

Tender Reference: CO: Oper: KYC-AML: 2021-22/ 01 dated 09th July 2021 Supply, Implementation, Integration and Maintenance of comprehensive Software solution for Centralized KYC Registry (CKYCR) for Individual & Legal Entity (L.E) Customers.: Consolidated Pre-bid Queries & clarifications thereon. Date of Clarification: 28.07.2021

Sr no.	Page No.	Point/Section No.	Clarification point as stated in the Tender document	Comment/ Suggestion/ Deviation	Bank Response
1	11	2.5 Contract period	The Contract with the selected vendor will be valid for a period of 5 years. The contract will be deemed completed only when all the items and services contracted by the Bank are provided in good condition, installed, implemented, tested and accepted along with the associated documentation provided to Bank's employees; as per the requirements of the contract executed between the Bank and the Vendor. The Bank will have the right to renegotiate these prices at the end of the contract period.	Request bank to consider modification as stated below; The Contract with the selected vendor will be valid for a period of 5 years. The contract will be deemed completed only when all the items and services contracted by the Bank are provided in good condition, installed, implemented, tested and accepted along with the associated documentation provided to Bank's employees; as per the requirements of the contract executed between the Bank and the Vendor.	RFP clause stands as-it-is.
2	13	2. TENDER Response terms 2.12 TENDER Response Submission Details	a) This sub-envelope should have hard copy and CD of Eligibility and Technical Bid Content. b) This sub-envelope should have the hard copy and CD for Commercial Bid.	Suggestion: Kind request to authority to consider online bid submission only. Considering the current pandemic situation, courier & other transportation services are seriously affected in lockdown-imposed areas which may cause delay in bid submission of many potential bidders.	RFP clause stands as-it-is.
3	15	Annexure 11 /Technical	One Compact Disk (CD) containing the soft copy of the Annexures and the scanned copies of submitted credential letters / Purchase orders / supporting documents.	Enquiry- Can the soft copy of the proposal and commercials be sent over by email instead of submitting a CD ?	No, only CD or Pendrive should be kept along with duly completed and signed physical copies and kept in Sealed envelope wilonly be accepted. Any proposal submitted through E-Mail will not be entertained.
4	18	Project Scope	Bank proposes to procure application software to capture the KYC details of new / legacy account of individual and legal entities as per the template of CKYCR and check with the database of CKYCR and upload/ download/ update to CERSAI (CKYCR) portal in case the record does not exist already or KYC details are to be updated.	Request bank to provide clarity on the legal entities. Why legal entities should be our customer?	RFP clause stands as-it-is. The customer type is legal entity as per Bank customer classification.
5	19	3.4 Infrastructure	The Vendor needs to size the infrastructure (hardware, Operating System, Database, Networking equipment and other related software etc.,) for the solution based on the volume and the growth indicated in the Annexure 11 – Technical Requirement (Project Scope) and propose the same as part of their technical bid submission. Bank may use existing IT infrastructure or procure separately the required infrastructure based on the sizing proposed by the vendor.	As per our understanding bank will provide the necessary infrastructure, hardware and DB, bidder to provide the sizing for the same.	RFP clause stands as-it-is. Bidder is required to provide suitable and compatible hardware architecture to the Bank.
6	19	3.4 Infrastructure	However the complete implementation, maintenance and support of the Centralized KYC Registry Solution shall be part of the scope of the vendor.	Request bank to provide clarity on the support part. As per our understanding the support required for the proposed solution would be onsite. Also request bank to share the number of resources and in number of shifts support would be required.	RFP clause stands as-it-is. Support in terms of both Onsite and as well as offsite. Onsite support requirement as per RFP terms
7	20	3.4 Infrastructure	The Vendor is responsible to arrive at the sizing independently based on the volume and the growth indicated in the Annexure 11 – Technical Requirement (Project Scope). The Bank is not responsible for any assumption made by the Vendor with respect to the sizing. In the event the sizing proposed by the Vendor does not meet the performance / service levels of the Bank the Vendor will at their cost carry out the necessary upgrades / replacements. The Bank has the right to deduct / recover from the vendor the required additional expenses which Bank may incur on account of such upgrades / replacements.	Bidder suggests below modifications: The Vendor is responsible to arrive at the sizing independently based on the volume and the growth indicated in the Annexure 11 – Technical Requirement (Project Scope). The Bank is not responsible for any assumption made by the Vendor with respect to the sizing.	RFP clause stands as-it-is. Bidder is required to provide suitable and compatible hardware architecture to the Bank.
8	20	license on proposed Solution (Centralized KYC Registry Solution)	The license for the solution to be Enterprise wide perpetual level for all the modules offered without any constraint on number of branches or users for the Bank's Operations in India & International Territories, present & future subsidiaries and associates both domestic & international and present & future RRBs.	Bidder suggests below modifications: The license for the solution to be Enterprise wide level for all the modules offered without any constraint on number of branches or users for the Bank's Operations in India. Bidder shall provide license to use for bank only for the tenure of the agreement.	RFP clause stands as-it-is. Bidder is required to provide suitable and compatible hardware architecture to the Bank.
	22	4. Evaluation process 4.2 Evaluation Methodology for Eligible Bidder	The number of Implementations completed (In the last 5 years) ** For each Implementation (Max 2) 10 marks	1.The clause do not have a clarity on the implementation experience. Also both the bidder and OEM should have experience in implementing banking solutions to offer a seamless implementation. Hence the experience can be divided as, The bidder should have atleast 2 experience in implementing solutions/platform in any banks - 4 marks The OEM should have implemented the proposed CKYCR solution in atleast 3 banks (Max 2) - 6 marks 2.We assume that bank will accept customer on boarding implementation experience in any form of eKYC or VKYC or CKYC as part of this clause. Kindly clarify.	RFP clause stands as-it-is. Bidders experience/ implementations alone will be considered for awarding marks. No, only experience as per RFP terms agained in implementation of CKYCR alone will be considered
	22	Presentation cum interview	Scalability – Future (Max 5 marks)	Does scalability mean that the solution should be a low-code one with configurable workflows, which can be modified asper the need of the bank in the future Kindly confirm	Yes, scalability as per increase in customer base of the Bank at any point in time during contract 5 years period.
	22	4. Evaluation process 4.2 Evaluation Methodology for Eligible Bidder	Presentation cum interview - Evaluation on the following Parameters POC (Scenario will be provided by Bank to the Eligible Bidder)	We request more clarity to below queries from bank authority: 1. POC has to be provided by all participating bidders or the ones who are shortlisted by bank authority? 2. Please provide the timelines for the preparation of POC. Kindly request to provide at least 2-3 weeks of sufficient time to prepare for POC.	1. Only shortlisted eligible candidates will be called for POC as per schedule provided by the Bank. 2. No extra time will be provided for POC/ Interview other than the schedule, that will be communicated to the shortlisted bidders seperately.
	22	Technical Bid Evaluation	The number of Implementations completed For each Implementation (Max 2)	Request Bank to make the scoring as 2.5 marks per implementation	RFP clause stands as-it-is.

	23	4.2 Evaluation Methodology for Eligible Bidder	Point 2: The Present Value will be calculated for all components where the payment is recurring year on year. The Present Value for the component will start from the year of purchase of that component / start of the services (AMC) and shall be calculated till the end year of the contract. Further n - number of period will be „0“ in the year of purchase of that component / start of the services and subsequently increased by 1 for subsequent years	Since AMC will start from 2nd Year of purchase order. Then for Present Value Calculation of AMC, the n will be 0 or 1?	RFP clause stands as-it-is.. As per RFP n will be 1 for first year of AMC.
	28	5.1.3 Price Bids Clause No: 5.1.3.3	Though the equipment for UPI Solution would be at Bank premises, or any location identified by Bank, bidder shall be responsible for the installation, implementation and acceptance testing and the ownership would not have transferred to Bank till the final acceptance and signoff	We request more clarity on UPI solution. Is it part of project scope of work?	RFP clause stands as-it-is. It is not part of technical scope of the Project.
	29	5.1.3.7	The Bank will consider the Total Cost of Ownership (TCO) over a three year period starting from date of purchase order and any residual payment during that period would be adjusted on a prorata basis	As per the RFP Document the period mentioned is for 5 years however the above statement says 3 years.Please clarify	It will be 5 years
	31	5.2.2 Performance Guarantee Clause No.: 5.2.2.1	The successful vendor shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure 13 to the extent of 10% of the total contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations.	We request to bank authority to reduce performance guarantee to 5 - 3% of total contract value. Considering to office memorandum published on 12-12-2020 (No. F.9/4/2020-PPD) for amendments in Rule 171 of General Financial Rules (GFRs) 2017, Performance Security.	Govt Guidelines will be followed. Please see Banks website for amendments published, if any.
7	39	5.5 Terms of Reference	The Centralized KYC Registry Solution must be implemented as per project scope within a period of 1 month in totality from the date of placing of purchase order by the Bank.	Request bank to consider below modification; The Centralized KYC Registry Solution must be implemented as per project scope within a period of 2/4 month in totality from the date of placing of purchase order by the Bank.	RFP clause stands as-it-is.
8	39	5.5 Terms of Reference	In case the deadlines are not met then the vendor will have to pay penalty to Central Bank Of India @ 1% of implementation cost inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of implementation, to a maximum of 5%. If delay exceeds two weeks from due date of implementation, Central Bank Of India reserves the right to cancel the entire order.	Request bank to consider below modification; In case the deadlines are not met then the vendor will have to pay penalty to Central Bank Of India @ 0.5% of implementation cost inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of implementation, to a maximum of 2.5%. If delay exceeds two weeks from due date of implementation, Central Bank Of India reserves the right to cancel the entire order.	RFP clause stands as-it-is.
	40	5.5.2 Payment Terms	b) Implementation Cost (OTC) d) Onsite Support Charges – Payable quarterly at the end of each quarter against receipt of satisfactory support report of previous quarter from the Bank's Project / Operation Manager.	Request with bank to pay on monthly arrear for Onsite support Charge	RFP clause stands as-it-is. Please see amendments.
	40	C, AMC/ATS	Payable quarterly in advance against receipt of satisfactory service report of previous quarter from the Bank's Project / Operation Manager	request you to please make it Year advance for OEM software license ATS	RFP clause stands as-it-is.
9	42	6.4 Force Majeure	For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the vendor and not involving the vendor's fault or negligence and not foreseeable. Such events are Acts of God or of public enemy, acts of Government of India in their sovereign capacity, strikes, political disruptions, bandhs, riots, civil commotions and acts of war. In such a case, the time for performance shall be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and vendor shall hold consultations in an endeavor to find a solution to the problem.	Bidder suggests below modifications: For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the vendor and not involving the vendor's fault or negligence and not foreseeable. Such events are including but not limited to Acts of God or of public enemy, acts of Government of India in their sovereign capacity, strikes, political disruptions, bandhs, riots, civil commotions and acts of war. In such a case, the time for performance shall be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of sixty days, the Bank and vendor shall hold consultations in an endeavor to find a solution to the problem.	RFP clause stands as-it-is.

