quarterly in advance	No Change in RFP terms
12	106	Appendix-J Penalties	Penalty for period of Non- Availability During a Calendar Month is calculated as a % of the TCO mentioned as per Appendix F of RFP	Penalty for period of Non-Availability During a Calendar Month to be calculated as a % of the respective year annual maintenance cost mentioned as per Appendix F of RFP	No Change in RFP terms
13	107	Appendix-J Penalties	Penalty for Non-Availability of Features is calculated as a % of the TCO mentioned as per Appendix F of RFP	Penalty for Non-Availability of Features is calculated as a % of the Implementation cost mentioned as per Appendix F of RFP	Please refer corrigendum-III dated 26.06.2024

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14	107	Appendix-J Penalties	The maximum amount of penalty recoverable by the Bank from the Vendor would be the amount quoted as per Appendix F of RFP	Overall cumulative penalty shall be capped to maximum of 5% of project cost.	Please refer corrigendum-III dated 26.06.2024
15	60	1.6 (Appendix-C)	Application may use the following UI Component Libraries: - Material-UI - Bootstrap	<u>Suggestion. Request amend as mentioned below</u> Application may use the following UI Component Libraries: - Material-UI - Bootstrap - Chakara	No Change in RFP terms
16	63	1.28(Appendix-C)	The database should be Oracle only	<u>Suggestion. Request amend as mentioned below</u> The database should be Oracle to store transactions data that comes from various sourcesThe database can be MySQL (enterprise version with enterprise support) or Oracle to store configurationApart from using Oracle database to store all transactions data, we also use a small MySQL (enterprise version with enterprise support) database to store configurations . No transactional data is stored in MySQL DB	No, We cannot have multiple databases flavors for a single solution

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17	64	2.4 (Appendix-C)	The solution proposed should ensure regular backup on both online and off-site locations.	This online and off-site location is bank's Meghdoot cloud? Please clarify.	The servers at both DR (offsite in Meghdoot) and DC (also in Meghdoot) will have to be integrated with Bank's Enterprise Backup solution (EBS) for taking regular backup and restoration.
18	64	4.4 (Appendix-C)	Solution should provide comprehensive configuration based event logging for monitoring, auditing and troubleshooting purposes as per bank IS policy.	Would it be possible to get the bank's IS Policy?	Bank's policy can be provided to selected bidder.
19	65	5.1 (Appendix-C)	System Uptime should be minimum 99.999%.	System Uptime should be minimum 99.9%, Please amend the clause	No Change in RFP terms
20	65	6.1 (Appendix-C)	Solution should be a Web Application compatible on all latest versions of major web browsers- Microsoft Edge, Internet explorer, Google Chrome, Mozilla Firefox, Opera etc. and on mobile application without any development cost to the bank.	<u>Suggestion. Request amend as mentioned below</u> Application can be opened in any web browser in mobile. However, the experience will not be as seamless as it will be in a web browser. Further, given that majority of work will be done on bank's desktop only, can we modify this clause to exclude mobile application	Please refer corrigendum-III dated 26.06.2024
21	66	7.4 (Appendix-C)	Obfuscation of code to be done while putting the project into production.	Do we need this for only Front End? or for both Front End and Back End? Why would bank want to have this for Back End?	This is specification is for front end code

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22	27	24	Service Provider should integrate the software with the existing systems as per requirement of the Bank and carry out thorough system integration testing.	Please share the existing testing tools being used in the bank	At present, SIT is done by the vendor at present, UAT is done by Bank's UAT department. IT-DCR does not use any tool for testing. Bidder will have to provide test cases and support during the UAT.
23	27	24	System Integration Testing and User acceptance testing	Can vendor leverage the existing testing tools for this engagement	SIT is done by the vendor at present, UAT is done by Bank's UAT department. Bidder will have to provide test cases and support during the UAT.
24	27	24	System Integration Testing and User acceptance testing	How does the test data is being managed at present. Is it manual process or automated process	Manual
25	27	24	System Integration Testing and User acceptance testing	Is Performance testing is in the scope of this engagement, Please inform	Yes. Performance testing is a major task in this project as this is going to a data intensive system.
26	80	Appendix-E, Scope of Work and Payment Schedule, Point no3	Review and Testing; Acceptance - UAT	Please provide the expected time line to complete the UAT of the solution and/or its functionalities. It will help to prepare the Project Plan.	Time taken for UAT depends on case to case basis. However, we expect completion of UAT within 06 weeks.

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27	80	Appendix-E, Scope of Work and Payment Schedule, Point no3	Information Security Review	Please provide the expected time line to conduct ISD review for all the implementation/ developments/ customizations. Project Go-Live have dependency on this and It will help to prepare the Project Plan.	Time taken for information security review (ISD review) depends on case to case basis. However we expect completion of information security review within 06 weeks
28	93	Payment Schedule	Warranty period	Warranty period is not mentioned in RFP. Please confirm.	Please refer corrigendum-III dated 26.06.2024
29	28	25 viii	Bidder shall provide maintenance support for Hardware/ Software/ Operating System/ Middleware over the entire period of contract.	The RFP refers to just the software requirement for Recon & Settlement. Pls clarify if a managed services model is expected	Bank will provide servers as specified by the bidder on its private cloud, The bidder can use the OS, DB, Middleware for which the banks has existing enterprise licenses for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provide. The Bidder shall also provide application admin and support for managing the application.

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30	37	38 vi : INTELLECTU AL PROPERTY RIGHTS AND OWNERSHIP :	Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	For the purpose of cost optimization, can we propose the following options: 1. 5/7 year upfront license price (with annual ATS applicable)? 2. 5 year annual rental license price with option for annual renewal?	Regarding costing- No change in RFP terms Regarding Intellectual Property Rights- Please refer corrigendum-III dated 26.06.2024
31	37	38 vi : INTELLECTU AL PROPERTY RIGHTS AND OWNERSHIP :	Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	Is the scope for enterprise licenses for ATM Card, Debit Card, Pre-paid Card and Metro Card transactions or is it supposed to include any other schemes/channels the bank wants to add subsequently during the term of the contract?	The RFP is for reconciliation of ATM, Debit Card, Pre-paid Card and Metro Card transactions. Any new product/ services launched by the Bank related to ATM and these cards will be included in the scope.
32	37	38 vi : INTELLECTU AL PROPERTY RIGHTS AND OWNERSHIP :	Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	Is the scope for enterprise licenses for unlimited volumes of transactions for ATM Card, Debit Card, Pre-paid Card and Metro Card transactions ?	Yes. At present daily transaction numbers are approx. 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/ products. Regarding intellectual property rights please refer

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					corrigendum-III dated 26.06.2024.
33	27	24. SYSTEM INTEGRATION TESTING & USER ACCEPTANCE TESTING:	On satisfactory completion of the aforementioned tests, the User Acceptance Test (UAT) letter will be issued to Service Provider by the competent authority on the line of Appendix-I.	What would be scope for FIS ? Do we have to support them for UAT and if ok then promote into Prod? Since this would add efforts of installation/configuration per targeted environment.	Please be guided by point (vi) of RFP, page 28 & point (v) of RFP, page 30 & point (xiv) page 53. SIT will have to be performed by bidder, UAT can be done by Bank's UAT department. Bidder will have to provide test cases and support during the UAT.
34	30	29. INSPECTION AND TESTING:	i. The Bank reserves the right to carry out pre-shipment inspection or demand a demonstration of the product on a representative model at Service Provider's location.	What would be scope for FIS as OEM vendor? Do we have to arrange demo at our location?	Please be guided by point (vi) of RFP, page 28 & point (v) of RFP, page 30 & point (xiv) page 53. Demo to be arranged at our location by bidder. This is a part of technical evaluation (please refer page 77 of 191 of RFP)
35	31	30. RIGHT TO AUDIT:	Entire section	scope should be limited to supplied software only.	No Change in RFP terms
36	54	Appendix B S No.5	Bidder should have experience of minimum 03 years in providing the reconciliation solution and services, preferably reconciliation of ATM and Cards transaction	This needs to be modified to Bidder/OEM	No Change in RFP terms

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37	63	Appendix C 1.28	The database should be Oracle only.	Can this be Microsoft SQL as well?	No change in RFP terms. It is stipulated that you use the mentioned (Oracle) database as Bank has Organisation wide Enterprise Support for the same.
38	63	Appendix C 1.29	The Solution Infrastructure should be sized based on the banks current and future growth. <ul style="list-style-type: none"> • Transaction volumes: • User concurrency (Number of UI users): • Data storage capacity: • Performance Expectations: Response time (UI)/Report submission time for different reconciliation systems such as Visa Recon, Mastercard Recon, NFS Recon etc. 	Volumes not provided	At present daily transaction numbers are approx 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products. Number of users- Upto 75 Data storage capacity- 1 year live, rest should be backed up with EBS solution of Bank Performance expectations- All the products to be reconciled on T+1 basis.

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39	63	Appendix C 1.29		What is the projected growth of the transaction volumes of : 1. ATM 2. POS	At present daily transaction numbers are approx 2.5 crores per day (including financial and non financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products.
40	63	Appendix C 1.29		Pls provide the expected Chargeback volumes / Percentages	Present chargeback count is approx 3500 per day
41	63	Appendix C 1.29		Pls provide the percentage growth of Chargeback	It has dependency on ATM hardware as well as network of SBI, Other Banks and interchanges, therefore percentage growth can not be ascertained.
42	65	Appendix C 5.1	System Uptime should be minimum 99.999%.	we understand that the system will be hosted at SBI on-premise, could you please explain on this requirement and if this can be relaxed a little?	No change in RFP terms Since this is a critical application, any outage/unexpected downtime will have a huge financial impact. We further advise that this will not include any planned downtime.

