

Pre-bid Queries Responses:

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
1	8	Eligibility Criteria (Financial)	Regarding Point No. 1: Please consider allowing an MSME exemption for the turnover requirement. We have received this exemption in other tenders also, and its inclusion here would allow for broader competition.	No Change
2	8	Experience & Support Infrastructure	Regarding Point No. 2: Could you please clarify if a bidder who is not an RTM is eligible to participate in this tender?	No Change
3	8	Experience & Support Infrastructure	Regarding Point No. 5: If possible, please adjust the requirement to include experience with private organizations for an average of 90 lakh SMS per day. Additionally, we request the removal of the minimum branches clause.	No Change
4	8	Experience & Support Infrastructure	Regarding Point No. 7: Please clarify if the experience with 13 regional languages must be within a single order or can be across multiple orders. Furthermore, please confirm if experience with private organizations will be considered.	No Change, Please be guided by clause 2.1 C Point 7
5	8	2.1 Eligibility criteria / pointer 5 - Completion certificate and Purchase orders from FIs/ Banks for having Implemented the SMS facility or a certificate from such Clients.	Client do not provide the certificate mentioning the volume and value due to there internal policies instead please allow to share invoice SMS count summary for last six months to fulfil the volume execution clause and for performance all either for Letter or Email form customer end.	Clarification. Please refer Corrigendum
6	14	Bid Security (EMD) - An amount of ₹ 6.74/- Crores (₹ Six Crore Seventy Four Lakhs only) in the form of Bank	In this regard, we would like to highlight that the procured quantity as per the RFP for a period of three years is approximately 5.5 crore transactions per day on average; however, the current traffic is only around 2 crore transactions per day.	No Change

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		Guarantee issued by a scheduled Bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of Banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code- CBIN0283154) with narration Tender ref no GEM/2026/B/7372847 in favour of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.	Further, as per the RFP floated by State Bank of India (Ref. No. SBI/GITC/Platform Engineering-II/2024/2025/1216 dated 11.10.2024), the estimated volume is approximately 27 crore transactional messages per day, against which the Earnest Money Deposit (EMD) requirement is only ₹2 crore. In contrast, Central Bank of India has stipulated an EMD requirement of ₹6.74 crore for an average volume of approximately 2 crore transactions per day. This indicates a significant disparity between the EMD requirement and the estimated transaction volumes. Therefore, we kindly request you to reduce the EMD requirement so that it does not pose a hurdle for the participants.	
7	14	2.1 / Invitation Volume Projections & Commercial Risk	The RFP mentions large SMS and omni-channel volume projections over the contract period. Please clarify whether these volumes are indicative estimates only or if the Bank is committing to any minimum volume. In case actual volumes are significantly lower than projected, will any commercial protection or price re-alignment be considered for the bidder?	No Change
8	16	Sl. No. 1 of Part B Financial, 2.1 Eligibility Criteria- The Bidder must have registered annual turnover of Rs. 500 Crores or above from Indian Operations only	In this regard we request you to kindly modify the clause to: The Bidder must have registered Average annual turnover of Rs. 250 Crores or above from Indian Operations only during the last three completed financial years – FY 2022-23, 2023-24 & 2024- 25	No Change

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		during the last three completed financial years – FY 2022-23, 2023-24 & 2024-25.	Reason for Change: 1. The RFP floated by the Central Bank of India vide Ref. No. CO:DIT:PUR:2021-22:333 dated 1st July 2021, for similar services, specified a turnover requirement of ₹100 crore from only two financial years, with an approximate traffic volume of 0.67 crore transactional messages per day. After five years, the volume mentioned in the current RFP has increased to approximately 2 crore transactional messages per day, reflecting nearly a threefold increase. However, the turnover requirement has been increased by five times compared to the previous RFP, which appears disproportionate to the growth in volume. 2. Requesting to consider the average turnover instead of Annual as considering average turnover over the last three financial years provides a more accurate, fair, and stable assessment of a bidder's financial capacity and ensures wider competition without compromising project quality. 3. Also, the RFP floated by State Bank of India vide ref. no. SBI/GITC/Platform Engineering-II/2024/2025/1216 dated: 11/10/2024 with the estimated volume of approx. 27 Crore transactional message per day looking for the average turnover of minimum Rs. 150 Crore during last 03 (three) financial year(s) i.e. FY 2023-24, FY 2022-23 and FY 2021-22. Therefore, requesting you to kindly do the needful and modify the same.	

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9	16	General Query	Please provide the traffic bifurcation of the channels · Whatsapp – Utility, Service messages· Email with attachment & without attachment and pls specify the attachment size· Web & App Push notification	No Change, Please refer page 116 for indicative projected volume.
10	16	Bidder should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years in India, as on date of submission of RFP.	In this context, we kindly request that the minimum existence tenure requirement may also be reduced from 5 years to 3 years, to ensure alignment with the experience criteria and to enable participation from capable and emerging organizations.	No Change
11	17	Turnover criteria: Rs. 500 Crores or above from Indian Operations during FY 2022-23, 2023-24 & 2024-25.	We request the Bank to kindly relax/modify this criterion to allow bidders with an average annual turnover of 160 Crores during the last three financial years, to enable wider participation and fair competition.	No Change
12	17	2.1 Eligibility Criteria C. Experience & Support Infrastructure S. No. 1: The Bidder should have valid registration as a Telecom-operator/RTM (Registered Te - Registration Certificate with TRAI must be submittedlemarketer) with TRAI.	Telemarketer Registration is done by Telecom Operators and not by TRAI anymore. We will submit Telemarketer Registration Certificate received from Telecom Operators for compliance. Please allow.	Clarification. Please refer Corrigendum

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13	17	Section 2.1 – Eligibility Criteria, B. Financial, Clause 1 The Bidder must have registered annual turnover of Rs. 500 Crores or above from Indian Operations only during the last three completed financial years – FY 2022-23, 2023-24 & 2024- 25.	We respectfully request the Bank to kindly revise this turnover criteria of annual turnover of Rs. 500 Crores to Annual Turnover of 190 Crores for the last three financial years, or Average Annual Turnover of Rs. 250 Crores for the last three FY. Or to Consider FY 2023-24, FY 2024-25 and FY 2025-26 (unaudited / CA certified) instead of FY 2022-23, 2023-24 & 2024-25, as FY 2025-26 is the latest financial year relevant to the current tender period. Further, we request that the turnover requirement be modified to 250 Crores+ during this 2023-24, FY 2024-25 and FY 2025-26 financial years, in place of the requirement of Rs. 500 Crores in each year. This will enable wider participation of competent and experienced bidders while maintaining adequate financial capability. Further, as the GeM bid provides MSE Purchase Preference, however MSE the current turnover threshold of Rs. 500 Crores may effectively exclude otherwise eligible MSE service providers from participating.	No Change
14	17	The Bidder must have registered annual turnover of Rs. 500 Crores or above from Indian Operations only during the last three completed financial years – FY 2022-23, 2023-24 & 2024-25.	Request you provide the relaxation for MSE bidder.	No Change
15	17	The Bidder must have registered annual turnover of Rs. 500 Crores or above from Indian Operations only during the last three completed	In this context, we kindly request that the annual turnover requirement may also be reduced from 500 crores to 200 crores, to ensure alignment with the experience criteria and to enable participation from capable and emerging organizations. Also,	No Change

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		financial years – FY 2022-23, 2023-24 & 2024-25.	please clarify whether this turnover is for each of the financial years or is it average annual turnover for the three financial years?	
16	17	The Bidder should have tie-up with minimum 3 major Telecom service providers (In terms of market share) in India for SMS and related services.	In this context, we kindly request that the tie-up requirement with telecom service providers may also be reduced from 3 to 2, to ensure alignment with the experience criteria and to enable participation from capable and emerging organizations.	No Change
17	18	Experience: Average 2 Crore SMSs per day in at least two Public/Private Banks with 1000+ branches.	We request you to amend: Bidder should have provided SMS Services with average 1 Crore SMSs per day in at least each one Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches.	No Change
18	18	2.1 Eligibility Criteria C. Experience & Support Infrastructure S. No. 5: The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP. -Completion certificate and Purchase orders from	As this RFP includes Middleware, please modify this clause to The Bidder should have provided SMS Middleware Solution with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP. Bidder to submit Experience certificate and Purchase orders/Agreements from Banks for having Implemented the SMS facility or a certificate from such Clients. This will ensure that bidders with similar experience participate in this RFP. Please allow us to share masked Agreement copies as few clients do not issue Purchase Orders.	No Change

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		FIs/ Banks for having Implemented the SMS facility or a certificate from such Clients.		
19	18	2.1 Eligibility Criteria C. Experience & Support Infrastructure S. No. 6: The Bidder should have b) Capable of sending voice messages (if email ID is not available) or email messages in case of failure in sending SMS message, without any additional charges or set up cost.	We understand that charges for utilized channel used for failure shall be paid by Central Bank.	No Change

20	18	Sl. No. 5 of Part C Experience & Support Infrastructure, 2.1 Eligibility Criteria: The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP.	In this regard, we kindly request you to modify the clause to: The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least one Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP. Therefore, requesting you to kindly remove the requirement of Completion Certificate if it is ongoing. Reason for Change: 1. Requiring experience with two banks instead of one significantly narrows the pool of eligible bidders. Many technically capable and financially strong service providers may have successfully handled high volumes with one large bank but get excluded due to this condition. 2. Handling 2 crore SMS per day for even one large bank already demonstrates scalability, infrastructure robustness, and operational capability. Adding a second-bank requirement does not materially enhance assurance but creates redundancy in eligibility. 3. Public procurement guidelines emphasize maximizing participation and ensuring fairness. Relaxing this clause aligns with these principles by preventing overly restrictive conditions. 4. In several tenders floated by Public Sector Banks, experience is not limited to Banking sectors or banking transactional only. Since the technology, authentication mechanisms, and security compliances remain the same for both banking and non-banking sector, restricting eligibility solely to Government sector experience limits competitiveness without adding substantial value. Reference of other tenders floated by Public Sector Banks: 1. State Bank of India - SBI/GITC/Platform Engineering-II/2024/2025/1216 2. Canara Bank- Gem Ref. no.: GEM/2024/B/5494355 3. Indian Bank- Bid Ref: GEM/2025/B/6951257 dated 01.12.2025 4. Bank of Baroda- Bid No: GEM/2025/B/6026403 dated 07 March 2025; Addendum & Clarifications dated 27th March 2025 Therefore, requesting you to kindly consider our change request.	No Change
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21	18	Sl. No. 5 of Part C Experience & Support Infrastructure, 2.1 Eligibility Criteria: Should have provided multilingual (13 Regional Languages or more other than English) SMS facility in at least one Central/ State Govt./ PSU /public / private commercial sector Banks in India during the last three years.	In this regard, we request you to kindly revise the criteria as follows: "Should have provided multilingual SMS facility in 10 or more regional languages (other than English) to at least one Central/State Government/PSU/Public/Private Sector Bank in India during the last three years." This request is based on the fact that most banks typically utilize 5–10 regional languages for communication, and even government departments generally operate within a similar range. Further, we would like to confirm that we possess the capability to support a higher number of languages and can demonstrate the same during the technical evaluation, if required.	No Change
22	18	Section 2.1 – Eligibility Criteria, C. Experience & Support Infrastructure, Clause 4 The Bidder should also have arrangements for pushing / pulling SMS messages to Overseas telecom-operators to cater to our Non-Resident Customers. Also have arrangements for E-mail, Voice Services and Web/ App/ WhatsApp notification, RCS (Rich	As per our understanding we need to provide the Undertaking on letter head against this.	No Change

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		Communication Services) notification and campaign Services to Overseas telecom-operators to cater to our Non-Resident Customers.		
23	18	Section 2.1 – Eligibility Criteria, C. Experience & Support Infrastructure, Clause 5 The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP.	We request the Bank to kindly revise this clause of average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India to at least one (1) Public Sector / Private Sector Bank / BFSI entity in India, also consider the Govt/PSU clients. Further we request to allow submission of Work Orders / Purchase Orders / Agreements / Contract Copies as documentary evidence for compliance under this criterion, in lieu of mandatory completion / client certificates, in Banking cases as such certificates are often difficult to obtain within the bid timelines.	No Change
24	18	The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches.	Request you give the relaxation to the MSE bidder as per market standard if you allow the relaxation then you will get more competitor.	No Change

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		The solution offered should be currently running successfully as on the date of RFP.		
25	18	The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches. The solution offered should be currently running successfully as on the date of RFP.	We respectfully request that the scope of eligible experience be expanded to include Private Sector organizations as well. This would allow bidders to demonstrate their capability through engagements with reputed and credible private enterprises, thereby fostering wider participation while maintaining quality standards. Also, reduce the number of banks to 1 bank, either Private or Public.	No Change
26	19	point d of Sl. No. 11 of Part C Experience & Support Infrastructure, 2.1 Eligibility Criteria: The bidder should use their own "Middleware-Gateway Services" to deliver the messages to the SMSCs directly. The bidder must have its own	In this regard, we would like to highlight that typically only cloud service providers own and operate Level III/Tier III Data Centres (DC) and Disaster Recovery (DR) sites, while most bidders utilize third-party DC/DR infrastructure. Therefore, we request you to kindly consider and allow the use of third-party DC and DR facilities, provided they meet the required Tier III standards and necessary compliance requirements.	No Change

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		Level III/Tier III DC and DR located in India with adequate redundancy to support in case of any technical failure at Bidder's end.		
27	20	3 / Bid SecurityEMD Refund Timeline	The RFP requires an Earnest Money Deposit (EMD) of INR 6.74 Crores, which is a substantial upfront commitment. Please confirm the exact timeline for refund of EMD to unsuccessful bidders, and whether the refund will be processed immediately after commercial award or only post contract execution.	No Change
28	20	4 / Performance Bank GuaranteePBG Validity & Exposure	The Performance Bank Guarantee is required to be valid for 54 months irrespective of actual contract tenure. Please clarify whether the PBG validity can be made co-terminus with the contract (including extensions, if any), to avoid extended financial exposure beyond the service period.	No Change
29	21	6. Contract Period	The selected Bidder is required to make considerable investments in execution of the project. As such termination for convenience by the customer will make bidder to suffer significant losses . As such we request to delete termination for convenience by customer.	No Change
30	21	7.2	Please confirm, is there migration of the current chatbot included in the solution.	No Change Please refer RFP page no .27