10	47	6.8 Termination	Bank shall have the option to terminate this TENDER and / or any subsequent agreement and / or any particular order, in whole or in part by giving Vendor at least 90 days prior notice in writing. It is clarified that the Vendor shall not terminate this TENDER & the subsequent Agreement for convenience. The Vendor understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same from the Vendor for the tenure of this Tender and subsequent Agreement. The Parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of this Tender and subsequent Agreement for any reason whatsoever would be a slow process over a period of three (3) months, after the completion of the notice period of 90 days. During this period, the Vendor shall continue to provide the Deliverables and the Services in accordance with this Tender and subsequent Agreement and shall maintain the agreed Service levels. Immediately upon the date of expiration or termination of the Tender and subsequent Agreement, Bank shall have no further obligation to pay any fees for any periods commencing on or after such date. Upon the termination or expiry of this Tender and subsequent Agreement: ☐ The rights granted to Vendor shall immediately terminate. ☐ Upon Bank's request, with respect to (i) any agreements for maintenance, disaster recovery services or other third-party services, and any Deliverables not owned by the Vendor, being used by Vendor to provide the Services and (ii) the assignable agreements, Vendor shall, use its reasonable commercial endeavours to transfer or assign such agreements and Vendor Equipment to Bank and its designee(s) on commercially reasonable terms mutually acceptable to both Parties. ☐ Upon Bank's request in writing, Vendor shall be under an obligation to transfer to Bank or its designee(s) the Deliverables being used by Vendor to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.	Bidder suggests below modifications: Bank shall have the option to terminate this TENDER and / or any subsequent agreement and / or any particular order, in whole or in part by giving Vendor at least 90 days prior notice in writing. It is clarified that the Vendor shall not terminate this TENDER & the subsequent Agreement for convenience. However, Vendor shall have right to terminate the Agreement in the event of breach of Contract by the bank and the said breach is not cured within 30 days from the written notice by the Vendor. Bidder suggests below modifications: Upon the termination or expiry of this Tender and subsequent Agreement: ☑ The rights granted to Vendor shall immediately terminate.	RFP clause stands as-it-is.
11	49	6.9 Publicity	Any publicity by the vendor in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.	Bidder suggests below modification: Any publicity by the either party in which the name of the other party is to be used should be <u>done only with the explicit written permission of such other party</u>.	RFP clause stands as-it-is.
12	51	6.15 Indemnity	The Vendor shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of: ☑ Bank's authorized / bona fide use of the Deliverables and /or the Services provided by Vendor under this TENDER; and/or ☑ an act or omission of the Vendor and/or its employees, agents, sub contractors in performance of the obligations under this TENDER; and/or ☑ claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Vendor, against the Bank; and/or ☑ claims arising out of employment, non-payment of remuneration and non- provision of statutory benefits by the Vendor to its employees, its agents, contractors and sub contractors ☑ breach of any of the term of this TENDER or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Vendor under this TENDER; and/or ☑ any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or ☑ breach of confidentiality obligations of the Vendor contained in this TENDER; and/or ☑ Negligence or gross misconduct attributable to the Vendor or its employees or sub-contractors. The Vendor shall at its own cost and expenses defend or settle at all point of time any claim against the Bank that the Deliverables and Services delivered or provided under this TENDER infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country where the Deliverables and Services are used, sold or received, provided the Bank: ☑ notifies the Vendor in writing as soon as practicable when the Bank becomes aware of	Bidder suggests below modifications: The Vendor shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of: ☑ Bank's authorized / bona fide use of the Deliverables and /or the Services provided by Vendor under this TENDER; and/or ☑ any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or ☑ Negligence or gross misconduct attributable to the Vendor or its employees or sub-contractors. The Vendor shall at its own cost and expenses defend or settle at all point of time any claim against the Bank that the Deliverables and Services delivered or provided under this TENDER infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country Deliverables and Services are used, sold or received, provided the Bank: ☑ notifies the Vendor in writing as soon as practicable when the Bank becomes aware of the claim; and ☑ cooperates with the Vendor in the defence and settlement of the claims. If use of deliverables is prevented by injunction or court order because of any such claim or deliverables is likely to become subject of any such claim then the Vendor, after due inspection and testing and at no additional cost to the Bank, shall forthwith either 1) replace or modify the software / equipment with software / equipment which is functionally equivalent and without affecting the functionality in any manner so as to avoid the infringement; or 2) obtain a license for the Bank to continue the use of the software / equipment, as required by the Bank as per the terms and conditions of this Tender and subsequent Agreement and to meet the service levels; or 3) refund to the Bank the amount paid for the infringing software / equipment and , provided the option under the sub clause (3) shall be exercised by the Bank in the event of the failure of the Vendor to provide effective	RFP clause stands as-it-is.
13	53	6.18 Transportation and Insurance	All the costs should include cost, insurance and freight (CIF). However, the Vendor has the option to use transportation and insurance cover from any eligible source. Insurance cover should be provided by the vendor till the acceptance of the said works by the Bank. The vendor should also assure that the goods would be replaced with no cost to Bank in case insurance cover is not provided.	Request bank to remove the mentioned clause.	RFP clause stands as-it-is.

14	54	6.22 Limitation of Liability	Vendor's aggregate liability in connection with obligations undertaken as a part of the TENDER regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Order Value. Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by vendor as part of procurement under the TENDER. Under no circumstances CBI shall be liable to the selected vendor for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if CBI has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business. It is expressly agreed between the Parties that for any event giving rise to a claim, Bank shall have the right to make a claim (including claims for indemnification under the procurement in this TENDER) against vendor.	Bidder suggests below modification: The aggregate liability of the Vendor, under this agreement shall not exceed more than the total fees actually received to the Vendor from the Bank for the Service that gives rise to such liability during the twelve month period immediately preceding such claim. Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights shall be as decided by final order of the appropriate court . Neither party shall be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third party software or modules supplied/ by vendor or provided by the bank as part of performance of the scope under theTENDER. Neither Party shall be liable for any indirect, special, incidental, exemplary or punitive damages (including, without limitation, loss of revenue, profits, business) under this agreement.	RFP clause stands as-it-is.
15	55	6.23 Ownership, Grant and delivery	The Vendor shall procure and provide a non-exclusive, non-transferable, enterprise wide perpetual license to the Bank for all the software to be provided as a part of this project. The Bank can use the software at any of its branches and locations without restriction and use of software by service providers on behalf of the Bank would be considered as use thereof by the Bank and the software should be assignable / transferable to any successor entity of the Bank. The license shall specifically include right A. To Use. (i) to use the executable code version of the Software and all Enhancements, Updates and New Versions made available from time to time	Bidder suggests below modification: The Vendor shall procure and provide a non-exclusive, non-transferable, enterprise wide perpetual license to the Bank for all the software to be provided as a part of this project. The Bank can use the software at any of its branches and locations without restriction and use of software by service providers on behalf of the Bank would be considered as use thereof by the Bank and the The license shall specifically include right A. To Use. (i) to use the executable code version of the Software and all Enhancements, Updates and New Versions made available from time to time	RFP clause stands as-it-is.
16	58	6.24 Escrow Mechanis	The Bank and the Vendor shall agree to appoint an escrow agent to provide for the deposit of the source code for the software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. In case of a disagreement between the Bank and the Vendor regarding appointment of an escrow agent, the Bank shall appoint an escrow agent in its entire discretion which shall be final and binding on the Vendor. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, Page 58 of 103 inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected Vendor is also expected to provide a detailed code documentation of the solution which has been duly reviewed by an external independent organization.	1.Request bank to remove the mentioned clause.	RFP clause stands as-it-is.
				2.Source code is an IPR right of Vendor and requesting bank to remove the following point. If bank still needs an escrow agreement it will be an responsibility of bank to hire an escrow agent and charges will be borne by bank.	RFP clause stands as-it-is.
	61	Annexure 02 - Eligibility Criteria	Eligibility Criteria Compliance to be directly met by the bidder	If the Bidder is an OSD, response to SI No 1 and 2 of the (C) Technical of Eligibility criteri	If the Bidder him self is OSD, the Sr.No.2 of (C) is not applicable
	62	Annexuer 2: Eligibility Criteria- Financial B (1)	The Bidder must have registered a turnover of Rs. 5 Crores or above (from Indian Operations only) in each year during the last three completed financial years – 2017-18, 2018-19 and 2019-20* (Not inclusive of the turnover of associate companies)	1.As Government of India- Ministry of Heavy Industries & Public Enterprises- Department of Public Enterprises through Office Memorandum has given a relaxation to MSME for participation in public procurement regarding prior experience and prior turnover criteria. Our company is registered as MSME and hence, we request for the relaxation in turnover criteria. Will enclose Office Memorandun received from GOI and MSME Certificate. 2.Requesting to raise eligibility turnover to Rs. 10 Crore to ensure only those venders who are capable of delivering the solution as per the requirement are shortlisted 3.Request to revise the turnover from 5 crore to 3 crore. Our Company has implemented the proposed Solution in more then 50 organisations including PSUs, Schedule commercial banks, RRBs etc.	RFP clause stands as-it-is. RFP clause stands as-it-is. Since eligibility criteria has been kept at very low sales turnover to provide opportunities to MSMEs.