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43	65	Appendix C 4.14	Application logs to be integrated with Security Operations Center (SOC) for monitoring purposes as per format defined by SOC.	Clarification. Please provide the details for the SOC format	This will be shared to selected bidder during implementation
44	73	Appendix C 7 Settlement	Commission calculation & processing from Switch file	please provide details of the calculation required	Application to validate the commission and charges provided in raw data by networks, whether they are being charged as per business rule or not
45	73	Appendix C 10 Settlement	Separate module should be there for charges/ commission/ fees/ taxes report generation or for other regulatory requirements	Please provide further details on this requirement	Separate menu should be provided in application to download charges/ commission/ fees/ taxes report as per user requirements
46	74	Appendix C 22 Reconciliation	Compensation- Debit to Branch BGL for Acquiring txn, Where EJ is missing, these should be debited to BGL of LHO	Please provide further details on this requirement	Compensation amount is being absorbed by ATM owner Branch. If ATM ej is missing, the same is respective vendor's fault. For such cases, compensation should be debited to Local head office , who will then recover the same from respective vendors.
47	75	Appendix C 35 Cash Tally	Report for CBR not available cases	Please provide further details on this requirement	Report should be generated for the ATMs for which Cash Balance Report is not available.
48	76	Appendix C 48 GL Tally	System should be capable of performing validation of transaction	Please provide further details on this requirement	Entry should be available in database for which TF is being generated

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			from database for trickle feed file generation		
49	82	Appendix E ATM 5	<p>Should calculate Commission /Charge, Income/Expenses sharing and monthly GST Report</p> <p>Solution should compute all types of Commission /Charges and commission receivable and the Income sharing charges/fees payable on the basis of predefined rates. Compare the computation and GST components with the figures received from the interchanges and generate exception report. Segregation of reports based upon certain parameters such as bank, branch code, ATMID and card data should be possible.</p>	Please provide more details on this requirements and the calculations required	Income and expense data (including GST) at Central level is broken down to downwards upto Branch level as per their share/participation for performance review of different offices. This will be done based on the Branch code of ATM ID.
50	82	Appendix E ATM 7	<p>Data is required for settlement of funds for pre-paid cards (On Us), RRB, Co-operative Bank, Credit Cards (SBI Card), RMA Bhutan, Services etc.</p> <p>For Foreign Offices (FO) there will be country-wise settlement and ATM-wise reconciliation.</p> <p>Settlement files should be generated from switch files for (a) daily settlement of transaction amount and (b) periodic settlement of</p>	Please provide more details on the business requirements and where the reports data is	Network is giving settlement to Bank as a whole. Application should be able to segregate the share or parts of different stakeholders as per various identifiers.

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			commission, charges/fee, etc. The CBS for FOs is different from domestic CBS. Solution should be capable of interfacing with both the CBS.		
51	92	Appendix E other 6	CARD No. to Account No. and branch code through API Solution will have necessary API with DCMS/switch to fetch Card no to account no and branch code in recon process, for generating automated TF of transactions received from Interchange having only card number.	would the card number and account number be available in the data? Could the data be fed with files?	Card no will be available but not the account no. it will have to obtain from API call
52	191	SCHEDULE 3 Technical and Organizational Data Protection Measures Controls to be implemented.	Regulatory and Statutory compliance at vendor site. Special emphasis on section 43A of IT Act 2000 apart from others.	Since the recon product/software would be licensed by FIS & hosted in client premises, this should be not applicable.	No change in RFP terms. If any development for this project is happening at vendor site, this control needs to be implemented at their side.
53	86	Appendix-E Scope of work	The system should also calculate the interchange fee earned/paid from/to other banks for each transaction whenever the transaction is routed through MasterCard /VISA/NFS/RuPay etc. along with GST (wherever applicable) for each transaction.	Is the calculation of Interchange fee a 'Must Have' of 'Good to Have' feature? As this is typically expected to come from the Switch	It should be 'Must Have' feature

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54	93	OTHER REQUIREMENTS	OTHER REQUIREMENTS: Loyalty rewards program reconciliation should be done in whichever channel this program is implemented.	Can you please list the existing set of Loyalty programs by Channel?	Please refer corrigendum-III dated 26.06.2024
55	92	OTHER REQUIREMENTS	Interface with CMS and DCMS application for complaint registration.	Understand ATM / Debit Card will be managed in DCMS. What cards are managed in CMS? We presume Credit Cards are out of scope and in SBI Cards - separate entity and out of scope.	Visa, Mastercard, Rupay ATM/ Debit cards are managed. Credit Cards are not in the scope
56	87	II. POS, Point 4	Customer Complaints and Charge Back	Is this expected to be customer facing or the interface will be SBI BizOps and the case management will be managed in our solution.	It will not be customer facing
57	80	Scope of Work and Payment Schedule - Appendix E	Application and requirement as detailed in the scope of work below must be made operational within 12 weeks from the date of Purchase Order	Can this be changed to 20-weeks please? This has to move through various environments, Master data set up, ISD review etc.,	Please refer corrigendum-III dated 26.06.2024
58	77	Presentation, Site Visits and Alignment with the requirement	Does the bidder demonstrate ability to deliver on all mandatory requirements beyond any doubt?	Can the compliance table also mention Mandatory, Good to Have etc.,	It is mandatory
59	54	Bidder's Eligibility Criteria - Appendix-B	Bidder should have experience of minimum 03 years in providing the reconciliation solution and services preferably reconciliation of ATM and cards transaction	Kindly request to change this to Bidder / OEM	No change in RFP terms

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60	55	Bidder's Eligibility Criteria - Appendix-B	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 01 client references are required)	Kindly request to change this to Bidder / OEM	No change in RFP terms
61	Appendix-B	54	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above.	1) M2P Solutions Pvt Ltd is in payment processing business since close to a decade with customer base across 20+ countries globally, with 1200+ professional team operating out of India and Middle east, offering Rupay, VISA, Mastercard certified payment platform. We are make in India company for the global clients. M2P has signed formal agreement for end to end issuance and processing of prepaid cards including reconciliation services for prepaid cards under RFP process, M2P was qualified and selected by SBI under RFP process for end to end issuance and processing of prepaid cards under SaaS model. By considering this we request bank to consider changes suggested by us . Suggested clause : The Bidder should be profitable	No change in RFP terms

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				<p>organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above. ORThe Bidder should have positive network for all three financials (three) financial years mentioned in para 3 above.</p>	
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62	29	26.ii	<p>During the support period (warranty and AMC, if desired), Service Provider shall ensure that services of professionally qualified personnel are available for providing comprehensive on-site maintenance of the Software Solution and its components as per the Bank's requirements. Comprehensive maintenance shall include, among other things, day to day maintenance of the Software Solution as per the Bank's policy, reloading of firmware/software, compliance to security requirements, etc. when required or in the event of system crash/malfunctioning, arranging and configuring facility as per the requirements of the Bank, fine tuning, system monitoring, log maintenance, etc. The Bidder shall provide services of an expert engineer at SBI GITC, Belapur or at other locations wherever required, whenever it is essential. In case of failure of Software Solution, the Bidder shall ensure that Software Solution is made operational to the full satisfaction of the Bank within the given timelines</p>	<p>is bank expecting any limited number of resources for such support or bidder can decide the resources and quote price accordingly, Please clarify</p>	<p>Bidder can decide the number of resources and quote price accordingly. Further, please refer point 9.3, page 69 of 191 of RFP where certain dedicated resources have been stipulated. It is expected that system should be robust enough so that minimum resources are required for maintenance etc.</p>

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63	28	25.vi	<p>. 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.</p>	<p>As we understand, the commercial template is only for software license and related support, is bank expecting us to quote for required hardware, OS, database and middle ware and manage the same? Please clarify</p>	<p>Bank will provide servers as specified by the bidder on its private cloud, existing enterprise licences for oracle database and RHEL OS and weblogic middleware or any component for which banks has existing enterprise license can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.</p>

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64	28	25.viii	Bidder shall provide maintenance support for Hardware/ Software/ Operating System/ Middleware over the entire period of contract.	As we understand, the commercial template is only for software license and related support, is bank expecting us to quote for required hardware, OS, database and middle ware and manage the same? Please clarify	Bank will provide servers as specified by the bidder on its private cloud, existing enterprise licences for oracle database and RHEL OS and weblogic middleware or any component for which banks has existing enterprise license can be used for deployment of the solution. Any installation ,patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.
65	63	1.28	The database should be Oracle only.	With advancements in DB technology & advent of AI and with the interest to serve SBI better we request that flexibility be offered to various other DB platforms. Hence the specific ask is to remove the mandatory ask of Oracle to be the preferred DB of the chosen recon platform. This will not in any way dilute the integration requirements with any of Banks existing Oracle Databases for carrying out the functions if any as per the RFP.	No change in RFP terms It is mandatory to use the mentioned (Oracle) database as Bank has Organisation wide Enterprise Support for the same.

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66	60	1.5	Application may use the following Data Visualization Libraries • Chart.js • D3.js • Highcharts	Request the bank to change this to "Application may use the following Data Visualization Libraries • Chart.js • D3.js • High charts or similar or advanced components."	It is mandatory to use the mentioned libraries.
67	68	8.23	Transaction Monitoring and Fraud detection: Application should have a transaction monitoring systems which analyse banking transactions for unusual or suspicious activity, such as large withdrawals, transfers to unfamiliar accounts, or patterns indicative of fraud. Automated alerts and fraud detection algorithms help identify and mitigate fraudulent transactions promptly. Application should employ mechanisms to detect and report frauds automatically.	Request the bank to remove this requirement as these are not part of the asks of reconciliation systems, we are aware that the bank has got solutions that effectively handle these solutions. Secondly, the recon system will effectively be a system that does post facto analysis and hence it would not be functionally possible to provide the same.	The reconciliation application should be capable to analyse and advise any unusual transaction/ pattern observed during reconciliation (illustration- multiple credits/ reversals to a particular account in a single day etc)
68	80	Appendix E , Para 2	The selected bidder should submit a migration plan to migrate existing Data from existing Solution to the proposed Solution. The migration should be completed within a period of six months after a formal go ahead is given by the Bank for migration. The bidder should ensure that the security and integrity of the data being migrated is maintained and no data loss occurs. The bidder shall have to make the necessary integration and required	What is the data size for migration? Only based on that we can compute timelines.	32-40Tb