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31	21	The Bank desires to implement a top-class solution for SMS and related services which includes Middleware-Gateway with 24x7x365 availability. The Bank proposes to procure a robust, reliable and feature-rich solution to deliver SMS and related services to customers on real time basis. Approximately, 60 crore transactional messages are being sent every month for the customers of Central Bank of India. Messaging Platform provided by the bidder must include following features: - a) SMS service (Including PUSH, PULL, VMN, Short/long code and Voice Services) b) E-mail service c) WhatsApp services including WhatsApp Banking (Chatbot) d) RCS (Rich Communication Services) e) Voice Alerts	As per our understanding, the successful bidder shall provide a middleware solution with respect to SMS services only. For other services such as Email, Voice, WhatsApp, and RCS, the bidder shall provide cloud-based solutions.	No Change

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		f) App and Web push Notifications g) Missed call services like Missed call Balance Enquiry, Mini Statement, Debit Card Hot listing etc. h) Middleware services etc.		
32	21	Scope Understanding	As per our understanding, Bank requires a unified communication platform where middleware acts as a central system with one common API (not separate APIs per channel) and routes messages internally across channels/vendors. Kindly confirm our understanding.	No Change
33	21	6 / Contract Period Termination for Convenience – Commercial Safeguard	The Bank reserves the right to terminate the contract for convenience with 90 days' notice. In such an event, please clarify whether unrecovered capital expenditure, prepaid licenses, and other sunk implementation costs incurred by the bidder will be compensated or appropriately amortized.	No Change
34	22	Section 7.2, 7.10, 7.13: On-premise deployment at DC & DR. Bidder to provide full infra (HW, SW, licenses).	The RFP mandates on-prem deployment; would the Bank consider a hybrid model where: Core messaging gateway is on-prem and Campaigning/analytics layer securely hosted (VPC/private cloud)?	No Change
35	22	Broad Scope of Work : Middleware to be considered separately	Request to Segregate the Middleware requirement also in commercial quote format	No Change
36	22	7.2.5 - It is responsibility of the successful bidder to migrate the complete existing data to the proposed solution in collaboration	Please make two amendments 1) Vendor should not held responsible for the integrity of the data. 2) Because the contract period is of 3 years, vendor will be providing the storage capacity for handling 3 years of data, rest of the data will be stored in the storage	No Change

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		with existing vendor. The successful bidder has to migrate and retain existing data in the Middleware-Gateway as per Bank policy.	provided by Bank else please add the line item in the commercial BOQ for handling the data out of contract period	
37	22	3	Regarding reporting instances in the DC site. Is this referring to the DR site not having reporting?	No Change
38	22	b. The missed call Banking/SMS Banking service can be a standalone solution or can be a part of Middleware-Gateway solution	As per our understanding, missed call services as well as pull services can be offered as standalone solutions. Kindly confirm if this understanding is correct?	No Change, Please refer page no. 22 Point 2
39	22	section 7.2 point 2	The solution provided by the Successful bidder will be on-premises solution.	No Change
40	22	section 7.2 point 4	Bank requires the solution at DC and DR location of the bank. The present location may change, in such case Successful bidder need to make the solution live at new locations. The shifting of hardware from old location to new location will be facilitated by Bank, however Successful bidder needs to support the application related activities during such migration.	No Change
41	22	section 7.2 point 5	It is responsibility of the successful bidder to migrate the complete existing data to the proposed solution in collaboration with existing vendor. The successful bidder has to migrate and retain existing data in the Middleware-Gateway as per Bank policy.	No Change
42	22	9. It is responsibility of the successful bidder to maintain Recovery Point Objective (RPO) and Recovery Time	Kindly specify the expected RPO & RTO for the Middleware-Gateway solution as per Bank policy.	No Change

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		Objective (RTO) for the Middleware-Gateway solution as per Bank policy.		
43	23	Section 7.2: 20. Standard integration methods like API.	Is there an API gateway standard already in use?	No Change, details will be shared with successful bidder
44	23	7.2 Broad Scope of Work 17.	We understand that as SMS services are specifically telecom services, therefore, any RBI related compliance for SMS services may not be applicable.	No Change.
45	23	7.2. 22. For International SMS Delivery, bidder should have to ensure message are delivered to international mobile no. as well as on Indian no on international roaming.	We need INTL country list for INTL message delivery	No Change, will be shared with the successful bidder
46	23	Point 11 of Clause 7.2 Broad Scope of Work: The successful bidder will be responsible for the migration of the data of SMS and related services from the existing service provider to proposed solution and it is responsibility of the successful bidder to provide the data/logs (including migrated data) to the Bank as and when	Please confirm the size of the data and the storage/retention policy applicable to this data. Specifically, clarify whether the data retention period should be considered as 3 years from the date of storage or for a longer duration.	No Change. Please refer page 56 7.20 Detailed Solution requirements and page 33

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		required during the entire contract period.		
47	23	Point no. 19 of Clause 7.2 Broad Scope of Work "The bidder will use the standard integrations methods like API to integrate with Bank's applications. The Middleware-Gateway should use unique identifier to differentiate the integrations between different applications. Following indicative integration interfaces are as under: - a) HTTPS (with and without XML support). b) SMPP c) File upload interface to all user departments for sending SMSs in bulk or individual. d) Graphical data mapping - Rapidly create REST APIs and use graphical	Kindly confirm if DB-DB connectivity shall be required by the bank for processing the messages for across channels.	No Change. Details will be shared with successful bidder.

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		data mapper capabilities for the transformation of JSON messages e) ISO/file-based data exchange. f) Any other interface capability."		
48	23	Point no. 22 of Clause 7.2 Broad Scope of Work For International SMS Delivery, bidder should have to ensure message are delivered to international mobile no. as well as on Indian no on international roaming.	Kindly confirm the list of countries to which International SMS services are required to be delivered.	No Change
49	23	section 7.3 point 19	Should have the facility of online filtering of the DND numbers on real time basis.	No Change
50	23	7.2 / Scope of WorkGo-Live Definition & Billing Alignment	Please clearly define Go-Live for the purpose of billing — whether it is considered on a channel-wise basis or only after all communication channels (SMS, WhatsApp, RCS, Voice, Email, Push) are fully operational. This clarity is critical to avoid billing disputes.	No Change
51	23	7.2 / Scope of WorkDelayed Channel Rollout	In cases where certain channels are delayed due to Bank-side dependencies such as application readiness, approvals, or integrations, please confirm that billing will commence only for those channels that have gone live and are actively used.	No Change

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52	23	11. The successful bidder will be responsible for the migration of the data of SMS and related services from the existing service provider to proposed solution	Kindly provide more clarification on the existing data format & volume and any specific data migration method to be followed.	No Change
53	24	Section 7.3: Multilingual SMS using predefined rules.	Multilingual Accuracy: Does the Bank provide the approved translated templates for the 13 regional languages, or is the Bidder expected to provide automated/AI translation services as part of the middleware?	No Change, details will be shared with successful bidder
54	24	7.2 Broad Scope of Work 26.	Please note that as a TSP providing SMS services are regulated in nature, regular inspection is being carried out by our regulators TRAI and DOT. Therefore, we understand that such inspect shall not be necessary or required for SMS services. Please confirm.	No Change.
55	24	7.3 Bank's present SMS volumes are around 2 crore per day and monthly volume is 60 crores. The proposed solution should be capable of handling/ delivering SMS volume of 300 crores per month without any limitation or capping i.e. minimum 10 crore SMS per day and there should be no restriction for maximum capacity. These volumes are only estimated as per present	Need details about this since as per 60 cr per month then this should be around 700 cr per year whereas first year it is mentioned 1200 cr. Need to dimension the hardware accordingly	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
		projections (YOY growth). SMS volumes growth attached as below; however, Bank does not guarantee these volumes of business.		
56	24	Point no. 24 of Clause 7.2 Broad Scope of Work It is responsibility of the bidder to provide the Distributed ledger technology (DLT) services to the Bank without any additional cost to Bank . The service will include but not limited to header/template registration and management etc.	"As per our understanding, the bidder will assist the bank in header and template registration and management. However, the DLT portal subscription and renewal costs shall be borne by the bank, as it is owned by the bank. As a telemarketer, we do not have control over this process, as it is governed directly between the bank and the telecom operators. Kindly confirm"	No Change. Details will be shared with successful bidder.
57	24	7.3 / SMS ServicesSLA Dependency on Telecom Operators	SMS delivery SLAs are dependent on downstream telecom operators and international carriers. Please confirm that SLA penalties will be excluded for delivery failures that are attributable to telecom operators or carriers, where such failures are supported by operator-validated delivery reports (DLR).	No Change
58	24	24. It is responsibility of the bidder to provide the Distributed ledger technology (DLT) services to the Bank without any additional cost to Bank. The service will include but not	As per the TRAI Regulations, the Distributed ledger technology (DLT) services are handled at the Telcom Operator level. There is no provision for managing the DLT services at the Bidder side. Kindly reconsider this clause.	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
		limited to header/template registration and management etc.		
59	25	7.3 SMS Services - OTP Message: OTP SMS are to be delivered to the mobile handset within 10 seconds and transactional SMS within 30 seconds in normal situation.	We request Bank to modify the clause as below: "OTP SMS are to be delivered to the mobile handset within 15 seconds and transactional SMS within 30 seconds in normal situation."	No Change
60	25	7.3.12 The Bidder shall send SMS/Voice messages to customers strictly in accordance with the message templates approved and shared by the Bank. Any unauthorized message, false SMS/Voice message, or deviation from the approved templates shall be solely attributable to the Bidder, and the Bidder shall be fully liable for all consequences, including regulatory, legal, and financial implications arising therefrom.	Bank to remove this clause since only whitelisted template on the DLT will be pushed through SMS. For Voice, the script/recording will be validated internally within the bank's team, post the approval, then only the voice calls will be made to customers. Will this suffice the requirement?	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
61	25	7.3.14 The Successful bidder should provide facility to download delivery status/SMS logs for entire contract period in readable format.	The LIVE data on the dashboard is 90 days to optimize the performance of the dashboard, rest of the data stored in the DB and can be made available on the request basis. Kindly accept & provide deviation accordingly	No Change. Data should be available to Bank on demand without delay.
62	25	Point no. 8 of Clause no. 7.3 SMS Services: All incoming messages should be delivered to Bank's System within 5 seconds of receipt of the message at Bidder's server.	We are compliant with the requirement; however, the SLAs should exclude bank-side webhook latency wherever applicable. We will hand over the message to the bank's webhook immediately upon receipt from the operator. Kindly confirm our understanding.	No Change
63	25	Point no. 9 & 10 of Clause no. 7.3 SMS Services: Bidder must ensure message whose contents exceeds 160 characters should be delivered as a single message on receiver's handset.	Yes, we support multipart messages. In such cases, the Bank will be charged per message part, with each part consisting of up to 153 characters and Yes, we support multipart messages. In such cases, the bank will incur charges per message part, with each part comprising up to 67 characters for vernacular language.	No Change. Refer page 25 clause no 7.3

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
64	25	Point 16. SMS campaigns/Bulk SMS, clause 7.3 SMS Services: point a. Bank shall do periodic SMS campaigns for which SMS in bulk has to be sent to the customers. Point c. he Bidder should provide API facility for campaigns also have facility to collect data over sftp or needs to be collected from the Bank's concerned department.	In this regard, we would like to highlight that no quantity has been specified in the BOQ for Promotional SMS or campaign-related messages. We kindly request you to include a separate line item for Promotional/Informational SMS in the BOQ to enable accurate pricing and evaluation. Also, Kindly confirm if SFTP location shall be provided by Bank or it shall be owned by the bidder	No Change. Details will be shared with successful bidder.
65	25	Point 5 of Clause 7.3 SMS Services: Facility to automatically send the SMS using alternate channels as decided by Bank including voice and other channels, in case the SMS channel is not able to send the message.	Kindly confirm whether, in case of SMS delivery failure, the message should first undergo automatic retry attempts on the SMS channel or be immediately routed to alternate channels (such as voice or other channels) as per the Bank's configuration.	No Change, details will be shared with successful bidder
66	25	7.3 / SMS Services International SMS Pricing Basis	Please confirm whether international SMS commercials will be evaluated and billed on a country-wise basis or aggregated region-wise. This clarification is required to align cost modeling with operator rate cards and avoid ambiguity during billing. Please provide countrywise list to share the commercials.	No Change

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67	25	4. Facility of Automatic Retry of the SMS in case of non-delivery.	As per the Telcom architecture, the Operators are already having their own retry mechanism. So enabling retry at bidder end, it will involve extra cost. Moreover in case of late delivery report update by the operator, this will also lead to duplicate SMS to the recipient mobilenos. So, kindly reconsider this clause.	No Change
68	26	Section 7.3	The projected WhatsApp volumes in the commercial BOM appear significantly low relative to the Bank's scale — 4,600+ branches and 60 crore transactional SMS per month. Given RBI's encouragement of consent-based alternate channel delivery and DPDP compliance obligations, WhatsApp adoption will be material over the contract period. Query: Will the Bank review and revise the WhatsApp volume projections in the BOM to more accurately reflect anticipated adoption, so bidders can price and size infrastructure reliably?	No Change
69	26	7.3.17 a. Broadcast: This category of service must allow the Bank to send informational or promotional messages to all the customers. Some examples are change in the Interest rate, change in policy affecting customer, launch of new scheme and related activities	We will extend our middleware APIs to the source application for the trigger for sending the SMS. Kindly confirm the understanding.	No Change