	63	Annexure-2, Eligibility Criteria	The proposed Solution should be implemented in at least three Banks / Financial Institutions in India in past three years	1. May we request you to consider KYC, EKYC based customer enrollment process also for eligibility criteria. We have the experience of handling large Telecom Service Providers subscriber enrolments as per DOT regulations	The proposed KYC Solution should be implemented in at least three Institutions (Either Banks, BFSI, Telecom companies) in India in past Five years. Past 3 years will be amended to Past 5 Years. Please see Banks website for amendments published.
				May we request you to consider Centralized KYC Registry Solution developed for in-house business	Clause has amended as under: The proposed Solution should be implemented in at least three Banks / Financial Institutions in India in past five years
				2. Requesting Bank to amend the following clause to include at least one PSB (Public Sector Bank). As CBI is a PSB and the volumes of PSB are high as compared to any bank or an FI. It will be suitable for CBI to make the decision on basis of this experience.	RFP clause stands as-it-is.
				3. Request bank to modify this clause as : The proposed Solution should be implemented in at least three Banks / Financial Institutions in India in past Five years	Accepted, RFP will be amended accordingly. Please Visit website amendments published.
				4. We request bank to modify this clause as: The proposed Solution should be implemented in at least two Banks / Financial Institutions in India in past Five years	Accepted, RFP will be amended accordingly. Please Visit website amendments published
				5. We assume that bank will accept customer onboarding implementation experience in any form of eKYC or VKYC or CKYC as part of this clause. Kindly clarify.	No, only experience as per RFP terms again in implementation of CKYCR alone will be considered.
17	76	Annexure 11-Technical Requirement (Project Scope) Broad Scope of Work	Data capturing page of proposed solution given for branch users should validate PAN and Aadhaar number from NSDL and UIDAI sites.	1. We request bank to provide the required subscription from NSDL/UIDAI or any other entity for validation of the data.	Yes, Bank will provide subscription for NSDL/ UIDAI, However, Bank will give preference to the Bidders who have subscription to NSDL/ UIDAI.
				2. Is this feature must have.	Yes as above
18	76	Annexure 11-Technical Requirement (Project Scope) Broad Scope of Work	The proposed solution should be capable of fetching data and required attachments from CKYCR and pre fill the data entry screen of branch while onboarding the customer / modifying the existing customer profile.	1. Does it mean that the data captured earlier would be over written.	1. Data to be overwritten at the discretion of the Bank
				2. We request bank to provide the clarity on the approach for pre filling the data entry screen of the branch and currently how the same is being handled. Also request bank to clarify the approach for integration with CBS if bank requires and Flat File based approach or API based approach.	2. To be integrated with all existing and future on-boarding solutions of the Bank
				3. Is customer onboarding solution should be provided as part of CKYCR platform?	3. To be integrated with all existing and future on-boarding solutions of the Bank
				4. Bank to provide the pre-requisite for Testing and UAT	4. Yes, RFP clause stands as-it-is.
	76	Annexure 11-Technical Requirement (Project Scope) Broad Scope of Work	The Proposed solution should be capable of bulk uploading/downloading of required information and documents to CKYCR server in the compressed format as per the prescribed format of CKYCR.	What is the bulk uploading capacity required.	Upload of data of multiple customers at a time, Minimum upload & Download capacity is upto 10000 customer records
	76	Annexure 11-Technical Requirement (Project Scope) Broad Scope of Work	The Proposed solution should be capable of uploading customer documents such as photo, proof of identity, signature and proof of address into the application electronically with CKYCR system and auto setting has to be configured such as and passport or other Official Valid Documents - OVD will be as per the CERSAI specifications of CKYCR.	1. Please clarify auto settings to be configured in the proposed system	1. Auto validation of customers documents is required
				2. Aadhaar card has these details. Can Aadhaar details be used for this? What is the data size required for uploading documents?	2. Yes, as per UIDAI guidelines, data size as per CERSAI guidelines
				3. Is it CKYC solution or fully fledged on-boarding solution? If it is not fully fledged solution, is scanning of documents supposed to be part of the proposed solution? Kindly clarify	The proposed solution should be able to integrate with all types of Bank's customers on-boarding platforms/ solutions in place at present or in future during term of the contract. The solution should support the existing scanner of the Bank.

19	76	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	The system should check the names of customers with the data base of Central KYC Registry, as per bank's requirement.	1.We request bank to consider customer data search as per CKYC guidelines	1.System should check Name and other KYC / Customer Due Diligence details of the customer as available in CKYC/ CERSAI.
				2.Bank to clarify requirement- Specify and clarify on what basis they want to check the data	2.It is required for search as per CERSAI provisions
				3.CERSAI gives a feature of searching by ckyc id, pan and aadhar and driving license number and not by name. As per CERSAI, name search is not available.	3.The CKYC solution should display name along with other ID proofs.
				3. Please provide purpose of this requirement.Is this must have feature.Also, if the match is found what is expected from the application and if not found what is the expectation.	3.This is must have feature.The purpose is to identify existing CKYC nmbers.If found, it should provide CKYC number and download KYC records
20	76	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	The Proposed solution should be capable to identify of customer at the time of on boarding.	1.We request bank to provide more clarity on the mentioned point and approach with use case for the mentioned point	It should identify with the customer due diligence & profile details
				2.Please suggest whether the proposed application requires integration with any existing applications	Yes, it should be integrated with CBS & other customer on-boarding platforms.
21	76	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	The Proposed solution should be capable of downloading customer data/document based on unique ID given by CKYCR of the customer/legal entities without human intervention (integrate with Bank's in house software / Core Banking Solution /Existing KYC AML system as per the Bank's requirement).	1.We Request bank to provide the list of applicatons to ne integtared with the proposed solution	1.to be integrated / required to be integratedWith all On-boaring platforms/ solutions/ systems Bank may sue at present and in future.
				2.We request bank to consider, Any new integration after the finaliazation of SRS would be treated as the change request at the mutally agreed commercials based on the efforst involved for the same.	2.It is required to be integrated as part this SLA only, no additional commercials should be involved
				3.Bank to provide APIs	3.RFP clause stands as-it-is. Vendor has to provide API.
23	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	The proposed solution should be capable of validating the using banks existing bio-metric system.	1.Validating for searching missing records ?	The proposed solution should be integrated with banks existing bio metric system for validating the users while logging to the solution. RFP clause stands as-it-is. Bank users will login to the CKYC solution with the existing biometric data base of the Bank. RFP clause stands as-it-is.
				2.We request bank to provide clarity on the mentioned point . We assume that the point deals with 2 factor auth or Single Sign on to be integarted in the system based on roles and responsibilities for the same.	
				3.CKYCR doesn't require biometric authenticaiton for searching, uploading & downloading of CKYCR. Please provide more clarity	
				4.Requesting bank to remove the following point.	
				5.Tools/devices for biometric system will be provided by the bank ?	
24	77	Annexure 11- Technical Requirement (Project Scope)	The Proposed solution should have built in ETL tool to extract, transform and load data from Bank's in house software / Core Banking Solution / Existing KYC AML system for further process on daily basis	1.Bank to provide APIs	Vendor has to provide API
				2.Is separate ETL tool required for this purpose ?	Yes, CKYC solution should have built in ETL tool to extract, transform and load data from Bank's in house software / Core Banking Solution / Existing KYC AML system for further process on daily basis
25	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	The Proposed solution should be capable of mapping a new account to an existing customer automatically using business rules configured in the system. Such rules should be flexible and highly parameterized in the proposed solution. The rules can be added, changed or removed by Bank at any point of time and in case of customization required every time in the solution then there will not be any cost to Bank for this change request.	1.What are some of the rules that would be required to be configured ?	1.RFP clause stands as-it-is.
				2.We request bank to provide clarity on the mentioned point with approach and use case for the same.	2.Any additional details that may be required for CBS/ CERSAI , the system should be flexible for customisation and such customisation should be done without any additional cost

