

Central Bank of India: Consolidated Reply to Pre-bid queries: Tender Reference No. CO: DIT: PUR: 2021-22: 345 dated 29th November, 2021 for selection of service provider, procurement of integrated end to end Customer Digital On-boarding platform for Implementation & conduct of Customer Due Diligence & on-boarding through Video KYC, Digital KYC & Electronic- KYC : Date of Reply/ Clarification: 20.12.2021

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1	5. Eligibility Criteria	9	5.8. Applicable provisions for Start-ups will be applied. 5.9. Applicable provisions for Start-ups will be applied.	Kind request to CBI to elaborate this point. What all are the applicable provisions for startups?	Provisions as contained in Govt. of India notification.
2	5. Eligibility Criteria	9	5.4 The bidder has to submit Integrity Pact (IP) signed by authorized signatory as prescribed format mentioned in Annexure N on Stamped at the time of bid submission. Bidder shall be liable for rejection in case of non-submission of the same.	Bidder enquires deviation of few clauses like Debar clauses/ future tendering clauses	No change, RFP term stands as it is.
3	5. Eligibility Criteria	9	5.9. The proposed customer on-boarding platform namely Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above as on 31.03.2021. The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years.	Can e-KYC implementation can be considered for eligibility in lieu of VKYC or Digital KYC	Please refer to Corrigendum dated 20.12.2021 provided to RFP dated 29.11.2021.
4	OBJECTIVES OF ACCOUNT OPENING THROUGH DIGITAL ONBOARDING (DIGITAL KYC/ VIDEO - KYC/ ELECTRONIC KYC) :	11	I. To ensure preservation of all CDD/ KYC Documents and data in digital form by integrating Customer On-boarding platforms with CBS & LLMS of the Bank.	Does the bank has a digital onboarding platform to which these KYC Solutions need to be integrated or the bidder expected to build the Digital onboarding solution as well. Request to elaborate the scope	No change in the RFP clause, the bidder is expected to build and deploy the Digital onboarding platform for implementation of Digital KYC ,Video KYC and E KYC Solutions.
5	OBJECTIVES OF ACCOUNT OPENING THROUGH DIGITAL ONBOARDING (DIGITAL KYC/ VIDEO - KYC/ ELECTRONIC KYC) :	11	D. To ensure System driven Risk categorization of customers while on-boarding/ performing Re- KYC as per the approved KYC-AML policy of the bank.	For Risk categorization, will bank share the set of rules which needs to be configured in the solution. Elaborate the scope	Bank will provide the rules for risk categorization with successful bidder.
6	6. Broad Scope of Work	12	Solution will be installed On-premises. However, if the Bank proposes to implement the solution in Public or Private Cloud, the solution should be agnostic.	Since the product is continuously evolving, undergoes periodic update and needs exposure to internet for video-kyc, we would suggest the bank to go for a dedicated Signzy managed cloud. Is the bank open for the same?	No change, RFP term stands as it is.

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7	12.Broad scope of work	12	Solution will be installed On-premises	Bidder enquires about bank's willing ness for hosting the proposed solutions (e-kyc,digital kyc and VKYC) on bidder's private cloud/data center .	No change, RFP term stands as it is.
8	6. Broad Scope of Work	12	Bidder must have escrow agreement with bank (Central Bank of India) as one of the party for all Bespoke Development & customized codes including sub-contractor/partner-owned materials and other Third Party Material incorporated in Bidder's Proprietary Material	Bidder is only taking responsibility as arranger of Video KYC solution. Hence bank to clarify how escrow with bidder will be helpful when source code owner of the vendor who is providing Video KYC solution.	No change, RFP clause stands as it is
9	7.1.4., 7.2.24	13	The solution provider should ensure to design and implement the solution on existing Core Banking system, Bank's website, BC apps, Tablet Banking etc. to drive through Customer On-boarding & account opening process. Bidder solution should provide Web based API for performing Authentication and eKYC and the hosted API page should have support majority of the STQC Certified Fingerprint and Iris biometric devices and should have already implemented the solution integrated with STQC certified biometric devices of at least 3 different companies. The client side API should be available for Java, .NET and PHP Platform	What kind of integration is required with Bank's website, BC apps, Tablet Banking systems	Will be shared with the successful bidder
10	7.1.5.	13	The solution should be capable of integrating with real time screening while onboarding of customers for World sanction list, adverse media & PEP check/screening of customers.	Does bank has any existing mechanism for checking customers details against World sanction list, adverse media & PEP check/screening. Will the same will be integrated with new system	Will be shared with the successful bidder

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11	7.1.8	13	The software should be capable of fetching Customer data from issuer websites, PAN card details from NSDL Site & Aadhaar Details from UIDAI Site and validate the same with the data available in Photographed documents.	Is bank currently having connectivity for fetching PAN card details from NSDL Site & Aadhaar Details from UIDAI Site. Has bank already certified for accessing Aadhar OTP based UIDAI eKYC services or fresh certification to be done.	yes.
12	7.1.1 Broad Scope of Digital KYC	13	The proposed solution must comply with Reserve Bank of India (RBI) guidelines on Digital KYC Solution including security measures. Latest circulars of RBI regarding this will be followed strictly for example: RBI/2021-22/35 DOR.AML.REC. No.15/14.01.001/2021-22 (Mater Circular dated 10.05.2021)	Bank to specify the salient features of RBI guidelines as being a Tech.vendor, bidders may not aware such guidelines. Merely specifying the circulars may not guide the bidder vendors properly.	Will be shared with the successful bidder
13	7.1.4	13	The solution provider should ensure to design and implement the solution on existing Core Banking system, Bank's website, BC apps, Tablet Banking etc. to drive through Customer On-boarding & account opening process	Any changes to be made under CBS and other systems to be at Bank's responsibility by co-ordinating with such vendors who provided such services	No change, RFP clause stands as it is
14	7.1. Broad Scope of Digital KYC	14	7.1. Broad Scope of Digital KYC 7.1.13. The website designed for customer onboarding platform should capture basic requests like	Please confirm that the scope includes development of a public portal for customer onboarding?	No, the successful bidder has to integrate the solution with the Banks website.
15	7.1. Broad Scope of Digital KYC	14	7.1. Broad Scope of Digital KYC 7.1.16. The solution should support multilingual platform and should ask customer for their preferred Language and show further instructions in his / her preferred language.	1.Please confirm which all are the languages banks mainly are looking for? 2.Kindly confirm if this is for application labels or input data. 3.Also clarify if bank is looking for UNICODE compliance in the proposed solution.	1.Initially in Hindi, English, Telugu, Tamil, Bengali, Marathi, Gujarathi, Kannada, Odiyya, Urdu etc., subsequently in all other 14 recognised Indian Languages. 2.Application labels are to be in regional languages as per customer selection.
16	7.3 Broad scope of VKYC	14	7.1.9 The solution should be capable of reading/ recognizing Customer data available in the Original PAN card & Original OVDs photographed with the help of Optical Character Recognition (OCR),	Can the Bidder leverage/ consume existing arrangements with third parties / Fintechs that bank may have to validate the OVD ?	Yes, existing arrangements can be consumed. Further, If customers KYC records are available in Digi Locker, the solutions should be able to consume the same.