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			<p>customization to communicate with the Banks existing Interfaces as required by the Bank. The Bank will have the right to Audit migration activities. Support migration audit and resolve issues thereof.</p>		
69	81	SI No 1, Scope of work	<p>Debit Card /ATM/AWDM There will be a 04 way_ recon for ON US -by comparing below mentioned 4 source files: 1) ATM Txn Log File by ATM-Switch 2) Core Banking System (CBS) Files 3) Electronic Journal (EJ) 4) Cash Balance Report For OFFUS transactions: - 1) ATM Txn Log File by ATM-Switch 2) Interchange log files 3) Electronic Journal (EJ) 4) Cash Balance Report • For ICCW UPI MIS will have to be used in place of switch file. Prepaid Cards/ Metro Cards For Prepaid Cards comparison will be done between 1) CBS extract 2) Switch extract 3) Interchnage Logs files. 4) Collection partners viz-hitaichi, SC soft, Datacraft, E-pay etc.</p>	<p>Is the bank going to provide the data source for the reports? Please share sample files for planning and development. Kindly define the scope of all raw data that needs to be reconciled.</p>	<p>Data source will be provided by Bank. Files are available in encrypted format from interchange (Mastercard/ Visa/ Rupay), CBS and our Switch etc. Sample files will be provided at the time of development and the application should have capability to fetch/ download these files from SFG..</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
70	84	Para 14	<p>14 Currency conversion for international/SBI Foreign office Customers/ATMs (i.e., matching INR TLF with Foreign Currency TLF data by inputting conversion rate and generating exception report.)</p> <p>In case of transactions at SBI ATM by foreign cards, Domestic SBI customers at SBI Foreign ATMs and vice-versa, and also among different foreign offices (cross currency transactions), the solution should be able to check the correctness of amount dispensed in relation to amount debited in the customer account.</p>	Kindly share all inputs from SBI and what inputs will be sourced by bidder.	Input files will be provided by Bank. Files are available in encrypted format from interchange (Mastercard/ Visa/ Rupay), CBS and our Switch etc. Sample files will be provided at the time of development and the application should have capability to fetch/ download these files from SFG.
71	Page 80	Appendix E	Review & Acceptance	How long UAT will take from Bank? Is the 12 weeks time to UAT or production?	Time taken for UAT depends on case to case basis. However, we expect completion of UAT within 06 weeks.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
72	Page 80	Appendix E	Scope of work	How long Information Security Review will take from Bank?	Time taken for information security review (ISD review) depends on case to case basis. However, we expect completion of information security review within 06 weeks
73	Page 80	Appendix E	Scope of work	Approx. Number of transactions expecting reconciliation per day?	At present daily transaction numbers are approx. 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products.
74	Page 80	Appendix E	Scope of work	Number of users who are going to access this solution and their locations	Upto 75
75	Page 80	Appendix E	Scope of work	Data retention strategy for online queries, what is the archival strategy and purge strategy	At present we keep 01 year live data, however this may change as per Bank's policy.
76	Page 55	Appendix B	Bidders Eligibility Criteria	Can the bidder take up the PCI/DSS and ISO-27001 certification as part of the implementation?	Please refer corrigendum-III dated 26.06.2024
77	Page 55	Appendix B	Bidders Eligibility Criteria	Can we provide the references of the reconciliation projects outside India? Please suggest	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
78	55	Appendix-B Bidder's Eligibility Criteria Point no. 8	Certification Requirements• PCI-DSS• ISO-27001 (preferably version 2022)	<p>PCI DSS applies to all entities involved in payment card processing—including merchants, processors, financial institutions, and service providers. Where as the PA-DSS applies to software vendors and others who develop payment applications that store, process, or transmit cardholder data and/or sensitive authentication data. Our application is PA DSS Certified, but the validity is expired on October 2022. As per PCI the Payment Application Data Security Standard (PA-DSS) is retired as of 28 October 2022 and has been superseded by the Secure Software Standard. We have completed the Audit for S3 (Secure Software Standard) successfully and awaiting for certificate from SISA. We have the copy of engagement letter issued by SISA for completion of S3 audit. Request you to kindly accept this letter towards the eligibility criteria of PCI DSS certificate. Request you to kindly amend the PCI DSS clause and allow</p>	Please refer corrigendum-III dated 26.06.2024

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
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				bidders with PA DSS / S3 certified or S3 Audited	
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Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
79	63	Appendix-C	1.28 Architecture The database should be Oracle only.	We understand that the Oracle database, Operating system will be provided by Bank.	No change in RFP terms Bank has enterprise licences for oracle database and RHEL OS, the same can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.
80	28	25. SERVICES	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.	As per the understanding Infrastructure and hardware will be provided by Bank. In a typical arrangement, the bank providing the infrastructure and hardware would be responsible for the maintenance and updates, including patches. Kindly delete the clause	No change in RFP terms Bank has enterprise licences for oracle database and RHEL OS, the same can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
81	29	25. SERVICES	<p>vii. Bidder shall obtain a written permission from the Bank before applying any of the patches/ upgrades/ updates. Bidder has to support older versions of the hardware/ software/ Operating System /Middleware etc in case the Bank chooses not to upgrade to latest version.</p>	<p>As per the understanding Infrastructure and hardware will be provided by Bank. In a typical arrangement, the bank providing the infrastructure and hardware would be responsible for the maintenance and updates, including patches. Kindly delete the clause</p>	<p>No change in RFP terms</p> <p>Bank has enterprise licences for oracle database and RHEL OS, the same can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.</p>
82	29	25. SERVICES	<p>viii. Bidder shall provide maintenance support for Hardware/ Software/ Operating System/ Middleware over the entire period of contract.</p>	<p>As per the understanding Infrastructure and hardware will be provided by Bank. In a typical arrangement, the bank providing the infrastructure and hardware would be responsible for the maintenance and updates, including patches. Kindly delete the clause</p>	<p>No change in RFP terms</p> <p>Bank has enterprise licences for oracle database and RHEL OS, the same can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
83	29	25. SERVICES	xi.The Bidder shall keep the Bank explicitly informed the end of support dates on related products/hardware/firmware and should ensure support during warranty and AMC/ATS/S&S.	As per the understanding Infrastructure and hardware will be provided by Bank.In a typical arrangement, the bank providing the infrastructure and hardware would be responsible for the maintenance and updates, including patches.Kindly delete the clause	No change in RFP termsAny upgrade, patching of the OS, Middleware, Database or any other component used for deployment to the software solution will have to be done by the bidder.
84	54		Bidder should have experience of minimum 03 years in providing the Software Solution/services. Copy of the order and / or Certificate of completion of the work.The Bidder should also furnish user acceptance report.	Request Bank to amend the clause as "Bidder should have experience of minimum 03 years in providing the Software Solution/services. Copy of the order and / or Certificate of completion of the work and / or Satisfactory implementation letter from Bank."	No change in RFP Terms
85	93	Payment Schedule	Point No. 1 License cost of applications Point No 2 Cost of Implementation 10% upon execution of the SLA (contract) and furnishing of Financial Bank Guarantee for 10% of the amount. Tenor of BG should be for 18 months. 80% on successful implementation of the solution as per scope and terms of the RFP. Balance 10% will be paid after 1 year	We request Bank to amend the clause as 30% upon execution of the SLA (contract) and furnishing of Financial Bank Guarantee for 10% of the amount. Tenor of BG should be for 18 months. 60% on successful implementation of the solution as per scope and terms of the RFP. Balance 10% will be paid after 1 year of successful implementation or against	No change in RFP Terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
			of successful implementation or against financial Bank Guarantee for the amount after successful implementation. Tenor of BG should be for 18 months.	financial Bank Guarantee for the amount after successful implementation. Tenor of BG should be for 18 months.	
86	93	Payment Schedule	Point No. 5 Escrow Arrangement for Source code # Annually in advance after execution of the Escrow Agreement	Kindly clarify, if we can add Quote for Escrow Arrangement in point no. 8 Any Other item in Appendix F Indicative price bid	Yes, please refer dated 26.06.2024
87	93	Payment Schedule	Point No. 8 Customisation cost Within 30 days from the date of submission of invoice, in order	Request Bank to clarify if the customization cost will be per day or per hour cost. Also, there is no provision or line item to add the customization cost in Annexure F Indicative price bid	Please refer corrigendum-III dated 26.06.2024
88	93	Payment Schedule		Request Bank to clarify as there is no provision in Annexure F Indicative price bid to enter price for Project Managers and Support staff	It is already there in point no. 5 of Annexure F.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
89	95	Appendix-F Indicative Price Bid	Point No 5 Onsite support All 7 days in a week, including Sunday and holiday(s), during Banking hours as decided by Bank Support services will include both onsite application support and onsite infrastructure/ technical support.	Request Bank to clarify the number of resources required for onsite support	Bidder can decide the number of resources and quote price accordingly. Further, please refer point 9.3, page 69 of 191 of RFP and corrigendum-III dated 26.06.2024, where certain dedicated resources have been stipulated. It is expected that system should be robust enough so that minimum resources are required for maintenance etc.
90	95	Appendix-F Indicative Price Bid	Comprehensive warranty for Software Solution mentioned in items above for ____ years from the go live date.	Kindly clarify, warranty period for the software solution is not mentioned in RFP	Please refer corrigendum-III dated 26.06.2024
91	95	Appendix-F Indicative Price Bid	Comprehensive annual maintenance/ATS/S&S for Software Solution mentioned above for ___years, including annual renewal cost, if any, after the end of comprehensive warranty.	As per the payment terms page 93 it is mentioned that Annual Technical support for 4 years post warranty. Considering the above clause we assume that the ATS is to be provided for 4 years, Please clarify.	Please refer corrigendum-III dated 26.06.2024
92	96	Appendix-F Indicative Price Bid	Point No. 6 On call support	Request bank to clarify if we have to quote for per call basis? This will be Onsite call support or offsite call support?	On call support not required, onsite support required which is covered in point (5) of Appendix F

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
93	96	Appendix-F Indicative Price Bid	Breakup of Taxes and Duties GST%	Only percentage is to be mentioned or amount is to be quoted	Both percentage and amount are to be mentioned, however it will not be added in Total Cost of Ownership (TCO)
94	98	Role of on locale support resources	Role of on locale support resources	Total number of local support resources required	Bidder can decide the number of resources and quote price accordingly. Further, please refer point 9.3, page 69 of 191 of RFP and corrigendum-III dated 26.06.2024, where certain dedicated resources have been stipulated. It is expected that system should be robust enough so that minimum resources are required for maintenance etc.
95	98	Profile of the resources	Profile of the resources	Number of resources required	Bidder can decide the number of resources and quote price accordingly. Further, please refer point 9.3, page 69 of 191 of RFP and corrigendum-III dated 26.06.2024, where certain dedicated resources have been stipulated. It is expected that system should be robust enough so that minimum resources are required for maintenance etc.
96	145	ESCALATION MATRICS	Infrastructure Management	Infrastructure will be provided & managed by Bank, hence do we	Yes