				3.We request bank to consider, " The Proposed solution should be capable of mapping a new account to an existing customer automatically using business rules configured in the system. Such rules should be flexible and highly parameterized in the proposed solution. The rules can be added, changed or removed by Bank at any point of time and in case of customization required every time in the solution then there at the mutually agreed commercials/Cost based on the effort involved.	3.RFP clause stands as-it-is.. Any additional details that may be required for Banks CBS/ CERSAI , the system should be flexible for customisation and such customisation should be done without any additional cost
				4. Is the proposed solution to take care of incorporating validation rules ?	Yes
				5.Is the requirement for online and/or offline customers?	All customers on-boarded by yhe bank.
26	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ The Proposed solution should be capable of picking up unlimited address types and number of address along with contact numbers and email details. Address change of the customer through this solution should be maintained in a user friendly and readable manner with the account linkage.	We request bank to provide clarity , If the data would be amended / Modified in CBS or the Proposed Application.	The solution should be capable of modifying / amending data either way i.e., if it is amended in CKYC solution, it should replicate in CBS.
27	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ The Proposed solution should be capable of capturing any future field or requirement by CKYC Registry, Regulators or Banks, from time to time.	We request bank to consider, "The Proposed solution should be capable of capturing any future field or requirement by CKYC Registry, Regulators or Banks, from time to time at the mutually agreed commercials based on the efforts involved for the same.	RFP clause stands as-it-is. NO Extra commercials would be considered for such requirements
28	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ The Proposed solution should be capable of providing details to Bank and other monitoring authorities for progress/pendency of the work of screening/scrutiny of the work under correspondence with the field functionaries	1.Can this be in the form of a report ? 2.We request bank to provide clarity on the mentioned point with approach and use case for the same.	It should be in the form of both dash boards and customer wise reports.
29	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ The Proposed solution should be capable of receiving notification/deficiency from CKYCR and will give email to respective branch/user under copy to administrator/RO user/CO user.	We request bank to provide the required Email and SMS Gateway respectively.	
30	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ The proposed solution should be implemented as per current CERSAI specification.it should also include all future changes/modification as per CERSAI guidelines	We request bank to consider, "The proposed solution should be implemented as per current CERSAI specification.it should also include all future changes/modification as per CERSAI guidelines at the mutually agreed commercials based on the efforts involved. Suggestion : Any future changes in the proposed solution can be upgraded with mutual agreed commercials.	RFP clause stands as-it-is. NO Extra commercials would be considered for such requirements. It should be upgraded without any extra cost during currency of the contract.
31	77	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	☑ Hardware: a) At present the Bank opens around 7000 to 8000 operative accounts of individuals and the same is expected to grow by 15-20% every year. The CKYCR will be implemented in all the branches covering all these accounts. Hence, the vendor should assess and specify the hardware size required for DC and DR centers, and should be scalable to meet the growth in the next three years.	Werequest bank to provide clarity on the volumes , volumes mentioned in the point are per day /per week /per Month	The volume mentioned is per day. RFP clause stands as-it-is.
32	77	Annexure 11–Technical Requirement (Project Scope)	The Proposed solution should be capable of identifying the records automatically which are to be uploaded to CKYCR server	Is this point refers to identifying the CKYC records already available in CBS and the unique transactions to be uploaded to the CKYCR.	to identify the customers records as per CKYCR and to be uploaded to CERSAI server
33	77	Annexure 11–Technical Requirement (Project Scope)	☑ The Proposed solution should be capable of maintaining proper history of uploading of customer data.	Request bank to provide number of resources required onsite for maintaining the database for customer record keeping.	RFP clause stands as-it-is. Onsite support as RFP terms

34	77	Annexure 11- Technical Requirement (Project Scope)	The Proposed solution should be capable of sending the information as per the escalation matrix for non-uploading of document or information in stipulated time given by CKYCR to different levels as per Bank's requirement.	1.Bank to define their escalation matrix and methods	Yes, RFP clause stands as-it-is.
				2.Is workflow management is also required for the proposed solution ?	yes, required
35	77	Annexure 11–Technical Requirement (Project Scope) - Broad Scope of Work	The proposed solution should have seamless integration (API/Web service) with CBS (B@nks 24) and document management system	1.Please provide the type of intergation with DMS system and the data to be extracted from DMS.	1.The CKYCR solution should be integrated with DMS systems of the Bank for auto fetch/ auto fill of data/ records.
				2.Bank to provide APIs	2.Vendor has to provide API
				3.Respective data and image provision from CBS and DMS separate system? Which CBS and DMS bank is using?	3.At present CBS system used is TCS B@nks 24. However, CKYC solution should be capable to integrate with all on-boarding platforms of the Bank at present and in future along with any type of DMS system that Bank may use.
				4.We would need CBS and DMS API details. Support from CBS and DMS vender required.	4.Support of CBS & DMS vendors Will be provided at the time of implementation.
36	77	Annexure 11 /Braod scope of work	Address change of the customer through this solution	a) Is bank expecting the proposed solution to facilitate for address change of customers ? b) Is address change is allowed as per statutory guidelines?	Yes, RFP clause stands as-it-is.
37	77	Annexure 11 /Braod scope of work	The Proposed solution should be capable of providing details to Bank and other monitoring authorities for progress/pendency of the work of screening/scrutiny of the work under correspondence with the field functionaries.	Please eloborate the requirement	It should be in the form of both dash boards and reports.
38	78	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 1	1 The software application at HO should have the capability to download the KYC data from the CBS, after the day end process, on daily basis, and as per the prescribed format, confirming to the template duly validated, in respect of all the operative accounts newly opened by the individuals on the previous day.	We request bank to confirm on approach for integration with CBS would be FLAT file Based or API based.	It should be flat file based. Any data amendments should e API based.
39	77-78	Annexure 11- Technical Requirement (Project Scope)	Hardware: a) At present the Bank opens around 7000 to 8000 operative accounts of individuals and the same is expected to grow by 15-20% every year. The CKYCR will be implemented in all the branches covering all these accounts. Hence, the vendor should assess and specify the hardware size required for DC and DR centers, and should be scalable to meet the growth in the next three years.	Kindly clarify, Is Bank procuring the hardware or Bidder has to provide the hardware? 7000 to 8000 accounts per day? Please confirm	Bank will provide VM Infrastructure (Virtual Machine Servers running on Window OS, Storage, RAM) at DC and DRC only and Oracle Database. Operating system license other than Windows and database license other than Oracle should be provided by the bidder and the bidder shall include the same in the quoted price as per price schedule during submission of the bid. The bidder shall depute the qualified experienced professionals from OEM/bidder's solution team for troubleshooting and necessary installation and configuration of Operating System and Database for installation of procured solution in Bank's VM Infrastructure / private cloud including SCD preparation and VA PT compliance of each component.It is 7000 to 8000 accounts per day.
			b) Around 1800 to 2000 users will be accessing the system simultaneously. The vendor should assess the required hardware capacity in terms of hard disk and RAM		RFP clause stands as-it-is.
			c) Around 1800 to 2000 users will be accessing the system simultaneously. The vendor should assess the required hardware capacity in terms of hard disk and RAM.		RFP clause stands as-it-is.
				Please provide list of activities user will be performing.	data & image corrections if needed at branch level.
40	78	Annexure	The system should work with existing band-width provided at branches for CBS	1.Optimisation solution has to be provied on the Bank's infrastructure.	1.RFP clause stands as-it-is.

		11–Technical Requirement (Project Scope) - Broad Scope of Work	i.e. 64 kbps to 256 kbps	2.Is it Kbps or Mbps?. Please provide clarity	2.as per RFP terms
				3.Are these branches working as V-SAT?	3.Yes, few rural branches on working on V-sat.
41	78	Functional and Technical Parameters for Evalauton-(A) Software Specifications- 2	The scanning utility for branches should have the capability to scan the photograph, specimen signature, photo identity proof and address proof of all the newly opened accounts, as mentioned at (1) above, and crop / resize the same automatically as per the following specification, prescribed by CERSAI as per their operating guidelines: a) Documents should be scanned in grey scale with a scanning resolution of 150-200 DPI b) Photograph has to be scanned in mode with dimensions of 200X230 pixels and size should be between 20-50 KB	If the bank is looking for intergration of scanners, then bank will provied APIs and SDKs. List of scanners with model and make with their APIs and SDKs	RFP clause stands as-it-is.
					RFP clause stands as-it-is.
				a)Is scanning utility at branch level to be by bidder in this RFP ? b)If Yes above , how many number of branches/outlets/user centres to be considered c)If NO above , how many types of scanning utilities available with specifications for preparing interface script development from bidder ? d)Cropping of the exact image of POI/POA document out of whole scanned document ..Please confirm our understanding	The solution should have compatibility with all types of scanners available at branches, The solution should be able to crop any image uploaded in the CBS as per CERSAI requirement
42	78	Annexure 11–Technical Requirement (Project Scope) Point e.	Solution should support all leading database server including Oracle, SQL Server	1.Yes, we have this capabilities. Bank want to use which version of Oracle/SQL?	1.RFP clause stands as-it-is.
				2.Request bank to allow vender to select any one of the database and implement the system.	RFP clause standts as- it-is.
				3.We request bank to amend clause to "one of the leading" database, instead of "all leading".	
				4.Our solum solution supports only Windows operating system.Our application uses MS SQL as database but supports Database integration with Oracle. We have done integration with other banks using oracle as database.Request bank to consider this point.	RFP clause stands as-it-is.
43	79	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 5 B	5 Success Records: Wherever the uploaded files are accepted by the CERSAI successfully, the software application should have the capability to – a) Generate a daily report file showing details like customer id, customer name and the unique 14- digit KYC identifier number allotted by CERSAI. b) Based on this report, the 14-digit KYC identifier number is to be imported to the B@nks 24 by the Bank manually for updating the same in the respective customer profile.	1.We request bank to confirm on aproch for integation with CBS would be FLAT file Based or API based for Point 5b.	1.Integration should be on API based or Flat filed based as the case m,may be.
				2.Do CBI require reverse API to update CKYCR information to the respective customer profile and the method should be automatic or manual?	2.As per RFP terms , manually or automatic as per Bank's requirement.
44	79	Functional & Technical parameters	A7 The software application should have the capability for uploading the files as mentioned above, in respect of legacy accounts and all accounts being opened.	What is the volume of the legacy accounts to be considered fo migration ?	Details are given in RFP page no.82. , the same stands as-it-is.
45	81	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 8	8 The Software should have the capability for uploading the files in respect of both individual / Non-Individual (legal entities), as mandated by RBI / GOI / IBA/ CERSAI. In case the field structure is different for the above entities, the same should be taken care of.	We request bank to consider , " The Software should have the capability for uploading the files in respect of both individual / Non-Individual (legal entities), as mandated by RBI / GOI / IBA/ CERSAI. In case the field structure is different for the above entities, the same should be taken care of at the mutually agreed commercials based on the efforts involved."	RFP clause stands as-it-is.