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17	7.1. Broad Scope of Digital KYC	14	7.1.11. The various avenues for on-boarding of customer should be done as following: a. Bank staff at all Branches/ offices of the Bank. b. Business Correspondent (BC) app. c. Online mode (website etc.). d. Tablets/Mobile/Laptop/Desktop, etc. e. At customer's premises.	Digital KYC is applicale only under assisted mode. In that case what is the scope on Oline mode and at customer's premises. Please elaborate the process flow / scope expectation.	For Digital KYC, In online mode, data input by the customer should be fetched. At customer premises, the on-boarding process is required to be carriedout with SIM enabled Digital tabs.
18	7.1.13.f.	14	Any other facility that may be required later.	Request bank to let bidder know about other facility that is to be considered under this clause.	as per Banks requirements
19	7.1.9	14	7.1.9 The solution should be capable of reading/ recognizing Customer data available in the Original PAN card & Original OVDs photographed with the help of Optical Character Recognition (OCR),	Can the Bidder leverage/ consume existing arrangements with third parties / Fintechs that bank may have to validate the OVD ?	Yes, existing arrangements can be consumed. Further, If customers KYC records are available in Digi Locker, the solutons should be able to consume the same.
20	7.1.13	14	The website designed for customer onboarding platform should capture basic requests like a. Cheque Book facility b. Debit card facility c. Internet Banking facility d. Credit Card facility e. Loan facility/Lead generation f. Any other facility that may be required later.	Need more details on the scope of "Loan facility/Lead generation". Is bank having LOS/LMS systems already available and the new system will just generate new lead for applying loans. How many types of loan journey are in scope for new solution.	Will be shared wth the successful bidder
21	7.1.14	14	The solution must have 3rd party Information Security Audit Report by a CERT-IN empaneled agency.	CERT audit will be conducted by bank or its vendor's responsibility	should be arranged by the successful bidder
22	7.1.10	14	7.1.10. The solution should be capable of identifying de duplication of Customers with the existing data base of the bank by suitable integration with the CBS.	Is De-Duplication solution required ?	yes
23	97	15	Live location of the customer (Geo tagging), along with the accuracy of the location shall be captured & displayed to ensure that customer is physically present in India/ matches with the Address of the customer. Video KYC call location to be returned through	Requested you to kindly elaborate this point and for Geo Tagging, it should be done by the device or by the system.	system should ensure Geotagging.
24	7.1.20	15	Bank should be able to configure various journeys like credit card, saving account; loan Processing and separately documents	Product journeys mentioned are "credit card, saving account; loan Processing, digital Life certificate(7.1.58)".	Additional products can be added, as a part of change fuctionality.
25	7.1.21	15	7.1.21. KYC verification workflow should be customizable as per Bank's requirement.	What would be the amount of customization required ?	Will be shared wth the successful bidder

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26	7.1.34	16	The solution should have ability to compress the photograph of customer & OVD with best possible compression technique as per the requirement of CKYCR. Before submission there should be an option to put remarks of agent for each verification	Does bank has existing integrations with for CKYC (Cersai) and will the same connectivity be used in new system	The on-boarding solution shoul able to compress the photographs and OVDs with best possible compression techniques.
27	7.1.42	17	Subsequent to all these activities, the Application should give information about the completion of the onboarding process and also generate the transaction-id reference-id number/ customer-id-number / Account number. The authorized officer shall intimate the details regarding transaction-id/reference-id number/ Account number generated to customer for future reference.	Does the bank have an API for the generation of Account numbers? or will this be a unique ID created by the vendor? If vendor creates any unique ID, can the bank's core system's consume the same?	Transaction ID & reference ID no should be generated by the onboarding system and will be consumed in CBS. CIF (Customer unique ID) & Account no will be generated in CBS and required to be consumed in onboarding platform. Then particular of the CIF and account no are to be conveyed to the customer who is going to be onboarded in the process.
28	7.1.50.	17	Solution should support Aadhar XML based customer verification. In case of offline verification of Aadhar using XML file, it shall be ensured that the XML file generation date is not older than 3 days from the date of carrying out Digital KYC	Does bank has offline Aadhar KYC integration available which can be integrated with new solution	yes
29	7.1.55	18	7.1.55. Successful bidder will provide the training to Bank official on Train the Trainer model for all proposed features and functionalities as per Banks decisions.	What are their levels of training required ? Will this be onetime or continuous ?Request bank to provide below details: 1. Number of days bank officials to be trained 2. Count of bank officials to be trained.	Minimum 100 staff at the time of initial implementation are to be trained for each solution. Minimum for 3 days. It is a continuous process.
30	7.1.63	18	7.1.63. The solution architecture should allow to quickly scale-up in case volume surges up. Any limitation to future scalability should be mentioned in the response.	What would be the expected volume surge ?	Will be shared with the successful bidder
31	7.1. Broad Scope of Digital KYC	19	7.1.73. The solution should have the capabilities to support online e-KYC for validation of documents like Aadhaar, PAN and all other Officially Valid Documents (OVD). OVDs are passport, driving license, proof of possession of Aadhaar number, Voter Id issued by the Election Commission of India, E-Aadhar, Cersai CKYC, Digi Locker.	Is the Bidder expected to integrate with Bank's existng e-KYC engine ? Or should provide e-KYC engine as part of the solution. Elaborate the scope	The existing e-kyc engine will be discontinued. The bidder is required to provide E-KYC engine/ solution. No change in RFP clause.
32	7.1. Broad Scope of Digital KYC	19	7.1.75. Aadhaar Number should not be stored except in Aadhar Vault.	Does the Bank has AADHAAR Vault in place and is the bidder expected to integrate with the existing ADV. What is the excat scope here.	Yes, Bank is having AADHAAR VAULT. Bidder is required to integrate with Aadhar Vault.
33	7.1.66	19	The solution should have option for RE-KYC as per customer request Digital KYC should be enabled for RE-KYC process also. Process flow should be same for RE-KYC.	What is the bank's current customer base and how many re kyc requests are projected in first five years	Will be shared with the successful bidder