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				require to provide the Escalation matrix for this component	
97	177	Appendix-Q	Data Processing Agreement < Applicable in case of activities for which selection of vendor/outsourcing	We understand that the appendix Q Data processing agreement is to be submitted by the successful bidder only as the data in schedule 1 and schedule 2 can be filled by the successful bidder only	Yes
98	63	Appendix-C 1.29 Architecture	The Solution Infrastructure should be sized based on the banks current and future growth. <ul style="list-style-type: none"> Transaction volumes: User concurrency (Number of UI users): Data storage capacity: Performance Expectations: Response time (UI)/Report submission time for different reconciliation systems such as Visa Recon, Mastercard Recon, NFS Recon etc. 	Request Bank to clarify, the daily transaction volume as well as expected year on year growth for next 5 years	At present daily transaction number is approx. 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products.
99	80	Scope of Work and Payment Schedule	Integration / Migration Requirements with existing systems	Request bank to share the size of the existing data and on which database	32-40Tb
100	80	Scope of Work and Payment Schedule	Delivery Milestones Application and requirement as detailed in the scope of work below must be made operational within 12	Request Bank to amend the clause as "Application and requirement as detailed in the scope of work below must be made operational within 16	Please refer corrigendum-III dated 26.06.2024

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
			weeks from the date of Purchase Order.	weeks from the date of Purchase Order."	
101	4	13 Bank Guarantee	Rs.50,00,000 (Rupees Fifty Lakh only)	Request Bank to clarify, the amount for bank guarantee and its tenure as the payment terms on page 93 mentions Bank guarantee of 10 % for 18 months	This Bank Guarantee is for fixed amount of Rs.50.00 lakh and not linked to payment. This BG is required as performance security and will be returned only after termination of agreement between Bank and bidder.
102	158	Appendix -L	NON-DISCLOSURE AGREEMENT	Kindly clarify, if the NON-DISCLOSURE AGREEMENT is to be submitted along with bid. If yes, on letter head or on stamp paper?	It will be obtained from selected bidder. However, if any internal document need to be shared with any bidder then NDA will be required on stamp paper
103	95	Onsite support All 7 days in a week, including Sunday		Kindly clarify, the location of onsite support resources to be provided	Location will be STATE BANK OF INDIA, CORPORATE CENTRE, 4TH FLOOR, RAILWAY STATION BUILDING, CBD BELAPUR NAVI MUMBAI-400614 or as required by Bank

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
104	55	8	Certification Requirements• PCI-DSS	(1) Certification Requirements (PCI-DSS)- PCI/DSS is centric on Data Security for stored data and “Data in Transit” and also has stringent requirements on data centre. While our products comply to all security requirements including complying for PCI/DSS, but do not have the certificate. We have built the product under “Make in India” Program and in early stages of various certifications. As an Organization, we are ISO 9001:2015 and ISO 27000 certified and have been following up the compliance requirement of these certifications very strictly. We request you to drop the PCI/DSS requirement and audit the product strictly from security perspective.	Please refer corrigendum-III dated 26.06.2024
105	64	2.3	Backup & Recovery	As this will be a non-transactional system so this RPO and RTO requirements will be too stringent, hence request you to just build the DR site and drop RPO and RTO requirements. This will also increase the infra requirements.	PR-DR will always be there and in sync, but RTO and RPO as per bank's requirement as will have to be adhered to.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
106	68	8.23	Security	This is more of an open threat which is applicable for all applications running in the data center. So there cannot be a SIEM/SOAR products specific to an application. We suggest to drop this requirement and rephrase it with the integration of logs with SBI data center SIEM product would be required.	No change in RFP terms Solution needs to be integrated with existing SIEM/DAM solution deployed in the Bank
107	60	Appendix C Clause 1.1	The proposed application may be developed using micro-service architecture. Micro-services should communicate via lightweight protocols like HTTP or messaging queues. This architecture allows for easier deployment, scaling, and maintenance of individual components.	Here we understand that the bank is requesting the proposed recon system should be capable to communicate with Micro-services architecture for Reconciliation activities and the actual Recon system can be on monolithic architecture. Request the bank to please confirm, if the understanding is correct.	No. Proposed application should be built using micro-service architecture.
108	62	Appendix C Clause 1.24	Where API integrations are involved, parameters of the APIs should be configurable. Based on client requirements, API should be able to handle different types of client integrations without any change request. API integration should support multiple type of payloads such as XML, JSON, TXT, Files as attachment etc. without any change request	Request the bank to please confirm the approximate number of APIs that bank is looking out to integrate with other systems, if possible, please provide the list of systems to be integrated.	Presently 2 APIs need to be integrated. 1. Card Number to Account Number mapping 2. Account Number to Branch Code mapping But this count can go up

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
109	63	Appendix C Clause 1.29	The Solution Infrastructure should be sized based on the banks current and future growth. •Transaction volumes: •User concurrency (Number of UI users): •Data storage capacity: Performance Expectations: Response time (UI)/Report submission time for different reconciliation systems such as Visa Recon, Mastercard Recon, NFS Recon etc.	Request the bank to please provide the volumes along with the projection numbers.	At present daily transaction number is approx. 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products. Number of users- Upto 75 Data storage capacity- 1 year live, rest should be backed up with EBS solution of Bank Performance expectations- All the products to be reconciled on T+1 basis.
110	64	Appendix C Clause 2.4	The solution proposed should ensure regular backup on both online and off-site locations	Please specify the period in which backup has to be taken & provided	Weekly, monthly and annual backup as required to ensure CIA.
111	68	Security Sr.No.8.23	Transaction Monitoring and Fraud detection: Application should have a transaction monitoring systems which analyse banking transactions for unusual or suspicious activity	Reconciliation being offline activity being done on T+1 day for all transactions. Please confirm our understanding that no real time monitoring of suspicious transaction is possible.	The reconciliation application should be capable to analyse and advise any unusual transaction/ pattern observed during reconciliation (illustration- multiple credits/ reversals to a particular account in a single day etc)

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
112	69	Appendix C Clause 10.1	Vendor must impart training to the Bank's Core Team (IT as well as functional) before UAT. The training should cover configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting etc.	Request bank to share details on 1. If the Training will happen out of centralised location 2. Approximate number of participants per training batch 3. Number batches expected	Training will be needed on site for Bank officials and other resources, approx number 75
113	70	Appendix C Clause 11.3	System should send E-mail and SMS alerts for Exceptions.	Request the bank to please elaborate the understanding of the Exceptions in this case. (e.g. Exception includes unreconciled entries or manual adjustments etc.)	Email and SMS alerts should be sent for unexpected/severe system events as well as manual events (For e.g.: manual corrections) happening in the system.
114	70	Appendix C Clause 12.1	System should allow users to export reconciliation reports in standard formats like Excel, PDF, XML etc.	Kindly provide us the use case for the reports to be available in XML format	In future, there may be a requirement to generate reports in XML format which will be consumed by other systems.
115	70	Appendix C Clause 13.4	Multi users with granular access controls/ entitlements and work flow management	Kindly provide us the use case for the Workflow management required. Is it same as per the requirement mentioned in the Clause 14.1 (Workflow)	No. Workflow management (13.4) is different from User type detection and routing (14.1)
116	73	Appendix C Clause 4	Checking of file integrity, junk character, duplicate entry in the file and system should handle these situations automatically	Duplicate entry checking may impact the performance as one entry is to be checked within the entire file. Request the bank to please confirm why duplicate	Yes, as it will have financial impact on our settlement/recon

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				checking is required within the file.	
117	73	Appendix C Clause 5	Extraction of data from all the source files	Request the bank to provide the list of the source files to be considered for Recon	File source- Card Networks, Bank Departments, or any other vendor. List of source files will be provided to successful bidder.
118	73	Appendix C Clause 7	Commission calculation & processing from Switch file	Kindly elaborate the requirement	Commission calculation is to be done from all Switch files as per charges prescribed by RBI/ Networks
119	75	Appendix C Clause 45	System should be capable of showing the complete life cycle of card transactions and ATM transactions on the basis of RRN No., Account No., Date etc. These identifiers may undergo change in future as per Bank's requirements.	We understand the requirement can be addressed as part of dynamic search. Kindly let us know why this requirement is asked under GL Tally	These details are required for exception handling. Exception is handled by our GL Tally Team
120	76	Appendix C Clause 48	System should be capable of performing validation of transaction from database for trickle feed file generation	Request you to please confirm the use case for validation required.	So that unscrupulous entry can not be posted. System will prepare trickle feed for only those entries which are present in database.
121	76	Appendix C Clause 49	Dashboard should also consist of the Opening and closing balances of the respective pool/GL accounts, system debit/ credit entries, manual debit/ credit entries, arrived balances, difference in opening and closing of GL / pool balance and highlight any discrepancy entry wise	Normally, dashboards are prepared based on the processes defined in the system e.g. Visa, MasterCard etc. Request you to please confirm why opening and closing balances are required as part of	This is only to know the opening balance of BGL before migration

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				Dashboard as the same will be available in the GL Statements.	
122	80	Appendix E	Application and requirement as detailed in the scope of work below must be made operational within 12 weeks from the date of Purchase Order.	Request you to please re-consider the timelines as being SBI, the largest bank in India, it would require additional time to implement the scope.	Please refer corrigendum-III dated 26.06.2024
123	81	Scope of Work Sr.No.1	Prepaid Cards/ Metro Cards	Please provide us different variants of pre-paid/metro cards being issued currently by the bank with name of interchange for each card.	Metro Cards, Parliament Card, Utsav Card, WATCO Card, Imprest Card, INS Vikramaditya, NCMC, Smart Card specific to organisation (Hospital, Educational Institutes, Courts, Registrar Offices etc.). Bank is open to launch more product in Prepaid segment.
124	81	Scope of Work Sr.No.1	Prepaid Cards/ Metro Cards	If forex prepaid card is in scope, kindly let us know if it is single currency card or Multi-currency in one card?	Both variants are there
125	81	Scope of Work Sr.No.1	Prepaid Cards/ Metro Cards(4) Collection Partners	1. How many collection partners are there?2. Please let us know, if all collection partners will provide files in the same type and in the same format?	1. Presently SBI PSPL, PayCraft and Auripron. AIIMS is proposed2. No
126	81	Scope of Work Sr.No.1	Prepaid Cards	Please let us know how GLs and Pool accounts are managed for Visa, Master card, Rupay prepaid cards including the GL	Based on BGL balance and PCMS balance files