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		b. Schedule: This category of service must allow the Bank to send the message to its customers on a pre-defined schedule basis. Some examples are daily account balance, weekly delivery of account balance and related activities c. Events: This category of services must allow SMS to be automatically sent to the customers when a certain event happens. Some examples are One Time Password, Balances below specified limit, Term Deposit maturity, loan EMI due date, payment receipt, any debit/credit transactions on the system and related activities		
70	26	7.3.19. Should have the facility of online filtering of the DND numbers on real time basis.	DND filtering is performed in real-time through DLT operator platforms, which maintain the centralized NDNC database. The Bidder ensures compliant message submission via DLT, along with optional internal suppression/blacklist support where applicable.	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
71	26	7.3.29. SMS Security: The SMS messaging has some extra security vulnerabilities due to its store-and-forward feature, and the problem of fake SMS that can be conducted via the Internet. When a user is roaming, the SMS content passes through different networks and perhaps the Internet that exposes it to various vulnerabilities and attacks. The Bidder is required to take care of the security issues: a. Confidentiality of the SMS sent or received - Only the valid communicating parties can view the SMS b. Integrity of the SMS Sent or received - SMS should not be tampered by the intruders. The system should be able to find out such alteration. c. Non-repudiation - no party can deny the receiving or transmitting the data communicating between them.	The Bidder ensures SMS security using secure connections (HTTPS/SFTP) and controlled access (IP whitelisting, login controls). Messages are protected from tampering through system checks, and all activities are tracked using logs, message IDs, and delivery reports. Security is ensured up to the telecom operator as per DLT and regulatory guidelines.	No Change

72	26	To finalize the optimal email solution for CBI, we need the following inputs: - Expected Monthly Volumes - OTP emails - Transactional emails (alerts, statements, notifications) - Marketing emails - Integration Preference with bidder - SMTP relay, or - API-based integration - Data Centre Location Please confirm where CBI's data centre is hosted. - Bulk / Compliance Communication Details CBI likely sends regulatory or compliance-driven communications to its entire user base. Please share: - Volume per send - Frequency (monthly / fortnightly / ad-hoc) - Average Email Size by Category - OTP emails - Transactional emails (alerts / statements) - Marketing emails For reference: Transactional alerts: 20–50 KB Statements: 200–500 KB (with attachments) Marketing: 100–300 KB - Delivery SLA Requirements For reference: OTP: <5 seconds Transactional alerts: <1 minute Statement emails: within 1 hour Please confirm CBI's expectations. - Template Creation Scope We will handle HTMLisation, template creation, and optimization for deliverability and rendering. CBI will need to provide content, images, and branding guidelines. Please confirm if this scope is aligned.	No Change ,Details will be shared with successful Bidder
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Sr. No.	Page No#	Point / Section	Query	Bank's Response
73	26	Multi-Channel Delivery	In case of fallback mechanism (SMS → WhatsApp → Voice etc.), kindly confirm whether billing will be applicable for each attempted channel or only successful delivery channel.	No Change.Details will be shared with successful bidder.
74	27	Section 7.4–7.6	WhatsApp (Meta BSP) and RCS (Google RBM) pricing is revised periodically — typically quarterly — and is outside the bidder's control. Locking these at a fixed unit rate for 3–5 years creates commercial risk that will inevitably be priced in as a risk premium, ultimately increasing cost to the Bank. Query: Will the Bank consider allowing WhatsApp and RCS pricing on an actuals passthrough basis with a capped bidder margin — or alternatively, capped to Meta's transparently published list price	No Change
75	27	7.5.4 Existing Whatsapp services like Whatsapp Banking (Chatbot) should also be migrated from existing system.	Bank to share the LIVE chatbot flow, so that we can develop the same at our end. Also please confirm if the chatbot to be AI enabled or not? If yes, please add the cost line item in the commercial BOQ for supporting this requirement. 1. LLM Consumption cost per API call basis 2. Platform hosting fee on monthly recurring basis 3. One time setup fee	No Change.Details will be shared to successful bidder.

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
76	27	Point no. 5 of 7.5 WhatsApp notification services including WhatsApp Banking (Chatbot): WhatsApp campaign templates classification as Marketing or Utility: In case the message categorization selected by the Bank (utility) is getting changed at Meta's end, middleware platform/Bidder may suggest the keywords needs to be changed in the template so that the message is sent in the categorization (utility) selected by the Bank.	As per Meta policy, marketing messages are not categorized under utility messages. As a BSP, we can raise a direct support ticket; however, the final decision on whether a template is classified as utility or marketing rests with Meta.	No Change
77	27	Point 5 of 7.6 RCS (Rich Communication Services): The Bidder shall ensure fallback mechanism whereby in case RCS delivery fails or the customer handset/network does not support RCS, the message shall be automatically delivered through alternate channels such as SMS, as per Bank's configuration,	In case the RCS message contains an image or rich media content, the same cannot be delivered through SMS in the fallback mechanism. Kindly confirm how such scenarios will be handled, as SMS supports only text content and not images or rich media.	No Change, details will be shared with successful bidder

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78	27	Existing Whatsapp services like Whatsapp Banking (Chatbot) should also be migrated from existing system.	Request bank to elaborate or share existing workflow along with SOW?	No Change, Details will be shared with successful bidder only.
79	27	Whatsapp campaign templates classification as Marketing or Utility: In case the message categorization selected by the Bank (utility) is getting changed at Meta's end, middleware platform/Bidder may suggest the keywords needs to be changed in the template so that the message is sent in the categorization (utility) selected by the bank.	Bidder may suggest the best practices when it comes to whitelisting templates under utility, but template categorization would be subject to meta's approval and guidelines	No Change
80	27	Different Whatsapp Nos. must be made available for different departments as and when required	We advise Bank to procure numbers themselves for direct Ownership, if required bidder can help bank to procure number as per the guidelines of DOT/TRAI	No Change
81	27	There should be auto re-try mechanism for failed message.	Request you to elaborate on retrial use case in detail	No Change, Details will be shared with successful bidder only.

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82	27	Bank shall do periodic RCS campaigns for which RCSs in bulk has to be sent to the customers. The Bidder should be able to send RCS messages to intended mobile no. of telecom service providers across the country and to international numbers	Could you please help us with the list of countries where bank intends to send RCS messages?	No Change, Details will be shared with successful bidder only.
83	27	The solution shall support template-based RCS messaging, and messages shall be sent strictly as per templates approved by the Bank and relevant regulatory authorities. Any deviation shall be treated as Bidder's liability.	Standard guidelines of Google/Operator for RCS template approval will be applicable	No Change
84	27	section 7.5 point 5	Whatsapp campaign templates classification as Marketing or Utility: In case the message categorization selected by the Bank (utility) is getting changed at Meta's end, middleware platform/Bidder may suggest the keywords needs to be changed in the template so that the message is sent in the categorization (utility) selected by the Bank.	No Change
85	27	7.5 / WhatsApp ServicesMeta Pricing Pass-Through	WhatsApp services are dependent on Meta's commercial and policy framework. Please clarify whether Meta conversation charges will be treated as pure pass-through costs or are expected to be absorbed within the bidder's quoted unit pricing.	No Change
86	27	7.5 / WhatsApp Services Policy & Pricing Change Impact	In the event of any changes to Meta policies, commercial rates, message categorization (Utility/Marketing), or regulatory guidelines, please confirm whether	No Change

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			these will be treated as Change-in-Law or Change-in-Policy events with corresponding commercial protection.	
87	27	7.6 / RCS Services RCS Platform Dependency	RCS delivery depends on Google, OEMs and telecom operator readiness. Please confirm that delivery failures or delays arising due to RCS platform limitations, handset compatibility, or OEM dependencies will be excluded from SLA penalty calculations.	No Change
88	28	7.6.10 The Bidder shall ensure data security and confidentiality, including encryption of data in transit and at rest, and ensure that no customer data is stored or processed outside India without prior written approval of the Bank.	Certain OEM's like google for RCS are operating and processing messaging services outside India. To suffice this requirement kindly provide deviation for Google RCS Services. bidder infrastructure is completely deployed with in Indian boundaries.	No Change
89	28	7.6.10 The Bidder shall ensure data security and confidentiality, including encryption of data in transit and at rest, and ensure that no customer data is stored or processed outside India without prior written approval of the Bank.	Need deviations for RCS Services since the data are being processed by Google which is outside the country	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
90	28	Point 10 of 7.6 RCS (Rich Communication Services): The Bidder shall ensure data security and confidentiality, including encryption of data in transit and at rest, and ensure that no customer data is stored or processed outside India without prior written approval of the Bank.	Kindly confirm whether bank requires API level encryption as well for processing the messages.	No Change. Kindly refer page 28 Point 10 of 7.6 RCS
91	28	Point 12 of 7.6 RCS (Rich Communication Services): The Bidder shall support scalability to handle high-volume RCS campaigns during peak periods such as regulatory alerts, festivals, or emergency communications without performance degradation.	Kindly specify the expected peak load that the bidder is required to support during high-volume periods.	No Change, details will be shared with successful bidder
92	28	Point 1 of 7.7 Voice Alerts: Besides the SMS and e-mail alerts Bank also intends to send Voice alerts to the customers. The solution offered should also have a provision to send Voice Alerts to the customer.	Please share the Use case against this requirement for better understanding.	No Change.Details will be shared with successful bidder.

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
93	28	Point 1 of 7.9 Missed Call services\ Long Code\Short code: Currently Bank is having multiple VMNs for missed call services and SMS based Pull SMS Services.	Kindly provide the total number of existing VMNs currently in use for missed call services and SMS-based Pull SMS services. Additionally, please confirm whether the Bank holds ownership of all VMN numbers or if they are owned by third parties. Further, kindly clarify who will be responsible for bearing the monthly/quarterly rental costs associated with the existing VMNs. This information will help us in accurately evaluating the overall cost. As per our understanding we shall be using bank's existing Short codes no new short codes are required.	No Change.Details will be shared with successful bidder.
94	29	Section 7.10: 1. Central Notification Platform.	Can middleware be an OEM platform or must it be custom-built?	No Change
95	29	7.9.7 Bidder should migrate existing API for SMS and Missed call facility being used by the Bank.	Need more details about the requirement	No Change. Details will be shared with successful Bidder
96	29	Point 7 of 7.9 Missed Call services\ Long Code\Short code: Bidder should migrate existing API for SMS and Missed call facility being used by the Bank	Please confirm the structure of Existing APIs.	No Change.Existing APIs will be shared with successful bidder.
97	29	Database & Licenses : 7.10 Middleware Service:	Kindly confirm whether Database and related licenses will be provided by the Bank or need to be included in bidder scope.	Clarification. Please refer Corrigendum

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98	29	Infra Costing	Request Bank to allow separate line items for Infrastructure (Hardware/OS/Storage, etc.) as infra cost is significant and may not be feasible to bundle within per-message pricing. Alternatively, Bank may procure infra based on bidder sizing. Kindly clarify.	No Change
99	29	Delivery Reports (DLR) => (1) Submission Status Webhook–triggered when the vendor submits the SMS request to the telecom operator and the response is received from the operator.	Kindly provide more clarification on this point for what values to be passed to the client system	No Change
100	30	Section 7.10: 4. Integration with Bank Systems.	Expected number of source systems to integrate?	No Change, details will be shared with successful bidder
101	30	Section 7.10: 6. One Common API for All Channels.	For a single API across channels, is it acceptable if one unified API is exposed however, internally channels are handled by specialized engines?	No Change
102	30	7.10 / Middleware Services Routing Control & SLA Responsibility	If the Bank mandates message routing through a specific telecom operator or RTM for business reasons, please clarify whether SLA responsibility for delivery failures on such forced routes will still rest with the bidder or be excluded from penalty calculations.	No Change
103	31	7.10.10 Template Version History The system must maintain version history for all templates. Users should be able to view previous versions and roll back to an earlier version if	Need deviation in this requirement because OEM's of the respective channels doesn't support this feature. Telecom operator, DLT platform for SMS Meta for WhatsApp Google for RCS	No Change

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		required. This is important for audits and for correcting errors quickly.		
104	31	7.10.11 Personalized Message Content Templates should support dynamic/Variable fields such as customer name, account number, amount, or date. The system should automatically format values (such as dates or currency) and allow basic conditions (for example, different text for premium vs. regular customers). This ensures personalized messages without requiring changes in Bank systems.	Need deviation in this requirement since vendor is not allowed to make changes to the creative/verbiages which is to be sent to customer. Would request to please handle at the source application level responsible to trigger the message request while invoking the APIs. This clause is contradicting with the other clause of the RFP where it is being asked to send only whitelisted content. 7.3.12 The Bidder shall send SMS/Voice messages to customers strictly in accordance with the message templates approved and shared by the Bank. Any unauthorized message, false SMS/Voice message, or deviation from the approved templates shall be solely attributable to the Bidder, and the Bidder shall be fully liable for all consequences, including regulatory, legal, and financial implications arising therefrom.	No Change

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105	31	7.10.13 Automatic Failover for Reliability: If a message fails or is delayed with one successful bidder, the system must automatically retry using another successful bidder without any manual intervention. This should happen in real time, especially for critical messages like OTPs or alerts. The Bank should be able to define retry rules (for example, try a backup successful bidder if delivery is not confirmed within a few seconds).	Please confirm if bank is ok to send the OTP SMS after the SLA since the retrial failure with the backup vendor will add another 10 seconds to deliver the messages. by that time the OTP SMS will loose its relevance for the end user. Kindly remove this clause.	No Change
106	31	12	For SMS, it should integrate with the TRAI DLT platform to validate templates So that it get automatically attach the correct template IDs to messages. DLT platform does not provide the API for this.	No Change
107	31	section 7.10. point 13	Platform Routing and reliability · The platform must support sending messages through multiple Successful Bidder for the same channel (such as SMS). The Bank should be able to define simple rules to decide which successful bidder to use, based on factors like delivery performance, speed, or cost. For example, the system should automatically use AI/ML or static rules to select the successful bidder with the best delivery success or split traffic between successful bidders in fixed percentages (such as 70% via one successful bidder and 30% via another). The solution should have real time	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
			Page 32 of 174 RFP for SMS Services - Tender No. GEM/2026/B/7372847 capability of distributing messages among RTM /TSP in a specified ratio within each category of messages depending upon the category/priority/application-wise SMS.	
108	31	section 7.10. point 13	Traffic analyser portal (user management & report panel) should be available for creation of users in which it should not have any limitation for user creation without any extra cost to Bank. Traffic analyser portal must fetch all messagedelivery details such as transactional, service, VMN missed call, VMN pull service and bulk SMS campaign logs and report needs to download. o In Traffic analyser (TA) portal, SMS & related service data should be made available for previous 10 years at any point of time.	No Change
109	31	7.10 / Middleware Services Middleware IP Ownership	Please clarify whether the bidder is allowed to deploy and leverage its pre-existing middleware IP, frameworks, and accelerators, or whether the Bank expects exclusive ownership of the middleware platform developed as part of this engagement.	No Change