46	81	Functional and Technical Parameters for Evaluation:	The software application should have the capability for uploading the files as mentioned above, in respect of legacy accounts and all accounts being opened	How many Legacy accounts to be uploaded on daily basis. Does the legacy accounts images are as per CERSAI or branches will crop the images as required by CERSAI.F	As per Banks requirements to the extent CERSAI permits.
47	81	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 9	9 The software should have a provision to attach digital signatures to the bulk files while uploading to CERSAI server	We request bank to provide the DSC and SSL as required for processing the files	Will be provided
48	81	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 11	11 The software application should also support the existing B@nks 24 version as well as any future upgrades.	We request bank to consider, The software application should also support the existing B@nks 24 version as well as any future upgrades at the mutually agreed commercials based on the efforts involved for the same.	RFP clause stands as-it-is. No additional commercials will be considered
49	81	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 17	17 The software application and scanning utility should conform to all regulatory, statutory, legal acts and rules including IT and cyber security norms with subsequent amendments.	We request bank to consider, "The software application and scanning utility should conform to all regulatory, statutory, legal acts and rules including IT and cyber security norms with subsequent amendments at the mutually agreed commercials based on the efforts involved if any for doing the required change."	RFP clause stands as-it-is. No additional commercials will be considered.
50	81	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 14	14 The software should not change any configuration of PCs / Desktops / Scanners used at the branches.	1.We request bank to provide clarity on the existing scanning functionality and approach and the expectations from the proposed solution.	RFP clause stands as-it-is. The solution should be able to function with all types of scanners presently available at branches.
				2.Our software will require a utility to be downloaded from the server on the local PC/Desktops to enable the scanning functionality. Request the bank to allow this.	RFP clause stands as-it-is.
51	81	Annexure 11–Technical Requirement (Project Scope)	Point 10. The software application should support and be compatible, in case any existing set up is changed / upgraded, including but not limited to Digital KYC/ Video CIP, even if account opening is centralized at a later date.	We assume that the application should include Digital KYC / Video CIP or will it be integrated with external Digital KYC / Video CIP? Kindly clarify.	The solution should be capable of integrating with all types of customer on-boarding systems. RFP clause stands as-it-is.
52	81	Annexure 11–Technical Requirement (Project Scope) Broad Scope of Work	Point No. 12) The solution should support Windows versions 7 and above, Browser Google Chrome/ Internet explorer 10 and above.	1.We would like to inform bank that Windows 7 is already End of support on Jan 14 2020, Further Microsoft no longer provides security updates and Windows 7 will be vulnerable. Request bank to amend the clause accordingly.	RFP clause stands as- it-is.
				2.The application supports Windows 7 and above and IE 11 and above.Please consider	RFP clause stands as-it-is.
53	81	15	The software application should adhere to and comply with bank's password policy enforcement.	Please help with the password policy followed by the bank.	Will be provided at the time of implementation.
54	82	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 24	20 The vendor should provide training to the officials of the user department (KYC Cell/ DIT staff) and also an official from DIT for matters related to technical aspects,	Will this be a one time training ?	it will be one time at the time of implementation & thereafter as and when upgradations happen in the solution

			21 The vendor should also provide training to additional staff members working at training centers/ branches, if required, as per exigencies to fulfill the CKYC compliance by the Bank.	Bank to specify location of the training, number of trainig, duration of training as they are the part of cost.	RFP clause stands as-it-is. Either trough online or at Banks training Colleges as per Banks requirement.
55	82	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 24	24 The selected bidder should provide support for Data archival, retrieval and purging as per the requirement of the Bank.	We request bank to provide clarity dose bank require a onsite DBA for doing all the mentioned tasks, if yes bank to provide line item in the commercial format for putting down DBA cost exclusively	Vendor should maintain Data archival, retrieval and purging as per the requirement of the application of the Vendor.
56	82	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 26	26 The system must be scalable to initially for a minimum 25,000 customers per day and going forward without any limitation to accommodate new branches/offices /software"s/use and also for handling bulk volumes of legacy data. Presently Bank having customer base of approx. 7 crores which includes Legacy data of approx. 1.00 crore (From 1st Jan 2017 to 31.03.2021) 5% growth in customer base YOY.	1.We request bank to provide clairty on the size of approx data to be migrated in the proposed solution for isting solution used by the bank. 2.Out of 1 crore Legacy Data how much data the vendor need to process for CKYC. Any timelines to process this complete legacy data? How many legacy records per day bank want to process? 3.Request the Bank to upgrade the hardware as and when the volume increases.	1.RFP clause stands as-it-is. The data to be procesed should be as maximum as permitted by CERSAI. 2.Entire legacy data is required to be cleared by 30.09.2021. Bidder should suggest appropriate hard ware specifications in the biginning itself based on the indicated volume. .
57	82	Functional & Technical parameters	A17 - The software should not change any configuration of PCs / Desktops / Scanners used at the branches.	The proposed solution to integrate with branch channels /scanners etc. What type of scanners available at the branches ?	The solution should be capable of handling any type of scanner.
58	82	Functional & Technical parameters	A23 The software application should have real-time MIS Dashboard.It should also have the ability to add new reports as and when required.	Is separate reporting tool required for this purpose ?	MIS tool should be inbuild in the solution. RFP clause stands as-it-is.
59	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 29	29 The proposed CKYCR Software should meet the present/ future guidelines of Government/ Regulatory Bodies / CERSAI etc.,	We request bank to consider , "The proposed CKYCR Software should meet the present/ future guidelines of Government/ Regulatory Bodies / CERSAI etc. At the mutually agreed commercials based on the effort involved if any.	RFP clause stands as-it-is.
60	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 30	30 The Bidder should Install/re-install, configuration/re-configuration of CKYCR application, OS, Database & other software/utilities/Drivers for Production, UAT and Archival setups during the contract period and also maintain and support the present/future proposed interfaces to CERSAI should be provided without any additional cost to the Bank.	We request bank to consider, "The Bidder should Install/re-install, configuration/re-configuration of CKYCR application, OS, Database & other software/utilities/Drivers for Production, UAT and Archival setups during the contract period and also maintain and support the present/future proposed interfaces to CERSAI should be provided,at the mutually agreed commercials based on the effort involved if any."	RFP clause stands as-it-is.

61	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 11	31 Bidder should identify dedicated technical support co-coordinators who would provide technical support to the Bank's team and ensure smooth completion of day to day activities. Support should be available on Onsite/ Offsite currently at Mumbai and Navi Mumbai on all Business days during 08:00 to 20:00 Hours to the Bank. If bidder is not able to resolve the issue then the bidder has to visit to the Bank's premises for resolving the same at no extra cost to the Bank. The support should be available on call also.	1.We request bank to provide clarity on the no. of resources required onsite for providing the support to the bank for the proposed solution. No. of shifts per day: No. of resources per shift Level of support; L1, L2, L3	1.RFP clause stands as-it-is. Onsite support of one person should be provided as per RFP terms (page.87)
				2.Kindly clarify Network related issues will cover under whose scope of work, Bank or Bidder?	2.RFP clause stands as-it-is. Network related issues will be handled by the Bank
62	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 11	32 The licenses for the proposed solution should be enterprise wide and there should not be any restrictions in issuing licenses based on no of users, no of branches, no of channels integrated, no of systems integrated, no of /downloading documents or transactions or files and asset size of bank etc..	1.Is this open for all levels of users ?	1.Licences should be enterprise wise irrespective of number & levels of users/ branches/ offices
				2.Request the banks to provide No of Branches envisaged for the next five years.	2.Presently at 4608 branches & 198 offices. The future number may depends on branch expansion as per Banks requirement
63	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 11	33 The proposed solution should be capable to identify De duping of customer at the time of on-boarding.	1.Will there be a requirement of KYC if de-duplication is done ?	RFP clause stands as-it-is.
				2.Our application will check de-duping of customer data while importing from CBS, kindly let us know what additional validation are expected from us.	That is fine. RFP clause stands as-it-is.
				3.Is separate deduping tool required for this purpose ? Whether online deduping and/or offline deduping required ?	The solution should have inbuilt in the solution. RFP clause stands as-it-is.
64	83	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 11	35 Any changes to be carried out in the CKYC Application due to various direction issued by Regulator / Statutory body etc which require API's, Should be provided by successful bidder, during the entire contract period.	We request bank to consider,;Any changes to be carried out in the CKYC Application due to various direction issued by Regulator / Statutory body etc which require API's, Should be provided by successful bidder, during the entire contract period at the mutually agreed commercials based on the effort involved if any."	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
65	83	Functional and Technical Parameters for Evaluation - (B) General Aspects- 28	The broad scope of project envisages a complete solution for Central Know Your Customer Registry which includes supply, installation, design, sizing, customization, configuration, integration, maintenance, support of the software and other components required. This would also envisage parameterization, historical data management, verifying data quality, migrating data, user acceptance testing, documentation, trainings, knowledge transfer and support.	Bank to clarify whether the existing vendor will provide the historical data in the format specified by the Bidder	RFP clause stands as-it-is. Historical data is available in CBS and solution should be able to handle the data.
66	83	Functional and Technical Parameters for Evaluation	The selected bidder shall own the responsibility to demonstrate that the services offered are as per the specification/performance stipulated in this Tender and as committed by the bidder either at site or in bidder's work site without any extra cost to the Bank.	May we request you to consider demonstration of KYC Registry solution demonstration on in-house implementation	RFP clause stands as-it-is.
67	84	Annexure	36	1.What for of information is required ? Email etc...	In the form of e-mails, sms, dash board, MIS and reports to the