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				used for loading/reloading of fund.	
127	83	Scope of Work Sr.No.10	For issuing transactions, customer a/c is debited and amount is parked in intermediary accounts at ASC.	Please elaborate the term ASC mentioned in this clause.	ATM Switch Centre
128	84	Scope of Work Sr.No.15	A customer attempts to withdraw cash from his account. His account gets debited but cash is not dispensed. The system should provide a report in near real time that will contain this transaction. The system should be capable of generating the posting string for Core to reverse this transaction (that is, refund the amount to the customer).	Reports from system are generated on T+1 basis. Kindly let us know the maximum timeline expected by the bank to generate the report	Presently T+1 is accepted but in future it may be asked at near real time when recon shifts to Near Real Time.
129	86	Scope of Work Footnotes	EJs received from ATMs of different makes may be in different formats.	Kindly confirm the number of formats for Ejs	Presently 03, but may increase or decrease
130	86	Scope of Work Footnotes	RRB customer on IFS ATMs. Cooperative Bank customer on SBI ATM	Kindly confirm the number of cooperative & RRB Banks	Approx 50 at present, may increase in future.
131	60	Architecture	Application should be deployed in the bank's private cloud aka Meghdoot	The understanding is that the hardware(physical server) and system software(such as database, operating system, webserver etc) required for the proposed reconciliation solution will be provided/procured by the bank based on specification	Servers as required/specified by the bidder will be provided by bank on Bank's Private cloud Meghdoot. Bank has enterprise license of RHEL, Oracle Db the same can be used. Support for all components (i.e. OS ,DB,

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				provided by bidder. Please confirm.	Middleware etc) will have to be provided by the bidder
132	32	33.Limitation of Liability	LIMITATION OF LIABILITY: i. The maximum aggregate liability of Service Provider, subject to below mentioned sub-clause (iii), in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement shall not exceed the total Project Cost.	Bidder requests to modify the liability as "In no event will the Service Provider's total liability to the Customer for any damages solely attributable to the Service Provider, during the term of the Agreement, whether in contract or tort, exceed the amount actually paid for the past one (1) month (i.e. the upfront amount paid shall be prorated to monthly billing value of the Services by the Bank to the Service Provider.	No Change in RFP terms
133	32	31.SUBCONTRACTING:	As per scope of this RFP, subcontracting is not permitted.	Bidder seeks clarity whether subcontracting will be allowed upon prior consent from the bank if required.	No Change in RFP terms
134	37	38.vi. Intellectual Property Rights and Ownership	vi. Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	Bidder suggests the bank to have a term based license	Please refer corrigendum-III dated 26.06.2024

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
135	37	38.vi. Intellectual Property Rights and Ownership	The source code /object code /executable code and compilation procedures of the Software Solution made under this agreement are the proprietary property of the Bank and as such Service Provider shall make them available to the Bank after successful User Acceptance Testing. Service Provider agrees that the Bank owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all Intellectual Property Rights, copyrights. Any work made under this agreement shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws.	Bidder requests the Bank to remove the clause as it is not applicable under the scope of this RFP.	No Change in RFP terms
136	37	39.LIQUIDATED DAMAGES:	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 0.5% of total Project Cost for delay	Bidder requests the bank to provide to service provider to submit a root cause analysis and mitigation plan and upon failure deduct a sum equivalent to 0.25% of the monthly invoice for delay of each week and a part thereof maximum up to 5 % of the monthly invoice.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
			of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.		
137	42	42. Termination for Default	42 i) Prior to providing a written notice of termination to Service Provider under abovementioned sub-clause (i) (a) to (c), the Bank shall provide Service Provider with a written notice of 30 (thirty) days to cure such breach of the Agreement. If the breach continues or remains unrectified after expiry of cure period, the Bank shall have right to initiate action in accordance with above clause.	Bidder request the bank to include provisions for termination by the Service provider upon happening of any of the following events: a) Non-payment for more than 60 days by Bank; b) Bidder unable to render the services due to change in applicable law; c) Any force majeure circumstance prevailing beyond 90 days	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
138	43	42. Termination for Default	<p>r. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this Agreement. If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total Project Cost on demand to the Bank, which may be settled from the payment of invoices or Bank Guarantee for the contracted period or by invocation of Bank Guarantee.</p>	<p>Bidder requests the bank that any transition support /assistance be made before the expiry of the agreement and in a stipulated timeline. Bidder also request the bank that any transition support requirements to be provided shall be agreed upon mutually agreed rates and terms and conditions between the parties.</p>	<p>No Change in RFP terms</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
139	44	45. Termination for Convenience	45.TERMINATION FOR CONVENIENCE: i. The Bank, by written notice of not less than 90 (ninety) days, may terminate the Contract, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period).	Bidder requests to make this clause be mutually applicable to both parties. (Service Provider and the Bank).	No Change in RFP terms
140	93	Payment Schedule:	Payment Terms	Bidder requests the bank to include the terms on interest payment for delayed invoice payment. Bidder suggests the following clause be added " any delay in payment by bank shall attract interest at the rate of% to be mutually agreed between the parties.	No Change in RFP terms
141	93	Payment Terms	4 Annual Technical support for 4 years post warranty Quarterly in arrears	Bidder request the Bank to modify the payment term for AMC to be paid annually in advance post the warranty period.	No Change in RFP terms
142	106	Appendix - J Penalties	The maximum amount of penalty recoverable by the Bank from the Vendor would be the amount quoted as per Appendix F of RFP.	Bidder seeks clarity on the said clause	The maximum amount of penalty recoverable by the Bank from the Vendor would be Total Cost of Ownership.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
143	122	6. Indemnity	<p>6.1 Service Provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages,, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of (i) Services Provider's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in this Agreement; or (iii) any willful misconduct and gross negligent acts on the part of employees, agents, representatives or sub-contractors (if allowed) of Service Provider. Service Provider agrees to make good the loss suffered by the Bank.</p>	<p>Bidder would like to state that the indemnity provision is very broad and covers unlimited liability on the Service Provider. Bidder proposes to include opportunity of hearing and submission of root cause analysis and a cure period before demand for loss is made. Also, the bidder proposes to restrict the loss to actual/direct losses which are directly attributable to the Service provider and not on indirect losses which may be suffered by the Bank.</p>	<p>No Change in RFP terms</p>
144	123	8. Transition Requirement	<p>During the transition phase, the existing Service Provider shall render all reasonable assistances to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of Services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service</p>	<p>Bidder requests to delete/modify the reference of "at no extra cost to the Bank" and replace "at a mutual agreed rates or the then-existing charges of the Agreement"</p>	<p>No Change in RFP terms</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
			Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this Agreement.		
145	124	10.6	10.6 For redressal of complaints of sexual harassment at workplace, Parties agree to comply with the policy framed by the Bank (including any amendment thereto) in pursuant to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 including any amendment thereto.	Bidder request the bank to share the copy of the bank policy for our reference.	It will be shared with selected bidder.
146	127	14. Confidentiality	14.11 Upon expiration or termination of the Agreement, all the Bank's proprietary documents, customized programs partially or wholly completed and associated documentation, or the Bank's materials which are directly related to any project under the Agreement shall be delivered to the Bank or at the Bank's written instruction destroyed, and no copies shall be retained by Service provider without the Bank's written consent.	Bidder requests the bank to make the obligations under this clause be mutual.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
147	138	23.4 Non-Hire and Non-Solicitation	23.4 NON-HIRE AND NON-SOLICITATION: During the term of this Agreement and for a period of one year thereafter, neither party shall (either directly or indirectly through a third party) employ, solicit to employ, cause to be solicited for the purpose of employment or offer employment to any employee(s) of the other party, or aid any third person to do so, without the specific written consent of the other party. However nothing in this clause shall affect the Bank's regular recruitments as per its recruitment policy and not targeted to the employees of Service provider.	Bidder request to change the term from One year to two years	No Change in RFP terms
148	147	Annexure C	Transition & Knowledge Transfer Plan	Bidder requests the bank to modify the transition timeline and terms to wherein the maximum transition period shall be before the expiry or termination of the contract and that the cost of transition support shall be mutually agreed upon by the parties.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
149		Additional Clause request- Additional Services		<p>“Additional Services” shall mean any changes, additions or modifications in scope of services, quality, or involve additional efforts, cost and expenses thereto that were mutually agreed through a change request. (for example: costs pertaining to implementation of any mandates from the regulators, change in security framework requirements such as PCI Software Security Framework (SSF) certification). Fees applicable for the Additional Services shall be mutually agreed between the parties.</p>	No Change in RFP terms
150		Additional Clause request - Change Requests		<p>Bidder proposes to include a clause in change requests. Bidder to note that any change requests, including, but not limited to, requests for changes in project plans, scope, specifications, schedule, designs or requirements with respect to the Services and subject to mutually agreed terms between the Parties.</p>	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
151	54	Annexure B Eligibility Criteria 5	Bidder should have experience of minimum 03 years in providing the reconciliation solution and services,preferably reconciliation of ATM and cards transaction.	We are the current service provider for reconciliation solution. Whether any document is required to be submitted by us for the mentioned experience criteria.	It is not required
152	54	Annexure B Eligibility Criteria 3	The Bidder must have an average turnover of minimum Rs.08 crore during last 03 (three) financial year(s) i.e. FY 2020-21, 2021-22, 2022-23/ FY 2021-22, 2022-23, 2023-24, whichever available.	Request bank to consider the provisional financial statement for the year FY 2023-2024.	Please refer corrigendum-III dated 26.06.2024
153	54	Annexure B Eligibility Criteria 4	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above	Request bank to consider the provisional financial statement for the year FY 2023-2024.	Please refer corrigendum-III dated 26.06.2024
154	54	Annexure B Eligibility Criteria 4	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above	Request bank to modify the clause as follows"The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 01 (one) out of last 03 (three) financial years mentioned in para 3 above"	No Change in RFP terms
155	54	Annexure B Eligibility Criteria 4	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above	Request bank to modify the clause as follows "The Bidder should be profitable organization on the basis of EBITDA for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above"	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
156	28	Clause 25 Pt# 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.	In addition to the Recon Application Software, is the Bank also expecting the vendor to procure, install and then maintain within the Banks environment the recommended required underlying hardware, OS, Middleware, Database, backup software, any other network components, etc? Kindly clarify and confirm this point as Appendix F concerning cost components does not have any row for any of the above components.	Servers as required/specified by the bidder will be provided by bank on Bank's Private cloud Meghdoot. Bank has enterprise license of RHEL, Oracle Db the same can be used.
157	28	Clause 25 Pt# 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.	If Bank will provide the underlying system hardware/ Operating System / Middleware / Backup Software etc based on recommended configurations of the vendor, then does the Bank expect the vendor to stand up (install all of this) within the Bank's Meghdoot private cloud or will the respective OEM (or their authorized representative) do the initial and any repeat installation? Kindly clarify this.	Bank has enterprise licences for oracle database and RHEL OS, the same can be used for deployment of the solution. Any installation, patching, upgrade configuration changes, security settings etc. (required to be implemented as per banks or regulator recommendations) will have to be done by the bidder/service provider.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
158	28	Clause 25 Pt# 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.	In continuation of the above query, beyond the instal activity, will the Bank expect vendor to provide the complete onsite technical support for all these components for the 5 year term of the engagement and hence be responsible for any day to day support issues with these components including patches, updates, etc. Kindly clarify this.	Yes, any performance tuning, troubleshooting, patch, upgrades etc. will have to be done by the bidder.
159	28	Clause 25 Pt# 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.	Even if the Bank expects vendor to support the underlying components mentioned, any upgrades to the base equipment cannot form part of the AMC and will need to be a separate mini project in itself that will have a separate cost for the same. Request Bank to issue a clarification accordingly.	Not accepted, it will have to be done by bidder
160	28	Clause 25 Pt# viii	Bidder shall provide maintenance support for Hardware/ Software/ Operating System/ Middleware over the entire period of contract.	Appendix F does not have a row for this cost head. Bank to issue a clarification on this point.	It is already provided in the indicative price bid, Annexure F, point 05 - onsite support.
161	28	Clause 25 Pt# ix	All product updates, upgrades & patches shall be provided by the Bidder/ Service Provider free of cost during warranty and AMC/ ATS/ S&S period	While updates and patches are fine, as per industry practice, product upgrades are never free of cost but are usually catered to as a separate project at a specific cost. Hence, requesting	It is already provided in the indicative price bid, Annexure F, point 05 - onsite support.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				the Bank to correct this statement.	
162	30	Clause 26 Pt# viii	The Bidder shall be agreeable for on-call/on-site support during peak weeks (last and first week of each month) and at the time of switching over from PR to DR and vice-versa. No extra charge shall be paid by the Bank for such needs, if any, during the support period.	Kindly state the exact skills and number of resources expected to be onsite during these peak weeks and while performing the DR drill activity. Is this the on call support referred to in Appendix F or does that refer to some other type of support?	This activity will be done by support team at no extra cost. Cost for the same is a part of indicative price bid.
163	30	Clause 29 Pt# i	The Bank reserves the right to carry out pre-shipment inspection or demand a demonstration of the product on a representative model at Service Provider's location.	Please clarify whether the Bank is interested in inspecting a representative operating model of another engagement the vendor has with some other client? Or is there something else expected here?	Demo to be arranged at our location. This is a part of technical evaluation (please refer page 77 of 191 of RFP)
164	30	Clause 29 Pt# ii	The inspection and test prior to dispatch of the product/at the time of final acceptance would be as follows:	This will not be feasible by any vendor for a complete software solution as being sought by the Bank. Hence, requesting the Bank to delete this clause related to inspection and testing.	Demo to be arranged at our location by bidder. This is a part of technical evaluation (please refer page 77 of 191 of RFP)
165	30	Clause 29 Pt# v	System integration testing and User Acceptance testing will be carried out as per requirement of the Bank.	As per industry practice, the Bank should be performing UAT. Kindly clarify this point. If Bank wishes vendor to perform UAT, then there will need to be dedicated resources factored for this activity at an additional cost and a new row will need to be added under Appendix F or it	The bidder will have to provide testcases and support during UAT, Bank' UAT department can do the UAT.