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110	32	7.10.13 DLR: The Bidder shall maintain accurate records of message delivery status and delivery timestamps for all messages transmitted. In the event of any dispute relating to message delivery, the Bank shall have the unrestricted right to verify and validate such delivery directly with the concerned Telecom Service Provider (TSP). The Bidder hereby irrevocably acknowledges by submitting a self declaration letter to support the same and agrees to such right of verification by the Bank.	bidder as a vendor has no objections in bank reaching out the telecom operator and validating the delivery status. As per the agreement between bidder and Telcom operator, telecom operators are not obligated to share the logs related to SMS delivery of any client of bidder.	No Change
111	32	7.10.13 The SMS delivery infrastructure should be configured to prevent SMS routing through non-telecom-operator modes (e.g., grey routes).	bidder as SMS delivery vendor can confirm on the particular requirement but as a middleware provider we cannot confirm on the same because other vendors might use other grey route & they need to take care of such liability. Need deviation in this	No Change
112	33	Sr 13 Platform Routing and reliability - Traffic Analyser: In Traffic analyser (TA) portal, SMS & related service data should be made	We request Bank to modify the clause as below: "In Traffic analyser (TA) portal, SMS & related service data should be made available for previous 6 months on the portal, rest in DB"	No Change, data should be made available to the Bank on demand

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		available for previous 10 years at any point of time.		
113	33	7.10.13 The bidder should indemnify the Bank against any non-delivery complaints arising from non-telecom-operator SMS routing.	bidder as SMS delivery vendor can confirm on the particular requirement but as a middleware provider we cannot confirm because other vendors might use other grey route and they need to take care of such liability. Need deviation in this	No Change
114	33	7.10.13 Traffic analyser portal (user management & report panel) should be available for creation of users in which it should not have any limitation for user creation without any extra cost to Bank. Traffic analyser portal must fetch all message delivery details such as transactional, service, VMN missed call, VMN pull service and bulk SMS campaign logs and report needs to download. o In Traffic analyser (TA) portal, SMS & related service data should be made available for previous 10 years at any point of time.	Traffic Analyzer portal will be able to fetch only 3 years of data as per the contract period of the this RFP. In case bank want us extend the data to be stored for 10 years then bank has to provide extra DB Storage at their own cost to bidder	No Change

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115	33	7.10.16 Data Validation & Optimization Before sending messages, the system should: · Validate phone numbers and emails · Optimize message length to avoid unnecessary costs · Prevent invalid or wasteful sends	· Optimize message length to avoid unnecessary costs Need deviation in this requirement since vendor is not allowed to make changes to the creative/verbiages which is to be sent to customer. Would request to please handle at the source application level responsible to trigger the message request while invoking the APIs. This clause is contradicting with the other clause of the RFP where it is being asked to send only whitelisted content. 7.3.12 The Bidder shall send SMS/Voice messages to customers strictly in accordance with the message templates approved and shared by the Bank. Any unauthorized message, false SMS/Voice message, or deviation from the approved templates shall be solely attributable to the Bidder, and the Bidder shall be fully liable for all consequences, including regulatory, legal, and financial implications arising therefrom.	No Change
116	34	7.10.17 Cost Estimation & Tracking: Before triggering a campaign, the system should give an estimated cost based on the number of recipients and channels chosen. After the campaign, it should also generate a cost report, so the Bank knows exactly how many SMS/WhatsApp messages were sent	Need deviation in this requirement. Middleware never know the price for other vendor connected for sending the communications. Middleware will always able to provide the usage of the channels.	No Change

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		and what the spend was (these ties into invoice reconciliation as well).		
117	34	7.10.19 RTM/Telecom-operators should provide an additional API at their platform level, for fetching SMS MIS data for given mobile numbers and time period. The said API will be consumed over dedicated link or over internet. The specifications of such API will be finalised by the Bank. Require data of at-least past 2 year and date range should be configurable.	Our platform do support the data storage till for 90 days, is this suffice?	No Change
118	34	7.10.20 data is not acceptable under any circumstances. · Support for any upgrade activity pertaining to any hardware/OS/DB/middleware or any other infrastructure component at no extra cost with required modifications at the application/DB end.	Need deviation. Hardware required beyond the projections will be charged extra.	No Change

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119	36	7.10 Middleware Service 21. Security Standards Compliance:	1. Please note that with respect to the SMS services we do not require any personal data of the customer. Therefore, we understand that DPDP Act for SMS services shall not be applicable. 2. We are regulated by DoT/TRAI's directions/regulations therefore, any UIDAI, RBI related guidelines shall not be applicable for SMS services. 3. Since the services are limited to telecom-related activities, and SMS services fall under telecom rather than IT services, we understand that IT related clauses and compliances shall not be applicable for SMS services.	No Change
120	36	Mobile Number Revocation List (MNRL): In line with the latest RBI directives to prevent fraud, the system should integrate with the TRAI MNRL database. This allows it to check if a customer's mobile number has been recently deactivated or reported as fraudulent. The middleware should ideally do a lookup against MNRL (or the Bank's internal updated list) before sending sensitive information, and flag or block messages to numbers that are no longer owned by the original user.	As per our understanding, the MNRL data is maintained and published by telecom operators/regulatory platforms, and banks are required to consume this data for validation purposes. Therefore, please confirm whether the Bank will provide the updated mobile number list (derived from MNRL or internal processing) to the bidder, or whether the bidder is expected to integrate directly with the MNRL/DIP platform for real-time or periodic validation.	No Change.Details will be shared with successful bidder.

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121	36	other Standards: Compliance with UIDAI (Aadhaar) guidelines (if applicable, e.g., if sending masked Aadhaar in SMS), IT Act and cyber security guidelines from RBI and CERT-In (e.g., supporting required encryption standards, incident reporting), and ISO 27001 principles for information security management should be ensured. The Bidder should ideally be ISO 27001 certified or follow equivalent security best practices. All cryptographic controls, network security controls, and BCP/DR processes in the solution should be at par with what the Bank uses internally	Please confirm whether the Bank requires masking of all such sensitive data, and whether this masking should be applied both at rest and in transit, including within reports.	No Change.Refer page 35 and 36 clause 21. Security Standards Compliance.
122	37	Section 7.10: 22. Customer Data Platform (CDP).	Does the bank already have a CDP or CRM?	No Change, details will be shared with successful bidder
123	37	Section 7.10: 22. Customer Data Platform (CDP).	Should middleware CDP act as primary or auxiliary system?	No Change, details will be shared with successful bidder

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
124	37	Section 7.10: 22. Customer Data Platform (CDP).	Does the Bank expect the middleware to act as a pure routing gateway, or a full orchestration + campaign + CDP platform?	No Change, Please refer Page no. 29 section 7.10 Middle ware services
125	37	Section 7.10: Consent Management module.	For consent management, is real-time consent validation mandatory for every message? Or can it be periodically synced?	No Change, details will be shared with sucessful bidder
126	37	Section 7.10: Segmentation and Targeting.	What level of segmentation is expected? (Static lists, Rule-based, or Behavioral/real-time segmentation)	No Change, details will be shared with sucessful bidder

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127	37	7.10.22 Customer Data Platform (CDP): Unified Customer Profile Repository: The solution should provide a consolidated view of each customer's contact points (mobile numbers, email addresses, device tokens, WhatsApp number, etc.) in one profile. Communication History (360° Log): For every customer, the system must maintain a complete communication history accessible to authorized users. This includes all messages sent to that user across all channels, their delivery status, and any user responses or interactions. Such a communication 360 is crucial for customer support and audit – e.g., if a customer claims they did not receive an alert, the Bank can instantly look up whether it was sent, through which channel, and whether it was delivered/opened. The CDP shall maintain a 360-degree	Request for the removal of the clause since this is going against the DPDP act since we cannot store the PII data of the customer & we only store the logs on the usage basis	No Change

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		unified profile of each customer, storing: - Channel-wise destination/contact identifiers (mobile numbers, email IDs, device tokens, WhatsApp numbers, etc.) - Channel preferences and opt-ins/opt-outs - Subscription details for each alert type or event category - Policy-driven attributes (e.g. DND status, language preference, segment tags) - Custom attributes for audience segmentation (e.g. geography, product holding, engagement tier)		

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
128	37	7.10.22 Auto-Update Contact Info: The solution should offer a mechanism to auto-update user contact details when they change. If a customer updates their phone number or email in the Bank's system, the platform should be capable of receiving that update and seamlessly start using the new contact info for all messages. For mobile app push tokens, the system should automatically handle token refresh events to keep the push registry current	Need deviation. CDP is not the part of the solution. As a CPaaS we are not allowed to store the PII data of the customer as per TRAI, DOT and DPDP act	No Change
129	37	22	CDP requirement in middleware. In general the middleware supports CPaaS communication channels, but as per the RFP marketing automation features is within the middleware. Request you, Can we keep it separate.	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
130	37	22. Customer Data Platform (CDP): • Unified Customer Profile Repository: The solution should provide a consolidated view of each customer's contact points (mobile numbers, email addresses, device tokens, WhatsApp number, etc.) in one profile. Communication History (360° Log): For every customer, the system must maintain a complete communication history accessible to authorized users. This includes all messages sent to that user across all channels, their delivery status, and any user responses or interactions. Such a communication 360 is crucial for customer support and audit – e.g., if a customer claims they did not receive an alert, the Bank can instantly look up whether it was sent, through which channel, and whether it was delivered/opened. The CDP shall maintain a 360-degree unified profile of each customer, storing:	Please clarify what is the customer base? And attribute count per customer that will be used for segmentation?	No Change. details will be shared with successful bidder

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		- Channel-wise destination/contact identifiers (mobile numbers, email IDs, device tokens, WhatsApp numbers, etc.) - Channel preferences and opt-ins/opt-outs - Subscription details for each alert type or event category - Policy-driven attributes (e.g. DND status, language preference, segment tags) - Custom attributes for audience segmentation (e.g. geography, product holding, engagement tier)		
131	37	Integration with the Bank's enterprise monitoring tools via SNMP or REST for unified oversight.	Please confirm if new middleware is to be integrated with bank's existing monitoring, logging, and alerting tools? If yes, can you share details of same (e.g., Nagios)	No Change. details will be shared with successful bidder
132	38	7.10.24 Outbound API Calls (Data Enrichment): - In many cases, to personalize a message, additional data must be fetched from internal systems at send time. The middleware should allow workflows to perform outbound API	Need deviation in this requirement since vendor is not allowed to make changes to the creative/verbiages which is to be sent to customer. Would request to please handle at the source application level responsible to trigger the message request while invoking the APIs.	No Change

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		calls to other endpoints and use the response in message content.		
133	38	24. Outbound API Calls (Data Enrichment) => In many cases, to personalize a message, additional data must be fetched from internal systems at send time. The middleware should allow workflows to perform outbound API calls to other endpoints and use the response in message content.	Kindly provide more clarification on this point, along with the data structures, which need to be fetched from the internal Banking platforms	No Change
134	39	26. Invoice Reconciliation: SMS delivery reports / bills submitted by the bidder (telecom-operator-wise) should be evidenced by providing corresponding telecom-operator confirmation on their letterhead.	Telecom Operators do not provide customer specific confirmations, please allow deviation to this point.	No Change
135	39	28. Bank may ask any or both successful bidders to deploy the middleware solution in Bank "Production, Pre-production (UAT) and MIS instance at DC environment	Kindly confirm whether the network connectivity between the Bank's DC and the bidder's DC, as well as between the Bank's DR and the bidder's DR, will be provided by the Bank?	No Change

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		and one failover instance at DR site”, to accept SMS traffic from different applications within Bank		
136	39	28.MIS instance at DC environment and one failover instance at DR site”, to accept SMS traffic from different applications within Bank	Kindly confirm whether the Bank intends to maintain separate reporting instances for DC and DR sites, or if a unified reporting system across both locations would be acceptable	No Change
137	39	26. Invoice Reconciliation => SMS delivery reports / bills submitted by the bidder (telecom-operator-wise) should be evidenced by providing corresponding telecom-operator confirmation on their letterhead.	Kindly reconsider this clause, as the telecom-operators do not provide any client-specific delivery count reports on their letterhead.	No Change

138	40	7.10.35 The bidder will finalize the reports after consultation with the Bank. Some of the illustrative parameter but not exhaustive for the reports are as under: - - Department Name - Vendor Name (Successful Bidders) - Category. - Mobile Number/ MSISDN - Bearer (GSM/ CDMA) - Telecom-operator - Telecom operator Circle - National/ International - Sender Name/ ID - Date/ time received at the Solution Interface - Date/ time sent to the vendor (successful bidder) gateway - Date/ time of actual delivery as per the delivery report - Status of the SMSes - Status Description - Error category and description - Success and failure status - Total DND - Template mismatch - Delivery Expires - Total SMS sent. - Total SMS received at interface. - Message delivered with in the SLA. - Type of SMS - OTP/Promotional/Transactional.	Need deviation since we do not get the telecom operator and its circle in the DLR's	No Change
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139	41	7.10.44 The solution should provide the option for source applications to send SMS & related services either via web services (API) or through Database insert or any other mechanism desired by the Bank. The specification for the same will be finalized in consultation with the Bank, to ensure smooth transition from existing RTM/Telecom-operator.	Pls explain "Any other Mechanism"	No Change
140	41	7.10.39 Bidder should have controls to prevent SMS abuse and misuse (app-based delivery or similar mechanisms).	Bank to help and elaborate the requirement as per the point mentioned	No Change
141	42	55. Product should have menu driven facility for Purging and Archival of SMS data (Auto purging and auto archival should be implemented in SMS application to avoid the manual interventions)	Need more details about the requirement	No Change
142	42	56. Bidder has to maintain decided unique cost (Domestic or	Need more details	No Change