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34	7.1.67, 8.2	19	The solution provider should handle all the aspects related to up keep of the platform and should provide required offsite support 24/7 / onsite support from 8 AM to 10 PM. System Availability	Will bank's CBS system be available 24*7 for account opening purpose. Are there any restrictions in CBS with respect to new account openings in non-business hours	No such restriction in CBS for account opening in non -business hours
35	7.1.75	19	Aadhaar Number should not be stored except in Aadhar Vault.	Does bank has Aadhar vault and the API's of same will be available for new solution	Yes, Bank is having AADHAAR VAULT. Bidder is required to integrate with Aadhar Vault.
36	7.2.7.1.	19	Biometric Authentication a. Finger Print Authentication b. IRIS Authentication c. Best Finger Detection Application d. One-Time-PIN (OTP).	Which devices are getting used by bank for IRIS Authentication	Successful bidder is required to provide details, in case Aadhaar permits use of IRIS data.
37	7.2.2	19	Client application will have integration with biometric/ Finger print scanner	Is the solution provider expected to provide the hardware for Biometric and iris scans or only software integration with these devices is needed.	Only software integration with these devices are required.
38	7.2.2	19	Client application will have integration with biometric/ Finger print scanner	Request further clarification on the list of devices the solution needs to integrate with.	List of devices will be shared with successful bidder.
39	7.2. BROAD SCOPE OF ELECTRONIC- KYC / CUSTOMER ONBOARDING PROCESS:	20	7.2.7.1. Biometric Authentication a. Finger Print Authentication b. IRIS Authentication c. Best Finger Detection Application d. One-Time-PIN (OTP).	For FP and IRIS auth, is integration expected with a specific make and model of the device ? Or what is the expected scope.	No change, RFP term stands as it is.
40	7.3. BROAD SCOPE OF VIDEO- KYC:	22	7.3.6. The various avenues for on-boarding of customer should be done as following: a. Business Correspondent (BC) app b. Online mode (website etc.) c. Tablets/Mobile d. In customer premises e. In Bank premises	Request to elaborate the flow of VKYC from each avenue	The work flow as per RFP stands as it is. Detailed customisation will be done by the successful Bidder as per Bank's requirement.
41	7.3 Broad scope of VKYC	23	7.3.14 The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his / her preferred language.	Bidder enquires the list of languages that is expected.	1. Initially in Hindi, English, Telugu, Tamil, Bengali, Marathi, Gujarathi, Kannada, Odiyya, Urdu etc., subsequently in all other 14 recognised Indian Languages. 2.Application labels are to be in regional languages as per customer selection.
42	7.3 Broad scope of VKYC	24	7.3.34 Solution should support both Live Assisted Video KYC (Customer will interact with an employee over video) and Non-Assisted Video KYC (Customer will complete the process on their own).	Bidder enquires about elaboration of Non Assisted Video KYC requirement	The details will be shared with the successful bidder

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43	7.3 Broad scope of VKYC	24	7.3.25 In case Aadhar Card is displayed by the customer for Proof of Identity and Proof of Address, solution must censor or mask the Aadhar Number in stored Video	Bidder Enquiry: Can we provide instructions to the customer to redact the Aadhaar Number with his finger during the call? Or should it be done during the call, by the solution? Or can it be done in the recorded video post the call?	Aadhaar Number is required to be masked live automatically by the solution and solution has to be integrated with the Bank's Aadhar data vault.
44	7.3 Broad scope of VKYC	24	7.3.24 Solution should be able to save the video securely with date/time stamp and also should provide audit trail for the same at any future date.	Can date and time stamp be a part of the meta-data of the video recording?	YES
45	7.3 Broad scope of VKYC	24	7.3.25. In case Aadhar Card is displayed by the customer for Proof of Identity and Proof of Address, solution must censor or mask the Aadhar Number in stored Video	Masking on Video would be difficult Can bank avoid asking this to be shown during the video call.	No change, RFP term stands as it is.
46	7.3 Broad scope of VKYC	26	7.3.52. No Photograph/ Digital Data can reside outside Central Bank of India datacenter.	In case VKYC solution which is howsted on Bidders private cloud and the data and Videos will be purged after pushing to Bank's DC. Is this acceptable.	No change, RFP term stands as it is.
47	7.3.54	26	The solution should auto generate CKYC upload file as per CERSAI requirements.	Does bank has existing integrations with for CKYC (Cersai) and will the same connectivity be used in new system	The on-boarding solution shoul able to compress the photographs and OVDs with best possible compression techniques.
48	7.3 Broad scope of VKYC	28	7.3.87 Solution should have ability to generate Transcript for conversation.	The transcript here would mean the Speech to text converted script of the video? What languages should be supported for this?	it should support both English and Hindi
49	7.4. General Scope	29	7.4.4. Bidder should also be responsible for creating separate development and UAT environment setup for 6 concurrent users simulating near production functionalities.	As per our understanding of RFP, hardware procurement is not under the scope of work for bidders. Considering the same, kind request to CBI to remove the clause as it will affect the commercial bid.	Hardware will be arranged by Bank for UAT, whereas, bidder is responsible for creating separate development and UAT environment setup as per requirement.
50	7.4 General scope	29	7.4.4 Proposed solution should have highly scalable architecture, initially supporting 1000 transactions per second (TPS) considering an average payload of 30 Kb and 1500 concurrent users in case of Digital KYC, 1000 users in case of E-KYC and in case of Video KYC 50 concurrent users	Bidder enquires total volumetric projections Y-O-Y for 5 years of the project?	Will be shared with the successful bidder
51	7.4. General Scope	30	7.4.21. The bidder shall provide perpetual/subscription licenses for all software components proposed in the solution and should be in name of Bank. The software licenses proposed for Video KYC, Digital KYC & E-KYC components should be independent of hardware and should not be tied down to the hardware it is installed on. The Bank should be able to reuse or port the software licenses on any new hardware in future.	Request bank to consider below modification: The bidder shall provide term/project duration licenses for all software components proposed in the solution and should be in name of Bank. The software licenses proposed for Video KYC, Digital KYC & E-KYC components should be independent of hardware and should not be tied down to the hardware it is installed on.	No change, RFP term stands as it is.