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				could be covered under item # 8 in this Appendix. Kindly clarify.	
166	32	Clause 31	As per scope of this RFP, sub-contracting is not permitted	Requesting the Bank to reconsider this as for short term onsite requirements it may be best for vendor to have the ability bring on subcontractor resources with the Banks prior permission. Kindly relook into this aspect and provide clarification.	No change in RFP terms
167	69	Clause 9.3	The Vendor shall provide services of following dedicated onsite resources for end-to-end operations, application and infrastructure support: 1 for application support including Team Lead 2. for infra support including Team Lead 3. Middleware Admin, 4. DB Admin, 5. Network Admin 6. OS Admin	For what specific hours are the resources with these skills required to be there onsite? Pls provide complete clarity by each skillset.	Onsite resources are required during banking hours, presently 8 hours per day. It may change as per IBA/ RBI guidelines. Further, regarding Network Admin, please refer corrigendum-III dated 26.06.2024
168	69	Clause 9.3	The Vendor shall provide services of following dedicated onsite resources for end-to-end operations, application and infrastructure support: 1 for application support including Team Lead 2. for infra support including Team Lead 3. Middleware Admin, 4. DB Admin, 5. Network Admin 6. OS Admin	While the technical support resources are mentioned here, we would like to know whether the Bank also needs onsite resources to perform the day to day reconciliation business operations? If yes, then what will be the specific hours when these resources are required?	Non-Tech support resources are not part of this RFP. Further, regarding Network Admin, please refer corrigendum-III dated 26.06.2024

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
169	69	Clause 9.3	The Vendor shall provide services of following dedicated onsite resources for end-to-end operations, application and infrastructure support: 1 for application support including Team Lead 2. for infra support including Team Lead 3. Middleware Admin,4. DB Admin,5. Network Admin6. OS Admin	If onsite resources for performing day to day reconciliation operations are required onsite, then in Appendix F there needs to be a row added to accommodate the costs of such resources. Kindly include as appropriate.	Non-Tech support resources are not part of this RFP. Further, regarding Network Admin, please refer corrigendum-III dated 26.06.2024
170	69	Clause 9.4	The support needed for business hoursX365 days. Business hours will be decided by Bank.	Kindly specify the Business hours required as it is an important parameter to determine the onsite resource headcount.	Onsite resources are required during banking hours, presently 8 hours per day. It may change as per IBA/ RBI guidelines. (Please refer corrigendum-III dated 26.06.2024)
171	69	Clause 9.5	Support should be provided for Complaints/Issues/Queries raised through e-mail, Help-desk, etc. and resolution of issues as per TAT agreed in SLA between Bank and the Vendor.	Kindly specify which Help Desk is referred here? Is the vendor expected to setup a helpdesk team onsite for this purpose. If yes, then what will be the support hours of this team?	Support services will include both onsite application support and onsite infrastructure/ technical support. The selected vendor would ensure the availability of dedicated personnel for each kind of services.

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
172	69	Clause 9.5	Support should be provided for Complaints/Issues/Queries raised through e-mail, Help-desk, etc. and resolution of issues as per TAT agreed in SLA between Bank and the Vendor.	In continuation of the above query, if vendor has to setup an onsite helpdesk team, then a new row will need to be added to the Appendix F to accommodate the cost of onsite Help Desk team. Kindly include as appropriate.	Support services will include both onsite application support and onsite infrastructure/technical support. The selected vendor would ensure the availability of dedicated personnel for each kind of services.
173	69	Clause 10.2	Training to the IT team should cover the system administration viz. I. System Administration & User management: III. Data base administration X. Management of servers, storage, database and security etc.	While training of operating the recon application and some general housekeeping and upkeep of the application and underlying infrastructure components can be imparted, Bank needs to understand that it is unrealistic to expect training on OS System Admin, Middleware Admin, Database Admin, Server/Storage/Security/Network Administration as these are elaborate individual topics in themselves that require specialized skillsets and prerequisite qualifications. Moreover, it is not feasible to impart such training as part of this proposed engagement. Hence, requesting the Bank to modify and tone down this expectation so as to be practically realistic.	Training of operating the recon application and some general housekeeping and upkeep of the application and underlying infrastructure components to be imparted

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
174	96	Appendix F Pt# 6	On call support	Kindly clarify this requirement along with the skills required and support hours to be covered.	On call support not required, onsite support required which is covered in point (5) of Appendix F
175	98	Role of local support resources	2. Support staffSupport the Project Manager for implementation and operations of the Software Solution and Data Base Administration. Should have qualification/experience as given in below table.	While there is mention of only DBA, what about the other skills mentioned on Page 69, Pt# 9.3? Kindly provide their qualifications and work experience requirements also.	Please refer corrigendum-III dated 26.06.2024
176	98	Role of local support resources	Work hours for on locale resources would as followed/ specified by the Bank.	Kindly provide the exact support hours required onsite by all the onsite support technical and non technical staff by each skillset as this will surely vary by the type of resource required. This is important to determine the total onsite headcount that will be required to provide effective support to the Bank.	Onsite resources are required during banking hours, presently 8 hours per day. It may change as per IBA/ RBI guidelines. Please refer corrigendum-III dated 26.06.2024
177	98	Profile of the resources	Project Manager/Team Leader - B.E/B. Tech/MCA from a reputed institution	Requesting Bank to change Qualification criteria for this role to Graduate in any stream with relevant experience.	No change in RFP terms
178	98	Profile of the resources	Tech Support - B.E/B. Tech/MCA from a reputed institution + OCP Certification	Requesting Bank to change Qualification criteria for this role to B.E/B. Tech/MCA from a reputed institution + OCP or OCA Certification	No change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
179	98	Profile of the resources	Tech Support - B.E/B. Tech/MCA from a reputed institution 2 years' experience as on in implementing/supporting a banking/banking reconciliation application	Requesting Bank to split this into L1 tech support requiring up to 1 year experience (for monitoring and incident management) and then L2 tech support with up to 2 yrs. experience (for application trouble shooting, triaging, etc). Kindly confirm this model.	Please refer corrigendum-III dated 26.06.2024
180	98	Profile of the resources	Non Tech Support - for daily recon business operations	This is not covered over here. If daily recon business operations are required to be performed onsite, then the qualification and work experience for such resources should be as follows: Desired Qualifications: Graduate or technical diploma holders in any discipline. Work Experience: Upto 1 year in recon or card operations in any environment.	Non-Tech support resources are not part of this RFP