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		International) irrespective of any change in the cost price.		
143	42	57. If required, Bidder should be able to share the logs from any of the entities involved in SMS and related service delivery i.e from middleware solution to end user handset including TSP/TELCOs for both Domestic and International Mobile Numbers.	Need more details about the requirement	No Change
144	42	56. Bidder has to maintain decided unique cost (Domestic or International) irrespective of any change in the cost price.	As the SMS prices are getting fluctuated time to time due to various factors like operator arrangement, TRAI Regulations etc. Also WA & RCS price revisions done by Meta & Google time to time. So the bank should reconsider this clause.	No Change
145	43	Section 7.12	Solution Demonstration — Schedule and Format :The RFP requires a solution presentation and live demonstration as part of technical evaluation, but does not specify the scheduled date, format, duration, or evaluation criteria. Query: •(a) What is the scheduled date and format (on-site / virtual) for the demonstration	No Change, Schedule and other details will be shared Eligible Bidders so Change
146	43	Section 7.11: Right to split volume between L1 and L2 (60:40).	For multi-vendor routing (60:40), Will routing logic be defined by the Bank, or expected from the bidder platform?	No Change, Please refer scope of work

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147	43	Section 7.11: Bank will select L1 & L2 vendors and may deploy both middleware solutions.	Does the Bank expect both L1 and L2 vendors to deploy separate middleware, or can a shared orchestration layer be used?	No Change
148	43	7.11.2 In case L2 successful bidder is not willing to match L1 price, Bank will call L3 bidder then L4 bidder etc. in the sequential manner. In case no vendor i.e., L2, L3, L4 etc. match with the L1 price, Bank reserves right to award entire quantities / volume of SMS to L1.	Bank should consider to have atleast 2 vendors to have the complete BCP since if one vendor goes down then the bank will not have any option to resume the communications.	No Change
149	43	Clause 7.11 – Split Order	Kindly clear our understanding that Bank intends to shortlist two service between L1 and L2 in 60:40 ratio. Whether the split applies to all services including middleware, FMS, SMS, WhatsApp, RCS, email, VMN, voice, etc	No Change, Kindly refer Point no 7.11.2 and 7.11.4(Page No 43)
150	43	Presentation & Demo	Request Bank to elaborate the exact expectations for solution demonstration, especially for “real-time demo” (e.g., use cases, integrations, channels to be showcased, load simulation, etc.).	No Change
151	44	Section 7.13: Deployment architecture.	Deployment Flexibility: Given the shift toward cloud-native architectures, will the Bank consider a hybrid model where delivery gateways remain on-premise but conversational logic/AI processing is hosted on a secure Private Cloud within India?	No Change

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152	44	Section 7.2, 7.13: Migration of existing data.	What would be the Size & format of existing data to migrate?	No Change, details will be shared with successful bidder
153	44	Section 7.2, 7.13: Implementation and transition.	Any expected migration timeline?	No Change, Please refer Page 61 Point 10 of RFP
154	44	7.13.8 The Bidder needs to size the infrastructure (Servers, network switches, HSM, Operating System, APM, containerization platform and other related hardware/software etc.) for the solution based on the volume and the growth indicated in the Growth. Volume Projections.	Bank to confirm, if vendor can go for arranging the hardware basis the year wise projections and keep on adding the infrastructure basis the volume being added	No Change
155	46	7.13.30 The Bank shall give Bidder and its personnel, only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services. Any mode of remote access will not be allowed from any Network outside Bank's Network.	Request bank to provide the VPN access for the accessing the servers for emergency situations	No Change

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156	46	point 26 of Clause 7.13 Infrastructure: The submitted Hardware Sizing for middleware Application and other Software's by the Bidder should not be over-utilized. The utilization of Hardware should not be more than 70% during the whole contract period. The Bidders should Size the Hardware accordingly.	Kindly clarify what is meant by "70% utilization" of hardware. Specifically, please confirm whether this refers to memory usage, storage capacity, network bandwidth, or an aggregate of all resources, and the method/metrics that will be used to deliver the same during the contract period.	No Change.Details will be shared with successful bidder.
157	46	Point 1 of clause 7.15 Benchmarking: The proposed solution should be benchmarked for 5000 peak Business TPS (Transactions per Second) and able to handle 10 crores transactions per day on go live day. Bidder must demonstrate the volume handling capacity of the SMS system and provide the report of same.	Kindly clarify the expected approach for demonstrating the volume handling capacity of the SMS system. Specifically, please confirm whether the bidder is required to conduct load testing in a simulated environment, provide benchmark/test reports from existing deployments, or perform a live demonstration. Additionally, please specify the acceptable methodology, tools, and evaluation criteria for such demonstration.	No Change.Details will be shared with eligible bidder.
158	46	7.14 Growth Volume Projections for Central Bank of India	kindly clarify whether the volumes indicated under Growth Volume Projections are indicative only or whether any minimum committed monthly / annual volumes are	No Change, Kindly refer Annexure 2

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			assured under the contract. Kindly also confirm whether billing shall be strictly on actual consumption basis for each channel/service.	Point no.(a) (Page No. 117)
159	47	Section 7.16: Migration of legacy data.	Legacy Data Ingestion: Will the incumbent vendor provide standardized DB dumps or APIs for the 12 TB data migration, or is the new bidder expected to handle data extraction directly from the legacy systems?	No Change, details will be shared with successful bidder
160	47	7.16 Migration of Data from existing middleware:	Need deviation. Vendor should not held responsible for the data. Whereas bank should take the ownership of the migration of the data and bank should validate if the complete data is being pushed from existing vendor to new vendor.	No Change
161	47	Point 6 of Clause no. 7.15 Benchmarking: The Application & Database should be sized for Active- Passive setup at DC & DRC so that the solution and infrastructure can fall back on each other. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work.	Please confirm the locations of the DC and DR sites for replication. Specifically, whether they are the same as the existing DC and DR sites located in Navi Mumbai and Hyderabad, respectively.	No Change.Details will be shared with successful bidder.

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162	47	Section 7.16 Migration of data from existing middleware	What is the total data volume / storage size (GB/TB)?What database is in current set up (Oracle, MySQL, etc.)? Can the Bank share schema structures?What are the current data retention policies — how far back does “legacy data” go, and is all of it in scope for migration?The RFP states “no change in existing data taxonomy.” Does this mean the new middleware must replicate the exact same database schema and field names, or is functional equivalence acceptable?Are there data fields with encryption (e.g., masked PAN, Customer IDs etc)? What customizations have been built on the current middleware? Is there a documentation available for same?	No Change.Please refer page 56 section 7.20 for size. Other details will be shared with successful bidder
163	48	Middleware License	Kindly confirm whether middleware licensing is perpetual/enterprise and whether cost should be included in message pricing or separate line item allowed.	No Change
164	48	7.17 / Licensing Regulatory-Driven Changes	The RFP mandates compliance with future regulatory and statutory changes at no additional cost. Please clarify whether major architectural modifications, licensing upgrades, or infrastructure scale-ups mandated by regulators will be treated as formal change requests with commercial consideration.	No Change
165	49	Facility Management Service	Since Bank has asked for 9 FM resources, request confirmation whether separate commercial line items should be provided for FM resources.	Change,Please refer corrigendum
166	49	7.18 / Facility Management Onsite Resource Mandate	The RFP specifies 24x7 onsite facility management resources. Please clarify whether a hybrid support model (onsite + remote) is acceptable, especially during force majeure situations such as pandemics or access restrictions.	No Change
167	50	7.18 / Facility Management-FM Penalty Duplication	The RFP defines penalties for both SLA breaches and non-availability of FM resources. Please confirm whether such penalties are cumulative or whether an overall cap will apply to avoid double penalization for a single event.	No Change

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168	51	point 8 of 7.18.2 Monitoring and Management Service Level Management, Service reporting- The successful bidder must maintain the service levels as per the RFP and provide a periodic report to the Bank assessing performance under the scope of RFP against the Service Levels.	In this regard, kindly clarify whether: The Bank will provide its own Service Management / ITSM tool for logging and tracking incidents and service requests, or The bidder is expected to utilize its own service management platform/tool for incident management, service request handling, and SLA reporting. Further, if the bidder's tool is to be used, please confirm any integration requirements, reporting formats, and access/visibility expectations for the Bank.	No Change. Details will be shared with successful bidder.

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169	52	Clause no. 15. Compliance and assurance Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to Quarterly VAPT requirement	With reference to the clause on compliance with the Bank's Information Security policies, including adherence to Minimum Baseline Security Requirements and Quarterly VAPT, kindly clarify the scope of the VAPT requirement: Whether the Bank expects Infrastructure VAPT (covering network, servers, and hosting environment), or Application VAPT (covering web/mobile applications and APIs). Further, we would like to highlight that Application VAPT on a quarterly basis may not be feasible or aligned with standard industry practices, due to the following reasons: Application VAPT is typically conducted post major releases or significant code changes, as vulnerabilities are introduced primarily during development cycles. Frequent full-scope application VAPT (quarterly) may lead to redundant assessments without meaningful changes in the application, resulting in limited value. It involves extensive effort, cost, and coordination, including remediation cycles, re-testing, and certification.	No Change
170	52	Clause no. 15. Compliance and assurance Closing audit observations for compliance to various secure code review audit, App-sec audit, configuration audit, VA audit or any	Please confirm the timelines to fix the issues	No Change . Timelines will be shared with successful bidder.

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		other Audit requirement raised by TRAI, RBI within the timeline given.		
171	52	Clause no. 15. Compliance and assurance For all existing applications, Bidder shall submit Data Dictionary (wherever feasible) as a part of System documentations	What is expected from Data Dictionary. Please clarify	No Change . Details will be shared with successful bidder.
172	53	7.18.4 Change Management and Configuration Management : he successful bidder must ensure that all supplied & installed infrastructure & solutions related changes are properly updated and recorded with version controlling and to have consistent setup all the sites (DC& DR).	Kindly confirm Who will provide the change management tool. Whether it is under Bidder's scope or Bank will provide the same.	No Change .
173	54	7.18.5 Incident Management	Please allow deviation due to uncontrollable factors which are outside the purview of bidder. Ex. Govt. / Statutory / telecom operator related / user related etc.	No Change
174	56	Clause no. 7.19.2 Disaster Recovery Plan (DRP) Recovery Point Objective (RPO) and	Value needed for Recovery Point Objective (RPO) and Recovery Time Objective (RTO) as per Bank's policy. Please share the Bank's policy for RTO and RPO.	No Change . RPO and RTO will be

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		Recovery TimeObjective (RTO) as per Bank's policy.		shared with successful bidder.
175	56	Data Storage & Archival : 7.20 Detailed Solution requirements	As Bank requires long-term data/log retention, kindly confirm storage responsibility (Bank vs Bidder) and whether additional storage cost will be reimbursed.	No Change
176	56	Data Migration	Kindly confirm that complete support will be provided by existing vendor for data migration and any dependency delays will not be attributable to new bidder.	No Change
177	59	Clause 7.23 Source Code : The Bank shall have right to audit of the complete solution proposed by the bidder, and also inspection by the regulators of the country. The Bank shall also have the right to conduct source code audit by third party auditor.	In this regard we would like to confirm that we can provide the Source code Review Report. However, we will not share the Source code with the Bank.	No Change. Be guided by clause 7.23 page 59
178	60	7.24 Mandatory Training/ Knowledge Transfer	We understand that with respect to SMS services/telecom service the clause shall not be applicable.	No Change
179	61	10. Deliverables and Project Timelines	1. Request the customer to clarify the scope of Audit. 2. Further, for the sake of clarity the scope of audit shall be limited to the invoices, payment receipts and records submitted along with the proposal , inspection of sites etc and shall not include any cost break up or documents outside the ambit of the scope of this RFP .	No Change, Details will be shared with successful bidder .
180	61	10. Deliverables and Project Timelines	Please allow deviation due to external uncontrollable factors which are outside the purview of bidder.	No Change

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181	64	11. Liquidated damages & Penalty	LD of 1 % of delay per week until actual delivery or performance is too huge. Kindly make the LD to 0.5% of the total contract value for the contract term. Uncontrollable factors for delivery failure to be carved out.	No Change
182	64	11 / Liquidated Damages-LD Cap Confirmation	Multiple penalty and liquidated damage clauses are defined across the RFP. Please confirm that total liquidated damages under the contract, irrespective of the nature of default, will not exceed 10% of the Total Contract Value.	No Change
183	64	Section 11-Liquidated Damages for Delay	Kindly clarify that LD shall apply only for delays attributable solely to the bidder, excluding delays caused by Bank dependencies, approvals, third-party telecom operators, statutory/regulatory authorities, or force majeure events.	No Change
184	66	13. Monitoring & Audit	We understand that clause shall not be applicable for SMS services. Considering that for SMS services, we will not have access to any software, systems of the customer. Please confirm.	No Change
185	69	Section 18.2	Technical Evaluation — Middleware Scoring Weightage :Will the Bank consider increasing the weightage of the middleware demonstration to at least 20 marks— and separately, introduce middleware-specific experience (customer references, site visits, or experience letters from banks where the proposed middleware is live in production) as a mandatory eligibility criterion	No Change