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52	7.4.28	31	The bidder shall provide L2 onsite resource from 08:00 AM to 10:00 PM for the Video KYC, Digital KYC & E-KYC solution. The support engineer should preferably have degree of B.E/B.Tech/MCA (IT/Computer Science) and with minimum 1 year experience on the same solution provided to Bank	This can be done till 8:00pm during working days of the Bank (excluding holidays). Bank to consider such modification.	No change, RFP clause stands as it is
53	8. Infrastructure	31	The Successful bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under the Copyrights Act, 1957 or IT Act 2008 or any Act in force at that time in respect of all the hardware, software and network equipment or other systems supplied by bidder to the Bank from any source.	Request bank to consider below modification: The Successful bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under the Copyrights Act, 1957 or IT Act 2008	No change, RFP term stands as it is.
54	8. Infrastructure 8.1. Hardware & Network	32	The bank will procure required Hardware / Network equipment's and related Software such as operating system, anti-virus, load balancers as per the Application requirement of the successful Bidder.	As per our understanding the facility management for the mentioned clause would be taken care by bank.	Yes
55	8.1	32	Hardware & Network	What are the projected new e-KYC's for first five years	Will be shared with the successful bidder
56	8.4. Service Level Default	34	Bank expects the Bidder to complete scope of the project within the timeframe specified in this RFP. Inability of the Bidder to either provide the requirements as per the scope or to meet the timelines as specified would be treated as breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the value of the affected service or product per week of delay or non-compliance subject to an upper limit of 10% of value of affected service or product beyond which Bank may invoke the Performance Bank Guarantee submitted by the Bidder or terminate the contract, whichever is deemed acceptable to the Bank.	Request bank to consider below modification: Bank expects the Bidder to complete scope of the project within the timeframe specified in this RFP. Inability of the Bidder to either provide the requirements as per the scope or to meet the timelines as specified would be treated as breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the value of the affected service or product per week of delay or non-compliance subject to an upper limit of 5% of value of affected service or product beyond which Bank may invoke the Performance Bank Guarantee submitted by the Bidder or terminate the contract, whichever is deemed acceptable to the Bank.	No change, RFP term stands as it is.

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57	9.1	35	The bidder has to provide at least two onsite technical resources as desired by bank for The first year post go-live. Bank has the option to continue for further periods, as it may decide, during the entire contract period of 5 years, on the same rates, Terms & conditions as applicable for the first year	It may be difficult to provide at same rates for next 5 years after 1st year opertaion. It should be mutually decided as per market rates.	No change, RFP clause stands as it is
58	9.13	36	Payment will be released on quarterly basis within in 30 days after completion of the each quarter against invoice raised and after verification with attendance register maintained in Bank	Payment has to be on monthly basis, since vendors may not wait till every quarter.	No change, RFP clause stands as it is
59	9.15. Insurance	37		Request bank to remove the entire clause covered under insurance as it is very stringent on bidders part.	No change, RFP term stands as it is.
60	11.Terms of execution of work	39	8 weeks total	Bidder enquires about the extension of implementation beyond 8 weeks considering the scope of each application	No change, RFP term stands as it is.
61	11	39	Terms of Execution of Work	Request bank to provide relaxation on timeline for execution of work from 8 weeks to 16 weeks.	No change, RFP term stands as it is.
62	10. Training	39	Training has to be provided to users of the bank in various centers. Further System Administration training has to be provided to Central Office team of the Bank. The Bidder will be responsible for training the Bank's employees in the areas of implementation, Integration, migration, operations, management, error handling, system administration, etc. Training will be conducted at identified location.	Request bank to allow vendor to conduct training virtually.	No change, RFP term stands as it is.
63	11. Terms of Execution of Work	40	2. Service Requirements Specification (SRS) finalization (Hardware and Software) of complete project - 1 Week	Kind request to provide relaxation for this milestone as to finalize SRS for hardware and software will require more the 1 week. Change Request: 2. Service Requirements Specification (SRS) finalization (Hardware and Software) of complete project - 2 Week	No change, RFP term stands as it is.
64	11. Terms of Execution of Work	40	3. Implementation & Customization of Video KYC, Digital KYC & E-KYC Solutions and Training - 3 Weeks	Consider the huge implementation scope of DKYC, EKYC & VKYC, We kindly request CBI to extend the timeline and consider below change request. Successful bidder will get sufficient time to implement and customize solution to CBI and ensure their best of work. Change Request: 3. Implementation & Customization of Video KYC, Digital KYC & E-KYC Solutions and Training - 7 Weeks	No change, RFP term stands as it is.