		11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 36	The proposed solution should be capable of sending the information as per the escalation matrix for non-uploading of document or information in stipulated time given by CKYCR to different levels as per Bank's requirement.	2.We request bank to provide the required approach and more clarity on the mentioned point.	Bank officers as decided by the Bank to ensure CKYC compliances.
68	84	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 37	37 The proposed solution should be capable of receiving notification / deficiency from CKYCR and will give email to respective branch/user under copy to administrator/ RO/ ZO user	We request bank to consider providing the current approach.	Vendor to decide & suggest the right approach.
69	84	Annexure 11–Technical Requirement (Project Scope) Functional and Technical Parameters for Evaluation: Point 38	38 The proposed solution should be capable to send SMS/ email alert to respective customers whose Notification comes to the branch. It should have a workflow and all interaction with www.ckycindia.in or the CKYCR system should happen through secure FTP (File transfer protocol) and SSL (Secured Sockets Layer). Bank's SMS and email gateway details will be disclosed separately with successful bidder.	1.Can push notification be used in place of SMS 2.We request bank to provide required SMS and Email Gateway, SMS and Email alerts are sent by CKYCR currently to the customers.	1.RFP clause stands as-it-is. 2.E-mails ids & Mobile numbers will be provided to Vendor.
70	84	Functional and Technical Parameters for Evaluation - (B) General Aspects- 36	The proposed solution should be capable of sending the information as per the escalation matrix for non-uploading of document or information in stipulated time given by CKYCR to different levels as per Bank's requirement	Escalation Matrix to be provided by the Bank	RFP clause stands as-it-is.
71	85	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 3	3) Post implementation of the solution, the scope contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches : (a) Troubleshooting & Performance Tuning, (b) Upgrades of supplied software, (c) Advisories on software upgrades & vulnerabilities, (d) Support during DR Drills, (e) OS Administration & patching as per OEM guidelines (f) Any support required to make systems & software up and running (g) Compliance to Audit observations (h) Compliance to VAPT observations (i) migration of solution to new infrastructure in case Bank wish to replace/migrate the existing infrastructure. These activities are to be carried out by bidder without additional cost to Bank. Note – The list mentioned above is the indicative list, however the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment without any extra cost to the Bank.	We request bank to consider, " Post implementation of the solution, the scope contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches : (a) Troubleshooting & Performance Tuning, (b) Upgrades of supplied software, (c) Advisories on software upgrades & vulnerabilities, (d) Support during DR Drills, (e) OS Administration & patching as per OEM guidelines (f) Any support required to make systems & software up and running (g) Compliance to Audit observations (h) Compliance to VAPT observations (i) migration of solution to new infrastructure in case Bank wish to replace/migrate the existing infrastructure. These activities are to be carried out by bidder at the mutually agreed commercials based on the effort involved if any. Note – The list mentioned above is the indicative list, however the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment at the mutually agreed commercials based on the effort involved if any.	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
72	NA	NA	General	We request bank to provide , Expected RPO & RTO for the proposed solutions	RPO should be 100 % and RTO should be 4 Hours.
73	85	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 4	4) The patches (critical / non-critical) as and when released by OEM, for the proposed solution, to be tested first in test environment, and thereafter deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period without any additional cost to Bank.	We request bank to consider, " The patches (critical / non-critical) as and when released by OEM, for the proposed solution, to be tested first in test environment, and thereafter deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period at the mutually agreed commercials based on efforts involved if any.	RFP clause stands as-it-is

74	85	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 4	4) The patches (critical / non-critical) as and when released by OEM, for the proposed solution, to be tested first in test environment, and thereafter deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period without any additional cost to Bank.	We request bank to provide clarity does bank require any pre-production environment to be sized for the proposed solution.	RFP clause stands as-it-is. Yes, Bank require pre-production testing & UAT environment before moving to actual production.
75	85	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 7	7) The Bidder should provide changes (updates) and upgrades (including version upgrade) with regard to changes in regulatory/statutory/governing bodies" requirements at the earliest (to complete the activity before the deadline set by the authority) and free of cost during the contract period.	We request bank to consider, " The Bidder should provide changes (updates) and upgrades (including version upgrade) with regard to changes in regulatory/statutory/governing bodies" requirements at the earliest (to complete the activity before the deadline set by the authority) at the mutually agreed commercials based on the efforts involved if any for the same	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
76	85	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 8	8) The Bidder should provide and implement functionality changes as required by the end user during the contract period.	We request bank to consider, The Bidder should provide and implement functionality changes as required by the end user during the contract period at the mutually agreed commercials based on the efforts involved if any for the same.	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
77	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	1) During the period of the contract, all upgrades/updates or requirements in software, licensing, implementation of upgrades/patches/version changes etc., due to whatsoever reason including but not limited to EOL or EOS, shall be done by the bidder without any additional cost to the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during period of contract, bidder shall upgrade the same well before its EOS/EOL without any additional cost to the bank. Non-availability of services of solution shall be counted as downtime.	Request bank to consider below modifications; During the period of the contract, all upgrades/updates or requirements in software, licensing, implementation of upgrades/patches/version changes etc., due to whatsoever reason including but not limited to EOL or EOS, shall be done by the bidder with mutually agreed commercial with the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during period of contract, bidder shall upgrade the same well before its EOS/EOL with mutually agreed commercials with the bank.	RFP clause stands as-it-is. No extra commercials should be involved for such upgradations.
78	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	2) For Sign-off of the successful commissioning of the solution, post installation and commissioning of solution at all locations (DC and DR), all respective technical/statutory parameters and VAPT Clearance must be submitted.	Request bank to provide clarity on VAPT. It is bidders responsible or bank would carryout the same.	RFP clause stands as-it-is.
79	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	3) Post implementation of the solution, the scope contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches : (a) Troubleshooting & Performance Tuning, (b) Upgrades of supplied software, (c) Advisories on software upgrades & vulnerabilities, (d) Support during DR Drills, (e) OS Administration & patching as per OEM guidelines (f) Any support required to make systems & software up and running (g)Compliance to Audit observations (h)Compliance to VAPT observations (i) migration of solution to new infrastructure in case Bank wish to replace/migrate the existing infrastructure. These activities are to be carried out by bidder without additional cost to Bank. Note – The list mentioned above is the indicative list, however the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment without any extra cost to the Bank.	We request bank to provide clarity on the no. of resources required onsite for providing the support to the bank for the proposed solution. No. of shifts per day: No. of resources per shift for maintaining the OS, database, Servers and the application as a whole Level of support; L1, L2, L3 We request bank to consider below modifications; Post implementation of the solution, the scope contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches : (a) Troubleshooting & Performance Tuning, (b) Upgrades of supplied software, (c) Advisories on software upgrades & vulnerabilities, (d) Support during DR Drills, (e) OS Administration & patching as per OEM guidelines (f) Any support required to make systems & software up and running (g)Compliance to Audit observations (h)Compliance to VAPT observations (i) migration of solution to new infrastructure in case Bank wish to replace/migrate the existing infrastructure. These activities are to be carried out by bidder at mutually agreed commercials with the Bank. Note – The list mentioned above is the indicative list, however the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment at mutually agreed commercials with the Bank.	RFP clause stands as-it-is. Onsite support of one person should be provided as RFP terms (page.83 & 87).