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186	69	Section 18.2	Require the middleware to be production-ready — not a promise. The proposed middleware must already be live at a minimum of two Scheduled Commercial Banks in India, processing real transaction volumes with all the features stated in the RFP. A platform that is proposed to be built or customised after contract award is not a middleware — it is a commitment. The Bank deserves a proven engine, not a blueprint	No Change, Kindly be guided by Annexure-13
187	69	Section 18.2	Conduct a structured, scripted demonstration - Require bidders to provide a fullfledged demonstration of all the specifications of the RFP in a live demo and not wire frames and scope documents. Any capability not demonstrated live should be scored as not available.	No Change
188	69	18.2 Technical Evaluation Criteria 1. Presentation on the proposed solution by the Bidder - 10 Marks	We do not have to submit any document in bid set for compliance, bidders will be called for presentation round during evaluation phase. Please confirm on this understanding.	No Change
189	70	Technical Evaluation Criteria, Sr. No. 5: Data Center certification of the Bidder	We will submit Tier III certificate for DC of our subsidiary company on whose Data Centre we will be hosting this service. Request Bank to confirm the same.	No Change
190	70	Technical Evaluation Criteria, Sr. No. 8: Experience in handling per day SMS	We understand that we need to submit self- declaration for this clause as we ourselves are telecom service provider. Request Bank to confirm the same.	No Change

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		volume as a single entity/ service provider. (Need to submit certificate received from client)		
191	70	General Clarifications	5. Please confirm whether the TRAI sender ID is exempted. 6. We understand that the tender fee and EMD are exempted for MSME vendors in this tender. Could you please confirm this understanding is correct? (Copy Attached)	No Change, Please be guided by TRAI and GEM guidelines
192	70	18.2 Technical Evaluation Criteria 5. Data Center certification of the Bidder Tier IV-10 Marks	Tier IV Data Centres are not required for compliance to RFP requirement, there are very few live Tier-IV Data Centres. Tier-III fulfils the requirements, please allow deviation. Kindly give 10 Marks on Tier III Data Centres.	No Change
193	70	18.2 Technical Evaluation Criteria 6. DLT (Need to submit registration certificate)	As there is no separate DLT registration certificate, we need to submit Telemarketer Registration certificate for compliance, please confirm.	No Change
194	70	18.2 Technical Evaluation Criteria 7. Client base (PSU/BFSI/NBFC) (Documentary Proof - Purchase order / agreement copy / customer credentials)	Please modify this clause to Client base (Public Sector / Private Sector Bank) using SMS Middleware Solution of the bidder. (Documentary Proof - Purchase order / agreement copy / customer credentials). It is imperative so that qualified bidders participate in this RFP. Also, this should be inline with the respective clause mentioned in Eligibility section.	No Change

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195	70	18.2 Technical Evaluation Criteria 8.Experience in handling per day SMS volume as a single entity/service provider. (Need to submit certificate received from client)	Experience certificates from multiple clients with total equal to expected per day volume would be accepted, please confirm.	No Change
196	70	18.2 Technical Evaluation Criteria 9. Demonstration of Middleware	We do not have to submit any document in bid set for compliance, bidders will be called for demonstration during evaluation phase. Please confirm on this understanding.	No Change
197	70	Technical evaluation criteria		No Change
198	71	vii. After evaluation of indicative commercial bids, the L1 bidder will be selected using Reverse Auction process as per GeM terms and conditions.	We request the Bank to kindly clarify whether Reverse Auction (RA) shall be conducted for this tender. kindly confirm whether the evaluated L1 after RA will be considered for all line items, and how the split-order logic will be applied post-RA.	No Change, For Reverse Auction kindly refer Point no 18.3(Page 71) For Split Order, Kindly refer point no 7.11(Page 43)
199	74	19. General Terms Fixed Price: The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. No price variation relating to increases in customs duty, excise tax, dollar price	Please allow deviation due to uncontrollable factors which are outside the purview of bidder. Ex. Govt. / Statutory / telecom operator related / user related etc. We will discuss and arrive at revised price mutually.	No Change

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		variation etc. will be permitted. The bidder shall pay any other applicable Taxes being applicable after placement of order.		
200	74	20 / Payment Terms-Invoice Dispute Resolution	Please define the maximum time period within which the Bank must raise invoice disputes. Additionally, confirm whether the undisputed portion of invoices will be released while disputes are under discussion.	No Change
201	75	20. Payment Terms Successful bidder should produce operator validated data every month along with the invoice in below format.	Telecom Operators do not provide customer specific confirmations, please allow deviation to this point.	No Change
202	75	20. Payment Terms Charges shall be fixed for the entire contract period and there will be no escalation due to fluctuation in taxes, foreign currency or change in duty structure or for any other reasons. However, impact of fall in prices, taxes, duties or any other external factors like downward movement of	No escalation in price for entire contract period of 3 years. Kindly allow to revise the price in case of increase in regulatory/statutory charges	No Change

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		foreign exchange rates etc. would be passed on to the Bank suo moto.		
203	75	Report : Successful bidder should produce operator validated data every month along with the invoice in below format.	Need to get the clarity. As traffic is routed across multiple operators, operator-level data validation requires coordination and consolidation, which is time-consuming and may impact billing timelines. Kindly clarify if this report can be submitted on-demand or within a defined TAT, instead of mandatorily submitting it every month along with the invoice.	No Change
204	76	21. Service Level Performance Standards	Requesting below exclusion for performance related penalties: 1. When messages are not delivered due to reasons not attributable to any technical fault/failure on part of the bidder. 2. Following delivery failure cases will be excluded: Inbox full, International Roaming, Mobile Number Backlisted, Mobile Switched off, Out of range, Invalid Mobile Number, user handset issues due to factors which are not under the control of service provider like user network issue, Handset memory-there has been a mobile subscriber equipment error whereas the handset memory has been exceeded, the number flagged as blocklisted in the DND (Do not Disturb) blocklist provided by the operator, network failure; but after atleast 3 re-sent trials, unknown subscriber/subscriber not present in network from last 72 hrs, call barred /SMS services not configured or Recharge not done, the subscriber's mobile service has been suspended by the operator.	No Change
205	76	21. Service Level Performance Standards	Please allow deviation due to uncontrollable factors which are outside the purview of bidder. Ex. Govt. / Statutory / telecom operator related / user related etc.	No Change

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206	76	21.1 Uptime	Penalty on monthly basis is too high, kindly agree for a lower rate and exclude uncontrollable factors from any delay.	No Change
207	76	21. Service Level Performance Standards, 21.1 Uptime Bank expects uptime of 99.99% of the complete solution to be calculated on monthly basis. If the services are found not performing as expected, it can be considered as an unscheduled downtime, i.e. any abnormal failure rate/delay within a timeframe can be considered as downtime.	The RFP includes multiple communication channels under a single contract. Kindly clarify whether SLA measurement and penalty imposition will be service-wise (channel-wise) or on the overall contract value. Specifically, if one service (e.g., E-mail) experiences SLA breach or downtime (e.g., 1%), will the penalty be applied only on the billing value of that specific service, or on the entire monthly invoice value including all services (SMS, WhatsApp, RCS, etc.)? Additionally, confirm whether SLA tracking and penalties will be calculated independently per service/channel.	No Change
208	76	SLA – SMS Delivery	Kindly clarify SLA applicability in case of failure/delay due to telecom operators, DLT platform, or regulatory restrictions, which are beyond bidder control.	No Change
209	76	SLA / Penalty	Request Bank to define an upper cap on total penalties (e.g., % of quarterly billing) to limit financial exposure.	No Change
210	76	21 / SLAMonthly Penalty Ceiling	Please confirm whether the cumulative SLA penalties applicable in a given month are capped at the value of the monthly invoice, to prevent disproportionate financial exposure in high-volume months.	No Change
211	76	Section 21.1 & 21.2- SLA – Uptime & Delivery Penalties	The uptime requirement should be 99% excluding any outages due to planned preventive maintenance. Considering telecom dependency and external routing	No Change

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			factors, kindly clarify whether failures attributable to telecom operators, interconnect issues, or downstream network failures will be excluded from SLA penalty computation.	
212	77	21.2 SMS delivery: Please Note: Failures on account of Hand set related issues at the end user level will not be considered as part of SLA calculation.	Please Note: Failures on account of Hand set related issues, DLT issues and network level errors at the end user level will not be considered as part of SLA calculation.	No Change
213	77	21.2 .2 Penalty on Message Delivery	Penalty on monthly payout is too high, Kindly make it to 0.5 % of the total contract value. Please allow deviation of Uncontrollable factors for delivery failure.	No Change
214	77	21.2.3- Penalty on SMS delivery support issues	Penalty is huge, kindly agree for a lower rate and please exclude uncontrollable factors from any delay.	No Change
215	77	21.2	OTP SMSs Penalty Clause - 100% delivery of OTP is not feasible as it is user depends. Request you, Please revise this clause.	No Change

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216	77	21.2 SMS delivery OTP SMSs = 100% Promotional SMSs 0 - 5 min $\geq$ 98%	In this regard, we would like to highlight that achieving 100% delivery of OTP SMS within 0–10 seconds may not be practically feasible due to dependencies on telecom operators, network conditions, and handset availability. Even large PSU banks typically consider a delivery success rate of around 98% as acceptable. Further, the defined timeline of 0–5 minutes for Promotional SMS, along with an expected delivery rate of $\geq$98%, appears to be stringent considering factors such as network congestion, DLT scrubbing, and operator-level delays, DND etc. Hence, we request you to kindly review and rationalize the delivery timelines and success rate expectations to align with industry standards and practical feasibility. Additionally, we request you to exclude from the delivery percentage calculation those SMS failures that are not attributable to the bidder i.e. handset unavailability, network issues, DND restrictions, etc. as this will be considered beyond the control of the bidder and therefore should be excluded from delivery performance evaluation.	No Change

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217	77	In case an SMS, as categorized in the above table, is delivered beyond the expected time mentioned against that type of SMS then the message will be treated under the undelivered category:	The SMS delivery success mainly depends on the customer contact database, on which the SMS is getting triggered. Apart from Unavailable subscriber or DND or Invalid MobileNo, Delivery failures could be happened due to various other reasons like Operator Barring issue, Inbox Full or Handset error etc, where there is no fault at Service Provider platform. Also after the DLT implementation done at Operator side, the sms might be failed due to various DLT platform errors like Template mismatch, CTA Error, Inactive/Blacklisted Templates etc. On such cases the Service Providers do not have any fault as such. Also retried SMS Delivery attempts in case of non-delivery of the initial SMS delivery, will cause some delay in SMS delivery. So, kindly provide some relaxation in the Penalty clause and also kindly clarify whether those genuine failures would be considered or not, while calculating the Delivery success for penalty calculation.	No Change
218	78	21.3 Penalty for Customization delay	Penalty is huge, Kindly make it to 0.5 % of the total contract value. Please exclude uncontrollable factors.	No Change
219	78	21.4 Penalty for False Reports	Kindly pls consider to levy such penalties only on proven incidents	No Change
220	79	21.5: Penalty from Regulatory Authority	Please note that for SMS services, TSP shall be responsible or answerable to the TRAI directly. Therefore, we understand that the clause shall not be applicable for the SMS service . Please confirm.	No Change
221	79	21.6 Penalty for Statutory, Regulatory & Policy Non-Compliance	1. Please note that any non-compliance with statutory regulation should be adjudicated and proven in the court of law. Therefore, any such clause shall be subject	No Change

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			to the decision of court of law. 2. Further, a pre-determined penalty should not be imposed on the bidder.	
222	79	21.6 Penalty for Statutory, Regulatory & Policy Non-Compliance	Penalty is huge, Kindly make it to 0.5 % of the total contract value. Please exclude uncontrollable factors.	No Change
223	79	Any penalty that bank has to pay on account of ombudsman or TRAI cases for non-delivery of SMS and related services offered by the bidder or delay in delivery of logs or non-delivery of logs, the full penalty amount and any other expenditure to Bank, if any, in this regard will be recovered from bidder.	Kindly reconsider this clause, as SMS Delivery failure may occur due to multiple factors, which are not related with Bidder's fault	No Change
224	79	Section 21.5- Penalty from Regulatory Authority	Kindly clarify that such recovery shall be limited to the extent the penalty is directly attributable to bidder's breach, negligence or non-compliance, and shall exclude penalties arising due to Bank-controlled systems, or incorrect data provided by the Bank.	No Change
225	79	Section- 21.6 - Penalty for Statutory, Regulatory & Policy Non-Compliance	Kindly clarify that penalties for statutory/regulatory non-compliance shall apply only where non-compliance is within bidder's scope and control, and not for Bank policy non-adherence, legacy system issues, or Bank-owned infrastructure limitations.	No Change

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226	80	21.8.1 Liquidated damages for SLA Default	LD is too huge. Kindly make the LD to 0.5% of the total contract value for the contract term. Please exclude uncontrollable factors.	No Change
227	81	21.9 Additional Penalties	We understand that any penalty shall exclude any indirect loss, consequential loss, reputational loss as provided under the Indian Contract Act.	No Change
228	81	22. Privacy Safeguards	With respect to the SMS services the clause shall not be applicable considering that for SMS services bidder does not require any access to IT systems of the customer, software,	No Change
229	81	21.9 Additional Penalties	10% penalty is too high. Kindly limit penalty to 0.5% of the total contract value for the contract term.	No Change
230	81	21.9 / Additional Penalties-Overall Financial Exposure	Please clarify whether the cumulative exposure towards SLA penalties, regulatory penalties, indemnities, and service credits is capped at the total contract value, excluding willful misconduct or fraud.	No Change
231	81	Section 21.9 & Section 24	The requirement to provide services for 6–12 months post termination is noted. Kindly clarify whether such reverse transition support shall be provided on commercially agreed rates, and whether the scope and duration shall be mutually finalized at the time of termination.	No Change
232	82	24 / Reverse Transition-Reverse Transition Commercials	The RFP mandates a 6–12 month reverse transition period upon contract completion or termination. Please clarify whether services rendered during this period will be commercially payable and billed at prevailing contract rates.	No Change
233	83	28. Limitation of Liability	Request modification of the clause as below: 28. Limitation of Liability Successful bidder's aggregate liability under the contract shall be limited to a	No Change