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65	11. Terms of Execution of Work	40	4. UAT Sign off - 1 Week	Requesting CBI to extend UAT signoff timeline considering the customisation of the implemented solution. Change request: 4. UAT Sign off - 3 Week	No change, RFP term stands as it is.
66	11. Terms of Execution of Work	40	5. Pilot Run, Go-live and DR Setup for Video KYC, Digital KYC & E-KYC Solution - 1 Week	Kind request to extend the timeline as below: Change Request: 5. Pilot Run, Go-live and DR Setup for Video KYC, Digital KYC & E-KYC Solution - 2 Week	No change, RFP term stands as it is.
67	11. Terms of Execution of Work	40	Milestone Total - 8 Weeks	Kind request to CBI to consider the below change request: Change Request: Milestone Total - 16 Weeks	No change, RFP term stands as it is.
68	17.3.7.	48	The bidder must also ensure that the details sought in the annexures as specified in the RFP are aptly covered. The bidder may share any other information or highlight their key achievements related to the scope of work. Presentation should be made by the employee on the roll of the respective bidder firm as on bid submission date and no hiring of outsider for presentation will be allowed. The bidder is expected to substantiate /validate the achievements / recognition through relevant data / documentary evidence.	Request bank to provide clarity on the presentation part. Bidder to give presentation on the proposal thus submitted or only to give presentation about the company the bidder is representing.	the presentation should exclusively on the solution
69	Point No. 28, Payment Terms	57	Payment Terms: 50% Successful delivery of the software.	We assume that the 50% will be paid on Successful delivery of the base software or delivery of License key. Please confirm on the above understanding.	No change, RFP term stands as it is.
70	Point No. 28, Payment Terms	57	Payment Terms	There are no Payment Terms mentioned for the following: 1) Database if any other than Oracle, then when will be the bidder get the payment of the Database. 2) TAB along with Biometric devices - When will the bank do payment of TABs 3) Onsite Resources - The payment for oniste resources is not mentioned	No change, RFP term stands as it is.

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71	28. Payment Terms	57	Product cost Sl. No. Deliverables % of Payment Payment Milestone (On completion of the activities) 1 Software/ License 50% Successful delivery of the software. 40% Three months after successful installation and inspection sign-off by Bank of the hardware/software 10% One year after successful completion of installation and inspection sign-off by Bank	Request bank to consider below modification: Sl. No. Deliverables % of Payment Payment Milestone (On completion of the activities) 1 Software/ License 50% Successful delivery of the software. 40% one month after successful installation and inspection sign-off by Bank of the hardware/software 10% 3 months after successful completion of installation and inspection sign-off by Bank	No change, RFP term stands as it is.
72	28. Payment Terms	57	Product Cost	Can bank consider providing software license fee in advance as it will be deployed on premise.	No change, RFP term stands as it is.
73	AMC & ATS and Other Warranty Costs	58	In case Bank desires to get the services delivered by their appointed Bidder or System Integrator, then the OEM shall transfer such services to that preferred Bidder at no additional cost to Bank	Request bank to consider below modification: In case Bank desires to get the services delivered by their appointed Bidder or System Integrator, then the OEM shall transfer such services to that preferred Bidder on mutually agreed cost with the Bank.	No change, RFP term stands as it is.
74	AMC & ATS and Other Warranty Costs	58	Provide all future software upgrades and patches for all components of the solution and assist Bank or its System Integrator to install the same, if Bank desires during period of warranty free of cost	Request bank to consider below modification: Provide all future software upgrades and patches for all components of the solution and assist Bank or its System Integrator to install the same, if Bank desires during period of warranty on mutually agreed cost.	No change, RFP term stands as it is.

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75	29. Order Cancellation	60	f. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances: g. Non-submission of acceptance of order within 7 days of order. h. Excessive delay in execution of order placed by the Bank. i. Selected bidder commits a breach of any of the terms and conditions of the bid. j. The bidder goes in to liquidation voluntarily or otherwise. k. The progress made by the selected bidder is found to be unsatisfactory. l. Bidder provides evasive or incorrect information.	Request bank to consider below modification: f. The Bank reserves the right to cancel the contract placed on the selected bidder on the following circumstances: g. Non-submission of acceptance of order within 7 days of order. h. Excessive delay in execution of order placed by the Bank. i. Selected bidder commits a breach of any of the terms and conditions of the bid. j. The bidder goes in to liquidation voluntarily or otherwise. k. The progress made by the selected bidder is found to be unsatisfactory. l. Bidder provides evasive or incorrect information.	No change, RFP term stands as it is.
76	32. Service Level Agreement	62	j) The bidder should ensure more than 99 % uptime of the proposed solution (to be calculated on monthly basis) during contract period. Bidder is expected to submit this report within a week after expiry of every calendar month.	Request bank to consider below modification: The bidder should ensure more than 98 % uptime of the proposed solution (to be calculated on monthly basis) during contract period. Bidder is expected to submit this report within a week after expiry of every calendar month.	No change, RFP term stands as it is.
77	33. Contract Period	62	The successful bidder(s) shall be required to enter into a SLA with Bank within 15 days of the award of contract or within such extended period as may be specified by Bank.	Request bank to consider below modification: The successful bidder(s) shall be required to enter into a SLA with Bank on mutually agreed days by both the parties.	No change, RFP term stands as it is.
78	33. Contract period	64	Contract period is 5 years (Implementation as per RFP 8 weeks + 1 year warranty +4 years AMC/ATS)	Is implementation is included in contract period of 5 years?	No change, RFP term stands as it is.