80	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	4) The patches (critical / non-critical) as and when released by OEM, for the proposed solution, to be tested first in test environment, and thereafter deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period without any additional cost to Bank.	Request bank to consider below modification; The patches (critical / non-critical) as and when released by OEM, for the proposed solution, to be tested first in test environment, and thereafter deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period at mutually agreed commercial with the Bank.	RFP clause stands as-it-is. No additional commercials will be considered.
81	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	7) The Bidder should provide changes (updates) and upgrades (including version upgrade) with regard to changes in regulatory/statutory/governing bodies" requirements at the earliest (to complete the activity before the deadline set by the authority) and free of cost during the contract period.	Request bank to consider below modification; The Bidder should provide changes (updates) and upgrades (including version upgrade) with regard to changes in regulatory/statutory/governing bodies" requirements at the earliest (to complete the activity before the deadline set by the authority) on mutually agreed commercials during the contract period.	RFP clause stands as-it-is. No additional commercials will be considered.
82	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	8) The Bidder should provide and implement functionality changes as required by the end user during the contract period.	Request bank to consider below modification; The Bidder should provide and implement functionality changes as required by the end user during the contract period on mutually agreed commercials.	RFP clause stands as-it-is. No additional commercials will be considered.
83	85	Other terms & conditions forming part of the scope of the Project – Annexure- 11	9) The Bidder shall mandatorily comply with the service Level /High availability and Uptime requirements. For the complying the same, if bidder has to deploy/engage additional resources shall be included in the offer/price schedule itself. No additional cost shall be entertained for matching the SLA/Uptime requirement as asked in the RFP for contract period.	Bidder request below modification; The Bidder shall mandatorily comply with the service Level /High availability and Uptime requirements. For the complying the same, if bidder has to deploy/engage additional resources shall be included in the offer/price schedule itself on mutually agreed terms and conditions and agreed commercials.	RFP clause stands as-it-is. No additional commercials will be considered.
84	86	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 10	10) The Bank as its discretion, reserves the right to shift the solution to a new location during the contract period (within Data Centre or outside Data Centre) depending upon the requirement. Accordingly, the bidder will arrange to shift the same and install and commission at new location without any additional cost to the Bank.	We request bank to consider, "The Bank as its discretion, reserves the right to shift the solution to a new location during the contract period (within Data Centre or outside Data Centre) depending upon the requirement. Accordingly, the bidder will arrange to shift the same and install and commission at new location at the mutually agreed commercials based on the efforts involved if any for the same."	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
85	86	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 11	11) The bidder shall provide clear requirement for Bank's provided infrastructure. Any additional/change in requirement regarding Bank provided infrastructure will not be entertained by the Bank after awarding the contract. The Bidder shall be responsible for delivering the same. The integration with Bank's existing and future tools will be responsibility of bidder without any additional cost to the Bank. In case, if any OEM can't integrate with third party monitoring tool for OEM product, bidder need to be bundle OEM tool in his response to the bid. (Performance, Availability, Patching, Monitoring, Dashboard with Graphical representation)	1.We request bank to consider, " The bidder shall provide clear requirement for Bank's provided infrastructure. Any additional/change in requirement regarding Bank provided infrastructure will not be entertained by the Bank after awarding the contract. The Bidder shall be responsible for delivering the same. The integration with Bank's existing and future tools will be responsibility of bidder at the mutually agreed commercials based on the efforts involved if any. In case, if any OEM can't integrate with third party monitoring tool for OEM product, bidder need to be bundle OEM tool in his response to the bid. (Performance, Availability, Patching, Monitoring, Dashboard with Graphical representation)	1.RFP clause stands as-it-is.
				2.Request the bank to revisit this clause as bank is going to supply the infra required and the support of hardware will be in the scope of the hardware vendor of the bank.	2.Hardware as per specifications provided with be procured by Bank. Integrating the solution with Hardware is to be arranged by Vendor.
86	86	Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point 19	The bidder should have back to back OEM support for any proposed hardware (if any) and software during entire tenure of the contract. The Hardware should be with 3 years warranty and 2 years comprehensive onsite AMC support. The software should be with one year warranty and four year comprehensive onsite ATS/AMC support.	Bank has already mentioned in the RFP that hardware will be provided by them but in the following point support is asked from vendor for hardware management this is very contradictory. Requesting bank to explain the following point.	Hardware as per specifications provided with be procured by Bank. Integrating the solution with Hardware is to be arranged by Vendor.
87	NA	NA	General	We request bank to provide Load Balancers if required by the bidder since as per up time expectations bank would be deploying the solution in HA	Please clarify at what point load balances are required.
88	86	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 15	15) Bank will provide VM Infrastructure (Virtual Machine Servers running on Window OS, Storage, RAM) at DC and DRC only and Oracle Database. Operating system license other than Windows and database license other than Oracle should be provided by the bidder and the bidder shall include the same in the quoted price as per price schedule during submission of the bid. The bidder shall depute the qualified experienced professionals from OEM/bidder's solution team for troubleshooting and necessary installation and configuration of Operating System and Database for installation of procured solution in Bank's VM Infrastructure / private cloud including SCD preparation and VA PT compliance of each component.	1.We request bank to provide the clarity on the following ; The bidder shall depute the qualified experienced professionals from OEM/bidder's solution team for troubleshooting and necessary installation and configuration of Operating System and Database for installation of procured solution in Bank's VM Infrastructure / private cloud including SCD preparation and VA PT compliance of each component. We assume that bank would be providing required infra for the project and bank would be responsible for maintaining the same.	RFP clause stands as-it-is.

				2.The proposed solution supports Ms-SQL. Request the bank to provide the license for the same.	
89	86	Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point16	Installation configuration and maintenance of Operating System and Database (including oracle) and other software will be the responsibility of the bidder.	Requesting bank to remove the following point as bidder would not be responsible for installation and configuration of OS and DB at bank premises.	RFP clause stands as-it-is.
90	87	Annexure 11–Technical Requirement Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point : 25	25) The solution should be integrated with Bank’s Document Management System, if required in future, without additional cost to Bank.	We request bank to consider, The solution should be integrated with Bank’s Document Management System, if required in futureat the mutualyy agreed commercials based on the efforts involved.	RFP clause stands as-it-is. No extra commercials should be involved for said changes.
91	87	Other terms & conditions forming part of the scope of the Project – Annexure- 11:	21)The required power and networking cabling among all the proposed Servers (if any) should be carried out by the bidder for successful commissioning.	1.The servers are maintained by the bank in the bank DC. Will the bank allow vender access for cabling and other work. Request bank to provide the infra for the same. 2.Request the bank to revisit this clause as bank is going to supply the infra required and the support of hardware will be in the scope of the hardware vendor of the bank	RFP clause stands as-it-is. Procurement will be made by Bank, commissioning & integration is to be Carrieout by Bidder. RFP clause stands as-it-is.
92	86	Other terms & conditions forming part of the scope of the Project – Annexure- 11	10) The Bank as its discretion, reserves the right to shift the solution to a new lo	Request bank to consider below modification; The Bank as its discretion, reserves the right to shift the solution to a new location during the contract period (within Data Centre or outside Data Centre) depending upon the requirement and informing the same well in advance to the bidder for such change. Accordingly, the bidder will arrange to shift the same and install and commission at new location with mutually agreed commercials with the Bank.	RFP clause stands as-it-is. No additional commercials will be considered.
93	86	Other terms & conditions forming part of the scope of the Project – Annexure- 11	12) If the solution is not performing as per specifications/scope in this RFP, bidder shall upgrade/enhance the solutions / devices or place additional devices and reconfigure the system without any extra cost to the bank to match the scope and SLA.	Request bank to consider below modification; If the solution is not performing as per specifications/scope in this RFP, bidder shall upgrade/enhance the solutions / devices or place additional devices and reconfigure the system with mutually agreed commercial with the bank to match the scope and SLA.	RFP clause stands as-it-is. No additional commercials will be considered.
94	87	Other terms & conditions forming part of the scope of the Project – Annexure- 11: Point21	The required power and networking cabling among all the proposed Servers (if any) should be carried out by the bidder for successful commissioning	As mentioned vendor has to provide hardware sizing only, Vendor is not responsible for the mentioned activity.	RFP clause stands as-it-is.
95	87	Other terms & conditions forming part of the scope of the Project – Annexure- 11	25) The solution should be integrated with Bank’s Document Management System, if required in future, without additional cost to Bank.	Request bank to consider below modification; The solution should be integrated with Bank’s Document Management System, if required in future, with mutually agreed commercials with the Bank.	RFP clause stands as-it-is. No additional commercials will be considered.
96	87	Other terms & conditions forming part of the scope of the Project – Annexure- 11	28) On-site support of one Person should be provided from the date of operational of the project till the tenure of Project.	1.Request bank to provide clarity on the requested resource in the mentioned clause will take care of what all activities as instructed by bank 2.As bank requires the support from 8 AM to 8 PM, 2 onsite engineers will be required.	1.Activities related with functioning of CKYC solution. 2.One onsite engineer is required from 8 AM to 8 PM. It is for vendor to decide.