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
181	4	12. EMD	Earnest Money Deposit (EMD)/ Bank Guarantee in lieu of EMD:-	<p>Request Bank to look into the following:</p> <p>We request Bank to allow Insurance Security Bonds as an additional instrument for furnishing EMD as per the govt guidelines. As per 6.1.2 (i) in page 106 of the Manual for Procurement of Goods dated June 2022 by Dept of Expenditure, Procurement Policy Division, Ministry of Finance - Bid Security may be furnished in the form of Insurance Surety Bond. This is also as per Office Memorandum No.F.1/1/2022-PPD dated 02.02.2022 of Dept of Expenditure, Ministry of Finance which made amendments to General Financial Rules (GFR), 2017 regarding 'Bid Security' and 'Performance Security' to include Insurance Surety Bonds as Security Instrument.</p>	No Change in RFP terms

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182	4	13. BANK GUARANTEE	Performance Security in form of BG should be valid for 05 year and 03 months (sixty three months) from the effective date of the Contract	<p>1. We wish to draw your attention to the Office Memorandum No.F.1/1/2022-PPD dated 02.02.2022 by which amendments to General Financial Rules (GFR), 2017 regarding Bid Security' and 'Performance Security' were the Department of Expenditure, Procurement Policy Division, Ministry of Finance has mandated to include Insurance Surety Bonds as Security Instrument. It clearly outlined that the Performance Security may be furnished in form of Insurance Surety Bonds.2. And we request the bank to consider annually renew the PBG, upfront payment of INR 50 Lacs for a period of Sixty Three Months (63) will lead to blocking entire cash flows of the Bidder for entire period and be financially infeasible for bidder.3. We request Bank to include following clause under Performance Security: "If Govt. releases any amendment for Performance Security under rule of GFR 2017 or any other guidelines, Bank may change the clause of Performance Bank</p>	No Change in RFP terms

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				<p>Guarantee accordingly during any time of contract period and Successful bidder should submit the revised PBG accordingly within 30 days from date of order of Bank."We also advise Bank to refer to Office Memorandum Ref No. No. F. 1 1612023-PPD dated 23.05.2023 by Department of Expenditure, Procurement Policy Division, Ministry of Finance on Proportionality in Performance Security for multiyear service contracts</p>	
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Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
183	23	17. CONTACTING THE BANK:	ii. Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, Bid comparison or contract award may result in the rejection of the Bid.	The Clause is open ended and request consideration for genuine queries or suggestions if any.	No Change in RFP terms
184	27	22. BANK'S RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS:	Entire Clause	The clause is one sided and request bank to provide the reason for rejection of any or all bids	No Change in RFP terms
185	32	33. LIMITATION OF LIABILITY	Entire Clause	Request bank to consider maximum liability of 1 years revenue and not equal to the project cost.	No Change in RFP terms
186	44	45. TERMINATION FOR CONVENIENCE	Entire clause	Bidder requests that any termination under the agreement be only for cause with a sufficient cure period and hence, requests deletion of this provision. If Bank wants to retain the right to terminate the agreement for convenience, it will be liable to pay Foreclosure charges/ Termination fee.	No Change in RFP terms
187	44	45. TERMINATION FOR CONVENIENCE	Entire clause	Bidder should have right of termination as well.	No Change in RFP terms

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188	54	Appendix-B Clause 05	Bidder should have experience of minimum 03 years in providing the reconciliation solution and services, preferably reconciliation of ATM and cards transaction.	Since the proposed solution is on a License model, request bank to modify the clause to "Bidder/OEM should have experience of minimum 03 years in providing the reconciliation solution and services, preferably reconciliation of ATM and cards transaction."	No Change in RFP terms
189	55	Eligibility Criteria - Point 7	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 01 client references are required)	Kindly relax the clause as- Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/ OEM has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 01 client references are required)	No Change in RFP terms
190	80	Scope of work- Integration / Migration Requirements with existing systems	The bidder should ensure that the security and integrity of the data being migrated is maintained and no data loss occurs.	What is the size of the data to be migrated?	32-40Tb

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
191	95		Onsite support All 7 days in a week, including Sunday and holiday(s), during Banking hours as decided by Bank Support services will include both onsite application support and onsite infrastructure/technical support.	Number of onsite support required	Bidder can decide the number of resources and quote price accordingly. Further, please refer point 9.3, page 69 of 191 of RFP and corrigendum-III dated 26.06.2024, where certain dedicated resources have been stipulated. It is expected that system should be robust enough so that minimum resources are required for maintenance etc.
192	76	48	System should be capable of performing validation of transaction from database for trickle feed file generation	Please clarify use case	So that unscrupulous entry can not be posted
193	70	13.3	Application should support Addition/management/ activation/ deactivation/ reactivation/ modification/ deletion of user profiles for different roles.	By user profile, does it mean users ?	Every user will have a profile attached to it. Application should have facility to change User profile as well as Users. Vendor of the proposed system may design software in their own way to implement this concept.
194	70	13.5	System should have the ability to upgrade and downgrade the user.	Does it Mean Change of Roles	System should have the functionality to increase or decrease the capability of users. Software vendor may design their software to implement this functionality through roles concept also.

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195	55	8	Certification Requirements• PCI-DSS• ISO-27001 (preferably version 2022)	Kindly provide the relaxation on this clause for ISO-27001 Certification	Please refer corrigendum-III dated 26.06.2024
196	3	11	Tender Fee	We request bank to include Demand Draft in favour of SBI.	No Change in RFP terms
197	4	12	EMD	We request bank to include Exemption of EMD for the company having +500 Cr turnover.	No Change in RFP terms
198	4	13	Bank Guarantee	We request bank to cap 5% of BG on TCO	No Change in RFP terms
199	29	26.ii	During the warranty and AMC period (if desired), the Bidder will have to undertake comprehensive support of the Software Solution supplied by the Bidder and all new versions, releases, and updates for all standard software to be supplied to the Bank at no additional cost . During the support period, the Bidder shall maintain the Software Solution to comply with parameters defined for acceptance criteria and the Bidder shall be responsible for all costs relating to labour, spares, maintenance (preventive and corrective), compliance of security requirements and transport charges from and to the Site (s) in connection with the repair/ replacement of the Software Solution, which, under	We request bank to consider mutual agreed cost for any future upgrade / guidelines. The bidder can't predict the future upgrade or guideline. The bidder will provide all the update guideline / advisory as on Pilot.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
			normal and proper use and maintenance thereof, proves defective in design, material or workmanship or fails to conform to the specifications, as specified.		
200	80	Appendix E	Application and requirement as detailed in the scope of work below must be made operational within 12 weeks from the date of Purchase Order.	We request bank to consider 18 weeks from the date of Purchase Order	Please refer corrigendum-III dated 26.06.2024
201	80	Appendix E - Training	Training for Bank's personnel to be provided on the Bidders solution being used for the services without any additional cost to the Bank.	We request bank to consider Online training for remote personnel.	Onsite training only
202	106	Appendix J - Penalty	Penalty for Non-Availability or Non-Generation of the Dashboard/Reports:	We request bank to cap maximum penalty of 0.5% on monthly billing.	No Change in RFP terms
203	95	Appendix F	Comprehensive warranty for Software Solution mentioned in items above for ____ years from the go live date.	We request to consider 1 year of warranty	Please refer corrigendum-III dated 26.06.2024
204	95	Appendix F	Comprehensive annual maintenance/ATS/S&S for Software Solution mentioned above for ___years, including annual renewal cost, if any, after the end of comprehensive warranty.	We request to consider 1 year of warranty after 1st Year AMC	Please refer corrigendum-III dated 26.06.2024