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79	38. Indemnity & Limitation of Liability	66	a. The bidder (the "Indemnifying Party") undertakes to indemnify, hold harmless the Purchaser (the "Indemnified Party") from and against all claims, liabilities, losses, expenses (including reasonable attorneys' fees), fines, penalties, taxes or damages (Collectively "Loss") on account of bodily injury, death or damage to tangible personal property arising in favor of any person, corporation or other entity (including the Indemnified Party) attributable to the Indemnifying Party's negligence or willful default in performance or non-performance under this RFP. The liability of either Party (whether in contract, tort, negligence, strict liability in tort, by statute or otherwise) for any claim in any manner related to this Agreement, including the work, deliverables or Services covered by this Agreement, shall be the payment of direct damages only which shall in no event exceed one time the total contract value payable under this Agreement. The liability cap given under this Clause shall not be applicable to the indemnification obligations set out in this clause and breach of Clause 32 (Confidentiality).	Bidder suggests below modification a. The "Indemnifying Party" undertakes to indemnify, hold harmless the "Indemnified Party" from and against all claims, liabilities, losses, expenses (including reasonable attorneys' fees), fines, penalties, taxes or damages (Collectively "Loss") on account of bodily injury, death or damage to tangible personal property arising in favor of any person, corporation or other entity (including the Indemnified Party) attributable to the Indemnifying Party's negligence or wilful default in performance or non-performance under this RFP. The liability of either Party (whether in contract, tort, negligence, strict liability in tort, by statute or otherwise) for any claim in any manner related to this Agreement, including the work, deliverables or Services covered by this Agreement, shall be the payment of direct damages only which shall in no event exceed one time the total contract value payable under this Agreement. The liability cap given under this Clause shall not be applicable to the indemnification obligations set out in this clause xxxxx shall not be liable or responsible for any	No change, RFP term stands as it is.
80	38(Xiii)	67	Indemnification & Limitation of Liability	Liability of Vendor shall be limited to contract value during warranty and after warranty should be limited AMC amount received by Vendor during the financial year in which dispute arose	No change, RFP term stands as it is.

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81	39. Intellectual Property Rights	68	The Bidder claims and represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and conditions contained in this RFP. a.The Bidder shall be responsible at its own cost for obtaining all necessaryauthorizations and consents from third party licensors of Software used byBidder in performing its obligations under this Project. b.If a third party's claim endangers or disrupts the Bank's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to the Bank, (i) obtain a license so that the Bank may continue use of the Deliverables in accordance with the terms of this RFP. c.Bidder shall indemnify and keep fully and effectively indemnified the Bank from all legal actions, claims, or damages from third parties arising outof use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFP	Request bank to consider below addition to this clause: The intellectual property rights and the ownership in all the tools, processes, software, utilities, and methodology including any xxxxxxxx proprietary products or components thereof used in the provision of Services and/or development of Deliverables hereunder and all new ideas, inventions, innovations, or developments exclusively conceived, developed or made by xxxxxxxx while providing Services (including without limitation, the development of such Deliverables) hereunder shall remain the sole and absolute property of xxxxxxxx , and xxxxxxxx shall continue to retain ownership rights as regards all intellectual property therein (" xxxxxxxx Intellectual Property"). xxxxxxxx shall grant in favor of the BANK a non-exclusive, non-transferable, perpetual paid up license to use the xxxxxxxx Intellectual Property provided that the rights of the Customer to use such xxxxxxxx Intellectual Property does not include the rights to (a) sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the xxxxxxxx Intellectual Property in favor of any third person (either for	No change, RFP term stands as it is.
82	39. Intelecual Property Rights	68	Intellectual Property Rights	Add following sub clauses- Licensee means Bank and Licensor means vendor:	No change, RFP term stands as it is.
83	44.Termination of contract	70	Termination of contract	Bidder would like to suggest modifications in this section	No change, RFP term stands as it is.
84	Annexure -C	79	Eligibility Criteria -8. The proposed digital onboarding platform either Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above within last 3 years.	We request bank to consider OEM who has the KYC solution but not implemented in any banks. But we can provide PoC for the same. Hence request to change the clause as follows: The proposed digital onboarding platform either Digital KYC should have been implemented/ Developed by the bidder/OEM	Please refer to Corrigendum dated 20.12.2021 provided to RFP dated 29.11.2021.

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85	Annexure C– Eligibility Criteria	79	7 The proposed digital onboarding platform either Video KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above within last 3 years. 8 The proposed digital onboarding platform either Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above within last 3 years.	Bank should consider below point instead of point 7 & 8; <i>"The proposed digital onboarding platform either Video KYC or Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above within last 3 years."</i> This is required as in most Video KYC project, other forms of KYC are part of the same project.	Please refer to Corrigendum dated 20.12.2021 provided to RFP dated 29.11.2021.
86	Annexure C– Eligibility Criteria	79	The proposed digital onboarding platform either Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 1000 branches & above within last 3 years. The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years	Request bank to give relaxation on this clause and may amend as " The proposed digital onboarding platform either Digital KYC should have been implemented by the bidder/OEM successfully at least in one of the scheduled commercial Bank either in public/ private sector having branch network of 800 branches & above within last 5 years" The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 5 years	Please refer to Corrigendum dated 20.12.2021 provided to RFP dated 29.11.2021.
87	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	84	Digital KYC 1. The proposed solution must have capability to capture entire Customer Information & the account opening related information of the Customer as per KYC-AML Policy of the Bank	What are the KYC AML policies of the Bank?	Will be shared with the successful bidder
88	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	84	2. The solution provider should ensure to design and implement the solution on CBI website, BC apps, Tablet Banking etc. to drive through Customer On-boarding & account opening process.	It's not clear whether Bank is looking for Assisted Model solution or solution to allow customer to onboard themselves? Please give clarity	both

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89	Annexure E – Technical & Functional Specifications	85	Digital KYC: 8. The solution should be capable of identifying deduplication of Customers with the existing data base of the bank by suitable integration with the CBS.	1. Please clarify Whether the application should have the capability to asses the deduplication based on different criterias like PAN number, PAN Number + Mobile Number, PAN+Mobile+Date of Birth. 2. Whether the application should have the capability to correct the deduplication, after directing the dedup request to the branch or the central team?. 3. Whether the Applications should have the capability to configure the Dedup criteria and Dedup correction flow as per the Bank's policy?	1. The bidder is required to interface with CBS for deduplication. 2. No corrections are required. Only customer profile data is to be updated for existing to bank(ETB) customers. 3. Yes.
90	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	85	5. The software should be capable of fetching Customer data from issuer websites, PAN card details from NSDL Site & Aadhaar Details from UIDAI Site and validate the same with the data available in Photographed documents.	Will Bank provide the APIs for validation of Aadhaar, PAN, and other docs?	yes
91	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	85	Digital KYC: 8. The solution should be capable of identifying deduplication of Customers with the existing data base of the bank by suitable integration with the CBS.	We request bank to elobarate us how existing data is stored & how our system will be exposed to get the existing data. Are their any APIs available. Kindly clarify.	Will be shared with the successful bidder
92	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	86	12. The solution must have 3rd party Information Security Audit Report by a CERT-IN empaneled agency.	Bank to confirm whether Audit/ Compliance cost be included in commercial or to be borne by Bank separately? This cost will be Year on year?	it will be borne by the Bank
93	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	86	16. KYC verification workflow should be customizable as per Bank's requirement.	What does customizable mean in this requirement?	Will be shared with the successful bidder
94	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	86	17. The solution should be capable with Artificial Intelligence to enable automated comparison of end user Aadhaar and PAN Data	More clarity is required on this requirement?	required for face matching an authentication