				3.Due to current Covid situation request the bank to revisit this clause and allow remote connection from outside the banks network.Request the bank to arrange all the necessary documents/permissions required by the Govt for the person traveling to the onsite	3.RFP clause stands as-it-is & permission to be arranged by vendor, Bank will only assist if any certification is required.																																				
97	87	Other terms & conditions forming part of the scope of the Project – Annexure- 11	At any point of time, Bank will not allow remote connection from outside Bank's network.	1.We have a solution deployed all over India and we support these customers remotely with our dedicated helpdesk.Request the bank to drop this clause 2.Due to current Covid situation request the bank to revisit this clause and allow remote connection from outside the banks network	1.RFP clause stands as-it-is. 2.RFP clause stands as-it-is.																																				
98	87	23	All the application connectivity (Internal as well as External) should be through Secured Channel with latest version of SSL which is to be provided by the bidder.	Request the bank to revisit this clause as bank is going to supply the infra required	RFP clause stands as-it-is.																																				
99	88	Annexure 12 - Service Levels:	Uptime percentage - 100% less Downtime Percentage	Request bank to provide clarity on the exact percentage of uptime required for the proposed solution.	it should be not less than 99.5%.																																				
100	88	Annexure 12, Service Levels	Vendor will have to guarantee a minimum uptime of 99.5%, calculated on a monthly basis. Application availability will be 99.5% on 24x7x365. The penalty will be calculated as per the details given below. (Please refer to attached RFP page number 88 & 89	May we request you to consider a minimum uptime of 95%/ 97 % calculated on monthly basis	RFP clause stands as-it-is.																																				
101	89	Annexure 12 - Service	<table><tr><td>Uptime Percentage</td><td>Penalty Details</td></tr><tr><td>A >= 99.5%</td><td>No Penalty</td></tr><tr><td>99.0% =< A <99.5%</td><td>2% of cost of</td></tr><tr><td>monthly maintenance charges</td><td></td></tr><tr><td>98.5% =< A <99%</td><td>5% of cost of</td></tr><tr><td>monthly maintenance charges</td><td></td></tr><tr><td>A < 98.5%</td><td>Penalty at an</td></tr><tr><td>incremental rate of 1% (in addition to a base of 5%) of cost of monthly</td><td>maintenance</td></tr><tr><td>charges for every 0.1% lower than the stipulated uptime</td><td></td></tr></table>	Uptime Percentage	Penalty Details	A >= 99.5%	No Penalty	99.0% =< A <99.5%	2% of cost of	monthly maintenance charges		98.5% =< A <99%	5% of cost of	monthly maintenance charges		A < 98.5%	Penalty at an	incremental rate of 1% (in addition to a base of 5%) of cost of monthly	maintenance	charges for every 0.1% lower than the stipulated uptime		<table><tr><td>Request bank to consider below modification;</td><td></td></tr><tr><td>Uptime Percentage</td><td>Penalty Details</td></tr><tr><td>A >= 99.5%</td><td>No Penalty</td></tr><tr><td>99.0% =< A <99.5%</td><td>1% of cost of monthly</td></tr><tr><td>maintenance charges</td><td></td></tr><tr><td>98.5% =< A <99%</td><td>2% of cost of monthly</td></tr><tr><td>maintenance charges</td><td></td></tr><tr><td>A < 98.5%</td><td>3% of cost of montly</td></tr><tr><td>maintenance charges</td><td></td></tr></table>	Request bank to consider below modification;		Uptime Percentage	Penalty Details	A >= 99.5%	No Penalty	99.0% =< A <99.5%	1% of cost of monthly	maintenance charges		98.5% =< A <99%	2% of cost of monthly	maintenance charges		A < 98.5%	3% of cost of montly	maintenance charges		RFP clause stands as-it-is.
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102	89	Annexure 12 - Service	The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The SLA charges will be subject to an overall cap of 10% of the Monthly Maintenance Charges and thereafter, Bank has the discretion to cancel the contract. If Vendor materially fails to meet an uptime of 99.50% for three (3) consecutive months, the Bank may have the right to terminate the contract. In case if there is no pending invoices to be paid by the Bank to the vendor, the vendor has to submit a pay order / cheque payable at Mumbai in favour of Central Bank Of India for the same within 15 days from the notice period from the Bank.	Request bank to consider cap of 10% of an overall contract value of the project.	RFP clause stands as-it-is.																																				
103	90	Annexure 13 - Performance Guarantee	BANK GUARANTEE (FORMAT OF PERFORMANCE BANK GUARANTEE)	The Tender specify the period of validity as entire contract period. Does it include the Period upto installation only or including the AMC period? Please confirm.	Please refer clause No.5.2.2 of Tender Document																																				
104	94	Annexure 14 - Bank Guarantee for early release of retention money	BANK GUARANTEE (FORMAT OF BANK GUARANTEE)	The payment terms as per the tender doesn't have any retention payment. Hence the BG for early release of retention payment (Annexure-14) is also not applicable. Please confirm	Please refer to clause No.5.2.2.1 of Tender Document (page 31).Please also refer to revised payment terms Clause No.5.5.2 a, b & e. as per amendments to RFP.																																				
105	97	Annexure 15 – Commercial Bid Format - Note Pt.8	*Enterprise License would mean - Unlimited Client License for Bank Branches in India & International territories, RRBs, Subsidiaries and associates both domestic & international	1.CKYC number is verified for Indian customers and is applicable to Indian Banks and NBFCs however it is mentioned the software license has to be extended to International territories. please clarify ?	1.Currently only for domestic purpose.																																				
				2.Separate setup and licenses is required for RRB's, subsidiaries and associates so requesting bank to reconsider the following point commercially or kindly remove the same.	2.YES, Bank is having two RRBs are subsidiaries.																																				
				3.Enterprise license cost will be provided and be applicable only for CBI and in case if bank needs extra licenses for their RRB's, international territories, subsidiaries or any other merged entities in future will be chargeable.	3.YES, Bank is having two RRBs are subsidiaries. There are no entities at international locations.																																				
106	97	Annexure 15 – Commercial Bid Format	1. Enterprise License* Cost	Is solution cost will be quoted with One Year Warranty or without warranty?	Yes, with one year Warranty																																				
107	97	Annexure 15 – Commercial Bid Format	3. ATS (Annual Technical Support)	Whether ATS will start from 1 st year or from 2nd year?	Support should be for all 5 years, however, during warranty, it should be at free of cost.																																				

108	97	Annexure 15 – Commercial Bid Format	5. Onsite Support Charges***	The bidder need to quote for Onsite support charge for 5 year by considering 3 person day (3 shift x 1 person) x 365 for each year. Please give clarity since in the template it was crossed.	Onsite support is from 8 AM to 8PM for pne person for all Bank working days. Vendor has to decide.
109	98	Annexure 15 – Commercial Bid Format (10)	10. Onsite Support for the solution will be 24x7 and charges to be provided based on the manpower efforts in 3 shifts per day. The Bank has discretion to avail onsite support services and number of support engineers at person day cost given. However , for the TCO purpose 3 person day (3 shift x 1 person) x 365 for each year will be considered.	As stated in RFP, TCO for 3 person day (3 shift x 1 person) x 365 will be considered; but week off scenario is not evaluated in the stated clause. Considering the same we request to change the clause as below request: Change request: However, for the TCO purpose 4 person day (3 shift x 1 person) x 365 (including Week off) for each year will be considered.	Onsite support is required from 8.00 AM to 8.00 PM on all Bank working days. Therefore, for TCO purpose 3 person day (3 shift x 1 person) x 365 for each year is considered.
110	102	Anexxure 18 MICRO & SMALL ENTERPRISES [MSEs] point no 1.2	MSEs are exempted from paying Application fee/cost & EMD, subject to furnishing of valid certificate for claiming Exemption	Please confirm that in such a case, MSEs need not fill up and submit the Bid Security Letter as per as per Annexure 03 and Bid Security (Earnest Money Deposit) Or Bid Security Form (Earnest Money Deposit in the form of Bank Guarantee) as per Annexure 04. In such a case, what should be the response to be filed by the Bidder (enclosing the relevant MSME certificate or document).	Apart from furnishing of valid certificate for claiming Exemption, duly signed Bid security form (Annexure -3) should be submitted.
111			General	What is the model of scanners available in the branches?	The solution should able to handle any type of scanner, the type of scanner available at branch may vary from branch to branch
112	NA	NA	General	Request bank to define the term "application uptime"	It is from 6.00 AM to 12.00 Midnight.
113			General	Application Architecture	B@ncs -24/7 CBS system of TCS
114			General	Deployment Architecture	as per Bank & CERSAI requirement
115			General	Max Transaction per Day	as per Bank requirement
116			General	Max Size of Write /Transaction year	As per RFP
117			General	Any Document Upload Permitted	as per Bank & CERSAI requirement
118			General	Max Size of File in MB	as per Bank & CERSAI requirement
119			General	Max Files per User	as per Bank & CERSAI requirement
120			General	Database Backup Policy	should be encrypted and on daily basis.
121			General	Database Retention Policy	As per PML Act 2002
122			General	DC - DR Policy	As per RFP
123			General	RPO -- Recovery Point of Object	100%
124			General	RTO -- Recovery Time of Object	4 Hours
125			General	Data Archival Policy	Not applicable at this stage
126			General	Data Base License	as per RFP
127	NA	NA	General	We request bank to define the term Application Up -Time	It will be calculated for 6 AM to 12.00 Midnight
128	NA	NA	General	We request bank to provide extension of atleast 10 days for the date of submission mentioned in RFP due to current pandemic situation and lengthy documentation procedures required for submission with due approvals from diffrent departments would be a challenging task.	RFP clause stands as-it-is. Extension, if any, will be published in Banks Website undere active tenders.
129	NA	NA	General	We assume that bank will provide or extend the security setup as per bank policy for the infra of the proposed solution	Yes.
130	NA	NA	General	We assume that bank will be responsible for all the statutory and regulatory fees	CERSAI charges will be borne by the Bank, all other charges, if any, by the bidder
131	NA	NA	General	We request bank to provide clarity on the no. of resources required onsite for providing the support to the bank for the proposed solution. No. of shifts per day: No. of resorces per shift for maintianing the OS, database, Servers and the appliaction as a whole Level of support; L1, L2, L3	Already clarified. One resource from 8.00 Hrs to 20.00 Hrs on all Bank working days/ solution is required to function as per exegencies.