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			maximum of the contract value. For the purpose of this section, the contract value at any given point of time means the aggregate value of the purchase orders placed by the Bank on the Successful bidder that gave rise to the claim, under this Request for Proposal (RFP). This limitation shall not apply to third-party claims arising from: Intellectual Property (IP) Infringement Indemnity: The Successful bidder's liability for any claim for damages arising from infringement or alleged infringement of third-party intellectual property rights for the equipment billed to the customer shall not be subject to the above limitation. Bodily Injury, Death, and Property Damage: The Successful bidder shall be fully liable for any bodily injury (including death) or damage to real property or tangible property caused by the Successful bidder's negligence, fraud, or misrepresentation, or that of its employees, representatives, or subcontractors while at the premise of the customer. Liability for Subcontractor Practices: The Bidder shall be contractually liable for the performance of its subcontractors and must ensure that its subcontractors adhere to the same level of risk management practices as required by the Bank. This includes ensuring that subcontractors meet the agreed-upon standards of performance, compliance, and quality.	
234	83	28. Limitation of Liability	Liability is too high. Kindly reduce the same to one year contract value.	No Change

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235	83	28	The liability cap imposed on bidder is total contract value plus exclusions from various liability aspect. Considering the services being availed are communication channels and are reliant and controlled by 3rd parties, liability cap needs to be limited to 3 months fees or Rs. 5,00,000 whichever is lesser. Additionally, the liability shall not apply under the following circumstances: (a) Without prejudice to any other provisions of the contract/agreement, bidder shall be liable for any indirect, consequential loss or damage or loss of profit, business, revenue, goodwill or anticipated savings arising under the contract/agreement. (b) The services are provided on an "as is" basis. bidder is not responsible in any way for any mobile telecommunications systems or networks, which it does not operate, such as the networks of the telecom operators, internet providers of the Bank, Bank's internal IT systems and processes, or RCS messaging application partner or Meta Platforms systems ("External Service Providers"). Accordingly, bidder is not liable for the acts or omissions of the External Service Providers, including, without limitation, the suspension or termination of Bank's connections and/or contracts with any of their internet provider, or for faults in or failures of the External Service Provider's apparatus, IT infrastructure, or network, nor in general for any other technical reason attributable to their faulty communication systems. (c) bidder shall not be held in breach of its obligations under this Agreement if an email, SMS WhatsApp, RCS, web or app message is not sent due to (a) incorrect Content provided by the Bank; (b) the End User's handset is switched off, (c) the email or SMS inbox is full, (d) mobile number or email id provided is incorrect, (e) the handset of the End User is out of coverage area or does not have internet connectivity to receive messages, or (f) email id or mobile number has been deactivated.	No Change

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236	83	28. Limitation of Liability Successful bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose of this section, the contract value at any given point of time means the aggregate value of the purchase orders placed by the Bank on the Successful bidder that gave rise to the claim, under this Request for Proposal (RFP). This limitation shall not apply to third-party claims arising from: Intellectual Property (IP) Infringement Indemnity: The Successful bidder's liability for any claim for damages arising from infringement or alleged infringement of third-party intellectual property rights shall not be subject to the above limitation. Bodily Injury, Death, and Property Damage: The Successful bidder shall	We request the Bank to make this clause mutual. Further, we request to include the below: <i>In no event shall either party be liable to the other for any indirect, incidental, special, consequential, exemplary or punitive damages including, but not limited to, damages for lost revenue, lost profits, loss of goodwill, loss of data, technology, equipment or types of damages whatsoever, whether or not caused by any acts of omission or commission and regardless whether such party has been informed of the possibility or the likelihood of such damages. Maximum liability of either party be limited to 12 months amount paid to Bidder under the relevant PO giving rise to the liability.</i>	No Change

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		be fully liable for any bodily injury (including death) or damage to real property or tangible property caused by the Successful bidder's negligence, fraud, or misrepresentation, or that of its employees, representatives, or subcontractors. Liability for Subcontractor Practices: The Bidder shall be contractually liable for the performance of its subcontractors and must ensure that its subcontractors adhere to the same level of risk management practices as required by the Bank. This includes ensuring that subcontractors meet the agreed-upon standards of performance, compliance, and quality.		
237	83	Section 28- Limitation of Liability	Kindly confirm that indirect, consequential, punitive and loss of profit damages are excluded from bidder liability, except where expressly mandated under applicable law.	No Change
238	84	32. Subcontractor/ Independent Contractor	Please note that telecom services -SMS services cannot be subcontracted. Therefore, we understand that the clause shall not be applicable for the SMS services.	No Change

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239	84	31. Insurance The insurance shall be obtained by the Bidder, naming Central Bank of India as the beneficiary, for an amount equal to 100% of the invoiced value of the goods on an "all risks" basis, covering risks such as damage, theft, fire, or natural disasters.	Please allow deviation as we providing service and shall comply to defined SLAs.	No Change
240	84	32. Subcontractor/ Independent Contractor	Please confirm whether sub-contracting is allowed or not.	No Change. Please refer page 84 point no 32
241	85	33. Intellectual Property Rights	Please note that for telecom services-SMS services there is no involvement of IPR. Therefore, we understand that the clause shall not be applicable.	No Change
242	85	33. Intellectual Property Rights	Please note ownership of pre-existing IP remains with bidder. However, Bank will get only usage rights. Please confirm.	No Change

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243	85	33	following to form part of the clause: (a) The software platform and API links along with its variations, modifications, customizations (including their inherent intellectual property rights) provided to the Bank for the purpose of providing the Services will at all times be the property of bidder, and the Bank is not entitled to at any time to claim ownership of the same. Further, the Software Solution provided is only for the purpose of the Services to be provided and is a limited, non-exclusive, non-transferable, royalty free, license given to the Bank for the use of sending messages, the use of which shall immediately cease upon expiry or termination of this Agreement. (b) The Bank will not in any manner try and make any alterations and changes to the Software Solution or introduce any virus, malware, trojan horse, etc. (c) The Bank hereby consents that, upon execution of this Agreement, bidder may publish on its website and marketing tools and platforms, such as LinkedIn account, etc, that the Bank has been on-boarding as bidder's customer, for bidder's marketing and PR exercise. For the purpose of the marketing activity, bidder will use the Bank's logos and brand name for such publication. Additionally, bidder and the Bank agree to jointly work in creating and publishing success stories, case-studies, interviews, testimonials, reviews, referrals which can be used for by bidder for its PR purposes. Page 86- Point 35- Info sec team to check Page 87- Point 36- By virtue of providing services to CBI, if any RBI regulations get applicable to bidder (since bidder is not a regulated entity), CBI has to inform bidder in advance and the parties will discuss the requirements and sign an addendum for the regulatory requirements as mutually agreed.	No Change

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244	86	35. Adherence to Cyber Security Policy	Please note that for SMS services the clause shall not be applicable as SMS services are purely telecom services and not IT services.	No Change
245	87	36. Statutory and Regulatory Requirements	Please note that with respect to the SMS services, RBI related guidelines, warranty/AMC related clauses shall not be applicable considering that there will not be any involvement of equipment for providing SMS services.	No Change
246	87	39. Inspection, Review, Auditing, and Monitoring	For the sake of clarity the scope of audit shall be limited to the invoices, payment receipts and records submitted along with the proposal , inspection of sites etc and shall not include any cost break up or documents outside the ambit of the scope of this RFP .	No Change
247	87	39. Inspection, Review, Auditing, and Monitoring	Kindly provide provision for 15 business days notice prior such audit. Also, Audits will be limited to once per year, unless regulatory requirement and during business hours only.	No Change

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248	87	38. Escrow Arrangements The Bidder shall either provide the source code of middleware solution along with the necessary documentation or arrange to keep the source code under an escrow arrangement on mutually agreed terms and conditions.	With reference to the clause on source code handover and escrow arrangement, we understand that the objective is to ensure business continuity and uninterrupted support for the Bank. In this regard, we would like to propose and clarify that: In case of any service breach, SLA deviation, or contractual non-compliance, the same will be fully managed and rectified by the Bidder in accordance with agreed support and penalty terms. Such events should not trigger the release of source code, as the Bidder remains operational and responsible for service delivery. The release of source code from escrow should be restricted only to extreme and predefined conditions, such as: 1. Bidder becoming insolvent / going out of business 2. Permanent inability to provide support and maintenance services 3. Any other mutually agreed force majeure or exit scenario impacting long-term service continuity	No Change
249	87	38. Escrow Arrangements	We request the Bank to kindly clarify relating to escrow arrangement/source code if required, shall be undertaken only under controlled access and subject to appropriate confidentiality / NDA protections, without granting unrestricted access, copying rights, or ownership transfer of the Bidder's proprietary platform or third-party licensed software.	No Change

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250	89	40. Order Cancellation	1. In case of breach of the terms and conditions request the customer to provide 30 days cure period to rectify such breach. 2. We understand that failure to complete the assignment as per the timeline shall be due to reasons attributable to the bidder alone and not otherwise and subject to customer fulfilling all the customer dependencies. 3. Please note that as the services are SLA driven we understand that the same shall be considered under this clause. Considering that the term satisfactory is too broad and subjective. 4. In case the customer invokes the risk purchase clause the price shall be arrived through a competitive bidding process and not otherwise. 5. Please note that any damages cannot be pre-determined by the customer the same needs to be adjudicated by the court of law.	No Change
251	89	39.1 Monitoring and Assessment: Compliance with Information Security best practices shall be continuously monitored and assessed through periodic Information Security audits performed by or on behalf of the Bank, and by the Reserve Bank of India (RBI).	In this regard, we would like to confirm that the Confidential data may not be shared but can be shown to the bank's auditor during the audit.	No Change

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252	89	40	Order Cancellation We request the Bank to: 1) Provide a cure period so that Bidder can fix any issues. 2) Use Liquidated Damages as the sole remedy for any performance related issue.	No Change
253	89	Section 40- Order Cancellation	Kindly clarify whether blacklisting/debarment actions shall be undertaken only after due process, including issuance of a show-cause notice and reasonable opportunity to be heard, in line with Government of India procurement guidelines.	No Change
254	90	41. Indemnity 41.1 General Indemnity	Request the customer to modify the clause as below: 41.1 General Indemnity i. The Bidder shall indemnify, defend, and hold harmless the Bank, its employees, personnel, officers, directors, agents, and representatives from and against any and third party all losses, liabilities, claims, actions, damages, costs, and expenses (including legal fees) arising directly or indirectly from or in any way related to any of the following: a. The Bank's authorized or bona fide use of the Deliverables and/or Services provided by the Bidder under this RFP, or any terms and conditions stipulated in the SLA (Service Level Agreement) or Purchase Order (PO). b. Any act, omission, or failure by the Bidder, its employees, agents, or subcontractors in the performance of the Bidder's obligations under this RFP, SLA, or PO which results in death or personal injury.	No Change

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			c. Any claims made by employees, agents, or subcontractors of the Bidder against the Bank who are permanently deployed on the premise of the customer. d. Any breach of any term or condition of this RFP or any representation, warranty, or assurance made by the Bidder under this RFP, SLA, or PO. e. Any claims arising out of the Deliverables or Services infringing any patents, trademarks, copyrights, or other intellectual property rights with respect to any equipment billed/invoiced to the customer f. Any breach of the confidentiality obligations by the Bidder under this RFP, SLA, or PO. g. Any negligence, gross misconduct, or failure to exercise reasonable care by the Bidder or its employees, agents, or subcontractors which is proven in the court of law	
255	90	41. Indemnity	Kindly restrict indemnity provision for third party IPR infringement claims, statutory claims and claims arising out of gross negligence. Also, kindly agree to include Customer Indemnity for content infringement claims and regulatory violations caused by Bank instructions. Further, the indemnity should be subject to the agreed limitation of liability.	No Change
256	90	41	The Bank also needs to indemnify bidder for any third party claims due to the actions of the Bank while procuring the services, including but not limited to claims from regulatory claims from TRAI, RCS and WhatsApp owner, or claims arising due to misuse of any of the software licensed to the Bank.	No Change

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257	90	41	41. Indemnity We propose the following clause to replace the current clause "NOTWITHSTANDING ANY OTHER PROVISION HEREOF, NEITHER PARTY SHALL BE LIABLE FOR (A) ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES OR (B) ANY DAMAGES FOR LOST PROFITS, LOST REVENUES, LOSS OF GOODWILL, LOSS OF ANTICIPATED SAVINGS, LOSS OF CUSTOMERS, LOSS OF DATA, INTERFERENCE WITH BUSINESS OR COST OF PURCHASING REPLACEMENT SERVICES, ARISING OUT OF THE PERFORMANCE OR FAILURE TO PERFORM UNDER THIS AGREEMENT, WHETHER OR NOT CAUSED BY THE ACTS OR OMISSIONS OR NEGLIGENCE (INCLUDING GROSS NEGLIGENCE OR WILLFUL MISCONDUCT) OF ITS EMPLOYEES OR AGENTS, AND REGARDLESS OF WHETHER SUCH PARTY HAS BEEN INFORMED OF THE POSSIBILITY OR LIKELIHOOD OF SUCH DAMAGES. IN NO EVENT BIDDER SHALL BE LIABLE IN AN AMOUNT THAT EXCEEDS, IN THE AGGREGATE FOR ALL SUCH LIABILITIES, THE MOST RECENT TWELVE (12) MONTHS OF CHARGES COLLECTED BY BIDDER FROM THE CUSTOMER PURSUANT TO THE APPLICABLE PURCHASE ORDER GIVING RISE TO THE LIABILITY. "	No Change
258	90	Section 41- Indemnity	The indemnity obligations are broad and uncapped in certain cases. Kindly clarify whether indemnity (other than for fraud and willful misconduct) shall be subject to the overall limitation of liability specified in Clause 28 of the RFP.	No Change