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95	Annexure E – Technical & Functional Specifications	87	21. The solution must be capable of Face authentication/ Face Matching features between the live customer in live photograph & the photograph present in PAN/ in the OVDs .In any case, the Bank official should be able to capture his/ her manual judgment of face matching in the system .Matching matrix also should be provided real-time to agent.	Face recognition is prescribed in the annexure but it is not included in the process flow. Requesting the clarify the if face recognition is scope of work or not? Also please clarify the procurement plan of bank for Face authentication/ Face Matching features.	Yes It it should recognise for existing customers and solution must have facility , Bank will not purchase any additional Face recognition / matching software.
96	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	90	70. The scanned uploaded KYC documents and Verified E- KYC document should automatically get uploaded on CKYC server of bank.	Regulations require maker checker process at multiple level before uploading the data on CERSAI. Also, manual intervention may be required to do cropping and other activities to convert the files in format acceptable by CERSAI.	The solution should be able to crop/ capture KYC documents as per requirement of CERSAI. Integration with CKYC solution should be ensure by the successful bidder. Maker checker process will be followed
97	Annexure E – Technical & Functional Specifications	91	Digital KYC: 73. Bank should be able to configure various journeys like credit card, saving account; loan processing and separately documents can be captured while processing the same for the Customers.	Whether the system should have the capability to edit the Credit card/Loan Processing journeys using it's Drag & Drop Workflow configurator in a Low code approach? Please confirm	No change, RFP term stands as it is.
98	Annexure E – Technical & Functional Specifications (V-KYC, E-KYC & Digital KYC)	91	73. Bank should be able to configure various journeys like credit card, saving account; loan processing and separately documents can be captured while processing the same for the Customers.	More details are required for this requirement?	Will be shared with the successful bidder
99	Annexure G – Commercial Bid	94	Dedicated Support Charges of 2 onsite resources for full contract period (Resource must be Technical Graduate with two year experience)	This support is a onsite or a on demand support requirement.	Onsite
100	Annexure E : iii.9 Video KYC.	97	The solution should be compliant with all latest guideline of the regulatory bodies/ authorities. During the contract period, successful vendor needs to make necessary changes in the solution to meet regulatory requirement changes at free of cost and within the timelines if specified by regulatory bodies.	Requested you to kindly elaborate this point and requested you to share the latest guidelines issued by regulatory authorities	All the regularity guidelines are available in Pubic Domain.
101	Annexure E : iii.12. Video KYC.	97	KYC verification workflow should be customizable as per Bank's requirement.	Requested you to kindly share the workflow for KYC verification and the platform which is being used by Bank, It will help us in designing the solution and working on the Commercials.	Will be shared with the successful bidder

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102	Annexure E : iii.. Video KYC. Point 14.	97	The Solution shall capture a clear image of PAN card and other OVDs to be displayed by the customer during the process. The solution must be capable to extract PAN and other OVDs details from the image & verify from the database of the issuing authority.	Requested you to kindly elaborate this point and what will be the data base, it will help us in sizing the Storage capacity.	The details of data base is required to be shared by the successful bidder
103	Annexure-E, iii. Video KYC, Point. 12	97	KYC verification workflow should be customizable as per Bank's requirement.	Please elaborate on scope of customization required for KYC verification	Will be shared with the successful bidder
104	Annexure-E, iii. Video KYC, Point. 15	97	Live location of the customer (Geo tagging), along with the accuracy of the location shall be captured & displayed to ensure that customer is physically present in India/ matches with the Address of the customer. Video KYC call location to be returned through API via reverse geo-coding technique. Alert to be thrown in the API response if the customer is taking the call from a location outside India.	Please elaborate on the expectations on results from Geo- coding technique	The solution should be capable of this functional requirement.
105	Annexure-E, iii. Video KYC, Point. 21	98	The solution must allow Bank official to ask random questions during verification process customizable as per Bank requirement & in different languages.	Please elaborate on the list of languages	All 15 Indian Languages
106	Annexure-E, iii. Video KYC, Point..28	99	Solution should support both Live/Assisted Video KYC Customer will interact with an employee over video and Non-Assisted Video KYC, Customer will complete the process on their own, Solution should enable customers to come to a 2 way Video calling session with Bank official. The joining process of the videocall should be hassle free for the customer as well as the official. The joining request should be initiated by the end customer on the platform of Bank.	Clarity needed on non-assisted KYC customer flow. Will the customer provide all the documents needed without agents support post which will the agent review and approve it?	yes
107	Annexure- E, iii. Video KYC. Point.41	101	The proposed solution must comply with respective KYC regulated guidelines issued by RBI /UIDAI /PMLA /CERSAI /SEBI etc	Requested you to kindly share the KYC regulated guidelines by RBI /UIDAI /PMLA /CERSAI /SEBI etc	The said guidelines are available in respective regulators website.
108	Annexure-E, iii. Video KYC, Point.42	101	No foot print / trace of the video call /Photograph/ Digital Data can reside outside Central Bank of India datacenter. The solution should be integrated with	Current video calling application is the bidder's in house solution and is deployed on the bidder's cloud. The video recording will be done on the	No change, RFP term stands as it is.
109	Annexure-E, iii. Video KYC, Point.38	101	Solution should be able to recognize that any suspicious browser / plug-in is running on client side and show the status to agent real-time .Agent should be able to terminate the session with remark if any suspicious activity observed on client side. An option should be given for repeat the process or partially new process can be enabled.	Please elaborate on suspicious browser/plugin	The solution should be capable of this functional requirement.