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
205	13	3	The Bank may, at its sole discretion, provide remote access to its information technology system to IT Service Provider through secured Virtual Private Network (VPN) in order to facilitate the performance of IT Services.	The Bank shall provide such infrastructure which is compatible with the Service Providers' technology. In the event, the access is not provided due to the aforesaid reason, the Bank shall not hold the bidder liable for it.	No Change in RFP terms
206	16	8.viii	The EMD may be forfeited: -	The EMD shall not be forfeited if the bidder withdraws or is unable to participate in the RFP due to force majeure reasons or reasons attributable to the Bank.	No Change in RFP terms
207	32	32	VALIDITY OF AGREEMENT: The Agreement/ SLA will be valid for the period of 05 year (s). The Bank reserves the right to terminate the Agreement as per the terms of RFP/ Agreement.	This clause shall be made mutual in nature. Even The Bidder needs to have right to terminate the agreement. In the event the order is cancelled by any reason, the Bidder shall be entitled to charge Bank, the foresee costs to be incurred by Bidder.	No Change in RFP terms
208	33	35.iii	DELAY IN SERVICE PROVIDER'S PERFORMANCE:Any delay in performing the obligation/ defect in performance by Service Provider may result in imposition of penalty, liquidated damages, invocation of Bank Guarantee and/or termination of Contract (as laid down elsewhere in this RFP document).	Any delay directly attributable to the Bidder shall attract this clause. We suggest deletion of liquidated damages and invocation of BG.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
209	37	39	<p>LIQUIDATED DAMAGES: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 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.</p>	<p>We suggest to delete this clause, as we are already providing indemnity, and penalty and hence we cannot agree for this Liquidated Damages over and above any other penalty.</p>	<p>No Change in RFP terms</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
210	38	40. ii.a	<p>(a) the Bidder, its Member or Associate (or any constituent thereof) and any other Bidder, its Member or any Associate thereof (or any constituent thereof) have common controlling shareholders or other ownership interest; provided that this disqualification shall not apply in cases where the direct or indirect shareholding of a Bidder, its Member or an Associate thereof (or any shareholder thereof having a shareholding of more than 5% (five per cent) of the paid up and subscribed share capital of such Bidder, Member or Associate, as the case may be) in the other Bidder, its Member or Associate, has less than 5% (five per cent) of the subscribed and paid up equity share capital thereof; provided further that this disqualification shall not apply to any ownership by a bank, insurance company, pension fund or a public financial institution referred to in section 2(72) of the Companies Act, 2013. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows: (aa) where any intermediary</p>	<p>This clause needs to be deleted as we cannot accept this clause.</p>	<p>No Change in RFP terms</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
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			<p>is controlled by a person through management control or otherwise, the entire shareholding held by such controlled intermediary in any other person (the "Subject Person") shall be taken into account for computing the shareholding of such controlling person in the Subject Person; and (bb) subject always to sub-clause (aa) above, where a person does not exercise control over an intermediary, which has shareholding in the Subject Person, the computation of indirect shareholding of such person in the Subject Person shall be undertaken on a proportionate basis; provided, however, that no such shareholding shall be reckoned under this sub-clause (bb) if the shareholding of such person in the intermediary is less than 26% of the subscribed and paid up equity shareholding of such intermediary; or</p>		
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Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
211	42	42	TERMINATION FOR DEFAULT:	The bidder shall also have the right to terminate this contract in the event of default in payment by the Bank in the event the Bank fails to rectify the breach of non-payment. Further, before termination of the agreement the Bank's needs to give Bidder cure period of 30 days to rectify the error.	No Change in RFP terms
212	44	45	TERMINATION FOR CONVENIENCE:	This clause should be made mutual in nature.	No Change in RFP terms
213	97	Appendix E	Payment Schedule	In case of any delay for payment of the billed amount more than stipulated period, the interest @ 18% per annum will be levied on the outstanding amount and if the payment are still not processed for further period on 2 months the Service Provider shall also be entitled to suspend Services and such suspension shall not be termed as breach of the Agreement by the Service Provider and could not be held responsible or penalized for Service lapses.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
214	106	Appendix J	Penalties	<p>The penalties levied to the bidder shall be waived off. The Bank has a right to immediately terminate this agreement and additionally the bidder is indemnifying the bank for actual damages, if any. We request Bank that bank should either levy penalty or liquidated damages we cannot agree for both. The reason for penalty/LD should be solely attributable to the Bidder and not otherwise. Further, Bidder should be entitled for a cure period before such penalties/LD.</p> <p>The Vendor shall be provided with an opportunity by way of 30 days written notice to remedy breach before cancellation. In case of cancellation by whatever reasons, Bidder should be entitled for non-cancellable costs i.e. the cost already incurred by the Bidder for the project. Also, If there is additional cost, it should be mutually discussed. In any event, Bidder cannot be responsible in case Bank procures materials from any third party.</p>	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
215	116	Appendix K - 2.1.6	Service Provider shall be responsible for protecting its network and subnetworks, from which remote access to the Bank's network is performed, effectively against unauthorized access, malware, malicious code and other threats in order to ensure the Bank's information technology system is not compromised in the course of using remote access facility.	We request bank, The Bank shall be liable if the bidders' system is at threat or is exposed to threat due to access provided to the Bank.	No Change in RFP terms
216	117	Appendix K - 3.4.1		We suggest to add below wordings: In case of any delay for payment of the billed amount more than stipulated period, the interest @ 18% per annum will be levied on the outstanding amount and if the payment are still not processed for further period on 2 months the Service Provider shall also be entitled to suspend Services and such suspension shall not be termed as breach of the Agreement by the Service Provider and could not be held responsible or penalized for Service lapses.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
217	117	Appendix K - 3.4.2	The Bank may withhold payment of any product/services that it disputes in good faith and may set-off penalty amount or any other amount which Service Provider owes to the Bank against amount payable to Service provider under this Agreement.	We request bank, This clause shall be waived off as the Bank has a right to terminate this RFP and additionally the bidder shall indemnify the Bank for losses, if any.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
218	122	Appendix K -6	Indemnity	<p>We request bank, The Bank shall provide such infrastructure which is compatible with the Service Providers' technology. In the event, the access is not provided due to the aforesaid reason, the Bank shall not hold the bidder liable for it.</p> <p>The bidder shall indemnify for actual and direct damages wherein the damages are solely attributable to the actions or omission of the bidder.</p> <p>We suggest to ad below wordings:</p> <p>Notwithstanding to whatsoever contained in the Agreement the Indemnity provision shall be Subject to adherence of reconciliation process and limit on liability. The Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Service Provider shall not be responsible under indemnity provisions in this Agreement to</p>	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				<p>the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement .</p> <p>In no event shall the Service Provider be liable for any indirect, incidental, consequential or punitive damages, including loss of profit or goodwill, for any matter arising out of or relating to this Agreement and/or its subject matter, whether such liability is asserted on the basis of contract, tort or otherwise even if such party has been advised of the possibility of such damages.</p> <p>RECONCILIATION: The reconciliation of the reports /statements should be followed by the Bank on day to day basis for the Services. In case of any error/s or discrepancies found during the verification, the Bank should inform or notify the Service Provider within maximum 7 (seven) days of the</p>	

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
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				<p>transaction failing which, the reports/statements submitted by the Service Provider shall stand confirmed as correct and undisputed. The Service Provider shall not entertain neither be responsible for any claims or liabilities raised by the Bank later than the prescribed timelines hereinabove</p>	
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Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
219	124	Appendix K -6	LIQUIDATED DAMAGES	We request bank, If the delay is solely attributable to the Bidder then the Bank shall have a right to terminate this RFP. However, the LD shall be waived off. We suggest deletion of the clause.	No Change in RFP terms
220	124	Appendix K - 11	SUB CONTRACTING	We suggest to add below wordings: The Successful Bidder shall be permitted to sub-contract any of its obligations under this RFP to its affiliates, subsidiaries and preferred vendors without consent from Bank and this shall not be termed as sub contracting.	No Change in RFP terms
221	125	Appendix K -6 -12	IPR	We request bank for providing clarification on the ownership of IPR.	Please refer corrigendum-III dated 26.06.2024
222	126	Appendix K - 6- 13	Inspection and audit	We request bank, The Bank shall have an audit right solely restricted to the services provided by the bidder under this RFP and the Bank shall provide a prior notice of such audit except in the events wherein the audit is mandated by RBI or any statutory authority.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
223	130	Appendix K - 6- 16	Termination	<p>We request bank, The bidder shall also have the right to terminate this contract in the event of default in payment by the Bank in the event the Bank fails to rectify the breach of non-payment.</p> <p>Further, before termination of the agreement the Bank's needs to give Bidder cure period of 30 days to rectify the error.</p> <p>Further in case of convenience termination of the agreement by the Bank the Bidder is entitled to recover from the Bank the cost incurred by them due to such termination.</p>	No Change in RFP terms
224	133	Appendix K - 6- 18	POWERS TO VARY OR OMIT WORK	We request bank, This clause shall be made mutual in nature.	No Change in RFP terms
225	134	Appendix K - 6- 20	The maximum aggregate liability of Service Provider, subject to below mentioned sub-clause 20.3, in respect of any claims, losses, costs or damages arising out of or in connection with this Agreement shall not exceed the total Project Cost.	We request bank, The bidder shall be liable to pay for actual damages only.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
226	137	Appendix K - 6- 23.4	NON-HIRE AND NON-SOLICITATION	We request bank, The exception mention by the Bank should also be applicable to the Bidder as, even they are allowed to recruit through any third part job search portal or any other social media or job application portal.	No Change in RFP terms
227	151	8 & 9	Transfer of Software Licenses & Transfer of Software	We request bank to remove the clause as any service provider can't transfer Licenses and Software. Transferring of License and Software is not correct and against the right of Service provider.	Please refer point 9.1 of RFP, page 152. please also refer corrigendum-III dated 26.06.2024 on Intellectual Property Rights
228	171	Appendix O - 7.4	Independent Monitors: Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings. Parties signing this Pact shall not approach the Courts while representing the matters to Independent External Monitors and he/she will await their decision in the matter.	We required bank, A contract with such IEM to ensure the confidentiality of the RFP and arrangement between the Parties.	No Change in RFP terms

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
229	63	1.29	<p>The Solution Infrastructure should be sized based on the banks current and future growth.</p> <ul style="list-style-type: none"> Transaction volumes: User concurrency (Number of UI users): Data storage capacity: Performance Expectations: Response time (UI)/Report submission time for different reconciliation systems such as Visa Recon, Mastercard Recon, NFS Recon etc. 	<p>1. Request the bank to provide channel wise daily transaction volume. 2. Number of cards and year on year growth rate.</p>	<p>At present daily transaction numbers are approx. 2.5 crores per day (including financial and non-financial transactions such as balance enquiry etc). We expect 5% year on year growth for next 5 years, however YOY growth may be substantially higher depending on the new innovations/initiatives/products.</p> <p>Number of users- Upto 75 Data storage capacity- 1 year live, rest should be backed up with EBS solution of Bank Performance expectations- All the products to be reconciled on T+1 basis.</p>
230	80	Training	<p>Training for Bank's personnel to be provided on the Bidders solution being used for the services without any additional cost to the Bank.</p>	<p>Request the Bank to clarify the number of Individual to be trained and in how many batches</p>	<p>Training will be needed on site for Bank officials and other resources, approx. number 75</p>
231	55	8	<p>Certification Requirements</p> <ul style="list-style-type: none"> PCI-DSS ISO-27001 (preferably version 2022) 	<p>As we understand, the environment in which the software is installed needs to be PCI DSS certified. Please clarify whether the bidder/OEM also needs to be PCI certified, or is it sufficient for the offered solution to comply with PCI SSS</p>	<p>Please refer corrigendum-III dated 26.06.2024</p>

Sl. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Reply
				(Payment Card Industry Security Standards) requirements?	
232		1.13 Architecture	<p>Programming Languages & Frameworks: Application should be built using the popular programming language – Java. Open JDK 17 or 21 may be considered for development.</p>	<p>The RFP document specifies the use of Java as the preferred programming language for the development of the software solution. However, we would like to inquire if any other popular programming languages, such as .Net or Python, NodeJS, would be acceptable for development. Please provide clarification on the flexibility of programming language options.</p>	<p>We have specified Java for programming because it is the most used Enterprise Programming language. Also, it will be quite easy to get technical support for this language as well as technologies based on it.</p>
233	69	Clause 9.5	<p>Support should be provided for Complaints/Issues/Queries raised through e-mail, Help-desk, etc. and resolution of issues as per TAT agreed in SLA between Bank and the Vendor.</p>	<p>We are interested in understanding the current volume of complaints/issues/queries raised via various channels, including email, helpdesk, WhatsApp, phone, etc. This information will help us assess the support requirements and ensure that we can adequately meet the needs of the project. Could you please provide any indicative metrics regarding the current volume of complaints/issues/queries?</p>	<p>This refer to onsite application support and onsite infrastructure/ technical support. Customer complaints are not in the purview of RFP. Support services will include both onsite application support and onsite infrastructure/ technical support. The selected vendor would ensure the availability of dedicated personnel for each kind of services.</p>