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110	Annexure-E, iii. Video KYC, Point..41	101	The proposed solution must comply with respective KYC regulated guidelines issued by RBI /UIDAI /PMLA//CERSAI /SEBI etc.	Please elaborate as each regulated guidelines like RBI or SEBI has different guidelines for onboarding the customers. Example – SEBI VKYC Two way interaction is not compulsory while RBI it is mandatory	The guidelines of respective regulator are to be followed. For Bank account on-boarding, RBI guidelines and for demat account opening SEBI guidelines are to be followed.
111	Annexure-E, iii. Video KYC, Point..42	101	Post completion of video call after mutually decided timelines data taken in the session should be stored in Central Bank of India premises along with a customer photograph. No foot print / trace of the video call /Photograph/ Digital Data can reside outside Central Bank of India datacenter. The solution should be integrated with Bank's customized back office to push/ pull to Bank's own Infrastructure through API integration.	Please elaborate as vendors needs to store meta data(Request ID/time-stamps etc) for billing purposes	No change, RFP term stands as it is.
112	Annexure-E, iii. Video KYC, Point..46	102	Solution should have capability to complete Video KYC & CKYC process even on low bandwidth on customer end.	While Bandwidth details for Agent/customer is present in the solution , it is not guaranteed that the VKYC can be completed on low bandwidth. This might take more than one session to get into better network to complete. Please elaborate the expectations	No change, RFP term stands as it is.
113	Annexure-E, iii. Video KYC, Point..50	102	Solution should support Aadhar XML based customer verification. In case of offline verification of Aadhar using XML file, it shall be ensured that the XML file generation date is not older than 3 days from the date of carrying out Video KYC, Digital KYC, E-KYC, CKYC	Clarification required with respect to Aadhaar XML generation date with respect to Digital KYC, E-KYC	No change, RFP term stands as it is.
114	Annexure-E, iii. Video KYC, Point..61	103	Solution should be portable from On- premise model to cloud model /Bank's cloudservice provider, if required by the Bank in future.	Please clarify the on premise/cloud and migration plans. Is bank expecting a SDK version of the solution or an API based access to the solution hosted at bidders end.	No change, RFP term stands as it is.
115	Annexure-E, iii. Video KYC, Point..68	103	Solution should have capability to fraud check. Solution should able to identify if any suspicious browser plug-in is working on client side.	Please elaborate the expectations for identifying the suspicious browser plug-in	The solution should be capable of this functional requirement.
116	Annexure-E, iii. Video KYC, Point..74	104	The solution should have capability to capture digitally signed signature of the customer.	While the solution currently captures the wet-signature of the customer, please elaborate the expectations for capturing Digital sign(various types available)	the solution should be able to capture wet signature of the customer.
117	Annexure-E, iii. Video KYC, Point..83	105	Agent on-boarding & workflow should be customizable as per Bank's requirement.	Please elaborate the scope of customization	Will be shared with the successful bidder
118	Annexure G – Commercial Bid	107	<u>Table A – Fixed Cost</u> If Database is NOT Oracle, then one time License cost of Database with Warranty period of 12 months.	In case of Oracle DB, will bank provides the required license for DC & DR site. Kindly clarify.	Yes

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119	Annexure G – Commercial Bid (Amount in INR - Price excluding Taxes)	109	Table A – Fixed Cost 5. Cost of 10 Tablets along with Biometric device which will suitably with onboarding Platform (Video KYC, Digital KYC and E-KYC)	Request bank to provide minimum technical specification of Tablets required	The bidder has to specify the technical specifications of the tablets as per requirement of the proposed on-boarding solution
120	Annexure II Declaration for compliance	111	No deviation is allowed	Biider would like to enquire the category of deviation s allowed ? Eg Legal / wordings	No change, RFP term stands as it is.
121	Annexure J– Confidentiality / Non-Disclosure Agreement	113	15. Indemnity The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims incurred by the Disclosing Party as a result of a breach of this Agreement.	Request bank to consider below modification: 15. Indemnity The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims incurred by the Disclosing Party as a result of a breach of this Agreement as per the applicable law.	No change, RFP term stands as it is.
122	7.1.73	119	the Original PAN card & Original OVDs photographed with the help of Optical Character Recognition (OCR), ICR software and input the data in the respective fields in the digital file format to avoid manual data entry.	Does bank has OCR engine for mentioned OVD documents. Will the same be integrated with new system to validate OVD's	No, the successful bidder has to provide OCR and ICR Engine.
123	INTEGRITY PACT 4. Agents / Agency Commission	128	The Buyer will also have a right to consider cancellation of the Contract / Purchase order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter-Bank Offer Rate) (for foreign vendors) and Base Rate of SBI (State Bank of India) plus 2% (for Indian vendors). The Buyer will also have the right to recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.	Request bank to consider below modification: The Buyer will also have a right to consider cancellation of the Contract /Purchase order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder The Buyer will also have the right to recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.	No change, RFP term stands as it is.
124	18.01 - Technical Bid Evaluation	137	Scoring Matrix	Since we have requested for bidders who has their own solution, but not implemented in any of the banks, in that scenario we request you to exempt/ remove the following clause; The number of Implementations completed in other banks as per eligibility criteria (Annexure- C) in the last 3 years	No change, RFP term stands as it is.

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125	18.01.Technical Bid Evaluation	138	KYC validations using e-Governance / integration with issuers data base such as UIDAI/ NPCI/ NSDL etc.,	Requested you to kindly share the API details and platform being used by UIDIA/ NPCI/ NSDL, etc. Its required for customization of solution.	Will be shared with the successful bidder
126	General	NA	General	Request bank to consider "any supscription required for fetching or validating customer data would be provided by the bank as and when required".	No change, RFP term stands as it is.
127	General	NA	General	Does Bank expect that the entire solution be in place or Bank understand that a new solution will be created based on various modules already available with vendor	Bank expect that entire solution should be in place.