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259	91	41.2 Patent, Copyright, Trademark, and Intellectual Property Infringement	Please note that for SMS services, there is no IPR involved as such. Therefore, we understand that the clause shall not be applicable.	No Change
260	92	43. Information Ownership	Please note that for SMS services we do not require any information mentioned under this clause for SMS services. Therefore, the scope shall be restricted to the scope of service.	No Change
261	93	44. Exit Option	1. We understand that any delay in providing the services shall be solely attributable to the bidder and not otherwise. Further, the all the customer dependencies are met. 2. Please note that the term serious discrepancies is too broad and subjective, as the services are SLA based we understand that the same shall be considered. 3. Request deletion of clause vii. 4. Please note that there cannot be any pre-determined damages. The same should be adjudicated by a court of law.	No Change
262	93	45. Confidentiality	Please note that for SMS services we do not require any Confidential Information of the bank. Request the customer to construe the clause accordingly.	No Change
263	94	45.3	The NDA obligation in one place it states it will survive for 3 years and in another place it states till it becomes public. It has to be limited to maximum 3 years and not open ended for "till it becomes public".	No Change
264	96	46. Force Majeure	Please include Pandemics in the clause. Kindly mention that the payments for the services rendered shall also be paid with immediate effect if this clause is invoked.	No Change
265	97	49. Data Localization	Kindly clarify the applicable data retention period and allocation of responsibilities in case of data breaches.	No Change

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266	97		notice section under arbitration provides for facsimile, which is obsolete, it should be replaced with email notice.	No Change
267	98	54. Termination	1. Please note that any damage, cost and expense in case of termination should be determined by the court of law. 2. In case of breach of terms and conditions request the customer to provide 30 days notice period to rectify such breach. 3. Please note that in case if violation of law, we understand that such violation shall attract termination only in case such violation materially impact the services provided to the bank. 4. In case of failure to meet the timeline, we understand that such failure shall be solely attributable to the bidder and not otherwise. Further, all the customer dependencies being met. As the services are based on SLA, we understand that the same shall be considered.	No Change
268	98	54. Termination CBI reserves the right to cancel the work/purchase order or terminate the Service Level Agreement (SLA) by providing 60 (sixty) days' prior written notice	Unilateral clause, kindly make this clause mutual	No Change
269	98	54	bidder should also have the right to exit the contract for breach by Bank, which has not been remedied within 30 days. Additionally: (a) the mobility services provided by bidder are contingent upon the facilities and	No Change

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			business rules of the telecom operators and TRAI. In the event of any change in the terms and conditions or business rules of any of the operators or TRAI that impacts the ability of bidder to provide the mobility services, bidder will notify the Bank immediately of such change in the terms and conditions. Either Party may terminate the mobility services forthwith, without liability, if the Parties are unable to agree to any modified terms and conditions within a period of 15 days, under which bidder will provide the mobility services. The termination of the mobility services will not affect the other Services under the contract, which shall continue to remain in force. (b) The RCS Services provided by bidder are contingent upon the facilities and business rules of the RCS messaging application partner. In the event of any change in the terms and conditions or business rules of any of the messaging application partner that impacts the ability of bidder to provide the Services herein covered under this Agreement, bidder will notify the Bank immediately of such change in the terms and conditions. Either Party may terminate the RCS services under this Agreement forthwith, without liability, if the Parties are unable to agree to any modified terms and conditions within a period of 15 days, under which bidder will provide the RCS services. The termination of the RCS services will not affect the other Services under this Agreement, which shall continue to remain in force. (c) bidder can terminate this Agreement with 30 (thirty) days written notice, without liability, if the agreement with the RCS messaging application partner terminates or the RCS messaging partner discontinues providing RCS services. (d) The WhatsApp services provided by bidder are contingent upon the facilities and business rules of Meta Platforms, as set out under the Meta Agreement. In the event of any change in the terms and conditions or business rules by Meta Platforms under	

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			the Meta Agreement that impacts the ability of bidder to provide the Services herein covered under these Terms, bidder shall notify the Bank of such change in the terms and conditions and such revised terms will apply to the Bank forthwith. Continuance of the usage of the Services by the Bank shall deem to mean acceptance by the Bank of the revised rules and terms. If the Bank fails to comply with the revised rules, bidder reserves the right to terminate the Services forthwith, without liability and any damages or penalty arising on bidder due to non-compliance by the Bank, will be made good by the Bank. (e) The Services will automatically terminate, if Meta Platforms terminates its engagement with bidder. (f) Meta Platform's right to termination and/or suspend the Services (i) Reserved Rights: Notwithstanding anything to the contrary, Meta Platform reserves the right to and without liability, immediately limit, suspend, or terminate the Bank's access to the WhatsApp solution, and/or any or all user data (or any portion thereof), if Meta Platform believes, in its sole discretion, that it is desirable to: (a) protect the integrity, security, or privacy of any Meta Platform products, systems, or data and/or any users, (b) protect any Meta Companies from regulatory, financial, or legal liability and/or to comply with any law, rule or regulation, or (c) prevent or limit risk of harm or damage (including reputational harm or damage) to any Meta Companies and/or any Meta Company products, systems, or data. "Meta Companies" means the companies listed at https://faq.whatsapp.com/481188387305001 (or a successor URL). It is abundantly clarified that bidder shall not be liable to the Bank for any termination or suspension of WhatsApp services by Meta Platform under this clause.	

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			(ii) Suspension and Termination. Meta Platforms may immediately suspend or terminate the Bank's access to the WhatsApp solution, if the Bank is in breach of the terms under these Terms (including the policies to the links stated in these Terms). Upon termination, bidder will promptly delete access of the Bank to the WhatsApp solution and any related software code. It is abundantly clarified that bidder shall not be liable to the Bank for any termination or suspension of WhatsApp services by Meta Platform under this clause	
270	98	54	Termination Bidder proposes the following to be added: (a) Bidder shall have the right to suspend the services if there are any default in payment by Bank. (b) In the event of such termination of this RFP/Agreement by Bank for its convenience, Bank shall pay early termination charges as determined by the Bidder.	No Change
271	99	54.2 Types of Termination	The selected Bidder is required to make considerable investments in execution of the project. As such termination for convenience by the customer will make bidder to suffer significant losses . As such we request to delete termination for convenience by customer	No Change
272	99	54.2.(i)-Termination for Insolvency	Kindly make the termination mutual as we are also entitled for certain rights in the event of insolvency and dissolution.	No Change
273	99	54.2.(ii)-Termination for Default	No exit route for the bidder provided, Kindly consider the clause to be mutual so that we would also have a right to terminate in case of any contractual breach from your side and also kindly allow the bidder to give notice of termination under few	No Change

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			circumstances like bidder ceasing to offer service on account of any statutory requirements	
274	99	54.2.(iii)-Termination Convenience for	Kindly make this clause mutual-No exit route for the bidder provided kindly allow the bidder to give notice of termination under few circumstances like bidder ceasing to offer service on account of any statutory requirements. Also, payment for all services rendered up to the date of termination. Additionally, exit assistance services may be provided on mutually agreed commercial terms.	No Change
275	100	54.4 Right to transfer IT Outsourcing Arrangements	Please note that with respect to the SMS services, the clause shall not be applicable as SMS services cannot be outsourced.	No Change
276	100	Clause no. 55. Remote Access Remote access of any kind will not be allowed outside the Bank's network.	As per the clause stating that "remote access of any kind will not be allowed outside the Bank's network," we understand that external connectivity is restricted. In this context, kindly clarify whether: The Bank expects the complete solution to be deployed within its on-premises network, or The Bank intends to consume services hosted on the bidder's infrastructure (cloud/hosted environment). Further, in case the solution is to be delivered via cloud or externally hosted services, it is requested that the Bank facilitates necessary IP whitelisting, firewall rule configuration, and secure connectivity (e.g., VPN/leased line, if required) to enable seamless and secure communication between the Bank's network and the bidder's environment.	No Change

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277	101	61. Bidder's Liability The Bidder's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidder's liability in case of claims against the Bank resulting from wilful misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights(if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection	There are 2 Limitation of liability clauses, this one and Bidder's liability (mentioned above). Which section will prevail? We request the Bank to make this clause mutual. Further, we request to replace the current clause with the below the below: In no event shall either party be liable to the other for any indirect, incidental, special, consequential, exemplary or punitive damages including, but not limited to, damages for lost revenue, lost profits, loss of goodwill, loss of data, technology, equipment or types of damages whatsoever, whether or not caused by any acts of omission or commission and regardless whether such party has been informed of the possibility or the likelihood of such damages. Maximum liability of either party be limited to 12 months amount paid to Bidder under the relevant PO giving rise to the liability.	No Change

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		with or arising out of this tender and subsequent agreement or services provided. The Bidders should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank. Subject to any law to contrary, and to the maximum extent permitted by law neither party shall be liable to other for any remote and indirect loss or damages arising out of this tender and subsequent agreement or services provided.		
278	102	61. Bidder's Liability	Liability is too high kindly reduce the same to one year contract value.	No Change
279	105	67. Compliance with Laws	Please note that with respect to the SMS services, we shall comply with the applicable laws. However, we do not have personal information of the bank for providing such services, there will not be any personnel involved to provide the SMS services	No Change

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			therefore, we understand the clauses mentioned shall not be applicable for the SMS services.	
280	107	72. Effective access by Bank to all record	We understand that the clause shall not be applicable for SMS services, as the SMS services are not outsourced.	No Change
281	114	114. Annexure 25 - Proposed Team Profile	Kindly clarify that Whether the proposed resources are required to be on the Bidder's payroll at bid stage, or may be deployed post-award / at the time of implementation;	No Change, Please refer page 49 Section 7.18
282	116	WhatsApp / RCS Pricing : 91. Annexure 2	As pricing of WhatsApp and RCS is controlled by OEMs (Meta/Google), request Bank to allow pass-through of pricing changes during contract tenure.	No Change
283	116	Infra & DC/DR / 91. Annexure 2	Kindly confirm whether DC/DR infra (hardware, storage, network) will be provided by Bank or to be procured by bidder. If bidder scope, request separate commercial line item.	No Change
284	117	Cost of Middleware (Hardware, Software, Database, Licence, customization, development, maintenance, integration, compliance, cable, rack, switch etc.) and Facility Management should be included in SMS and related service Charges (As mentioned in above table).	We request the Bank to kindly clarify whether the required hardware / infrastructure / software licenses under this RFP shall be provided by the Bank or are to be arranged by the bidder. In case the same is to be provided by the bidder, kindly confirm whether no separate commercial line item is to be quoted for such hardware / infrastructure / licenses other than the existing line items available in Annexure 2 (BOM). Further, kindly confirm whether the bidder is required to provide only the detailed sizing and component-wise break-up in Annexure 30, while the commercial impact of the same is to be included within the quoted service charges in Annexure 2, without any separate pricing line item.	Clarification. Please refer Corrigendum

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Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
285	120	94. Annexure 5 - Pro-forma for Deed of Indemnity	1. Please note that any environment laws may not be applicable for the SMS services. 2. For SMS services there is no involvement of IPR as such, the clause related to IPR to be construed accordingly.	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
286	120	94. Annexure 5 - Pro-forma for Deed of Indemnity	Request the customer to modify the clause as below: (1) The Indemnifier shall, at all times hereinafter, save and keep harmless and indemnified the BANK, including its respective directors, officers, and employees and keep them indemnified from and against any third part claim, demand, losses, liabilities or reasonable expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all third party suits and other actions that may be instituted taken or preferred against the BANK by whomsoever and all losses, damages, costs, charges and expenses that the BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, notifications guidelines, on account of misconduct, omission and negligence and also from the environmental damages, if any, which may occur during the contract period. (2) The Indemnifier further agrees and undertakes that the Indemnifier shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, notifications, orders framed or issued by any appropriate regulatory authorities.	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
287	120	94. Annexure 5 - Pro-forma for Deed of Indemnity	We need to submit this blank proforma on our letterhead as confirmation of its acceptance. Actual deed shall be executed with the selected vendor. Please confirm on this understanding.	No Change
288	125	97. Annexure 8 - OPERATOR AUTHORISATION FORM	Telecom Operators do not provide such RFP specific documents, please remove this requirement.	No Change
289	125	97. Annexure 8 - OPERATOR AUTHORISATION FORM	Need to get the clarity and this letter needs to get on letterhead ?	No Change
290	126	Annexure 9 - Integrity Pact The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same/exact product/systems or subsystems/services (i.e. same scope, deliverables, timelines, SLAs & pricing terms) at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar	Due to our non-exclusive arrangement, we cannot accept the "Fall Clause" as it stands. We operate under agreements that allow us to set prices mutually with different parties, which may vary from other contractual arrangements.	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
		product/systems or sub systems/services was supplied by the BIDDER/SELLER /CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR /SERVICE PROVIDER to the BUYER, if the contract has already been concluded.		
291	129	98. Annexure 9 - Integrity Pact Section 11- FALL CLAUSE	We suggest that for price fall clause , only comparable contracts may be considered . Comparable contracts shall mean contracts having same volume, scope of services, payment terms and terms and conditions of contract . Further considering the price fall clause in most of the RFPs , differential charging to the organisations under the same tender will have implications and to be avoided . Request to modify the clause appropriately considering these aspects.	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
292	129	Annexure 9 - Integrity Pact Clause 11 of Integrity Pact- The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same/exact product/systems or subsystems/ services (i.e. same scope, deliverables, timelines, SLAs & pricing terms) at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/ services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower	In this regard, we would like to submit that the proposed pricing is based on the volume of procured quantities. Additionally, the final pricing is determined through a reverse auction process and may vary accordingly. Therefore, we kindly request you to consider removing this clause from the Integrity Pact.	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
		price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.		
293	131	99. Annexure 10 - Non-Disclosure Agreement 11. Indemnity	Please note that the sole purpose of an NDA is to protect the Confidential Information which can be done via an injunctive relief. Accordingly indemnity should not form part of an NDA, request deletion of the clause.	No Change
294	131	99. Annexure 10 - Non-Disclosure Agreement	We need to submit this blank format on our letterhead as confirmation of its acceptance. Actual NDA shall be executed with the selected vendor. Please confirm on this understanding.	No Change
295	131	Annexure 10 - Non-Disclosure Agreement	Do we need to give NDA on stamp paper ? If Yes then stamp paper Rs.100 or Rs.500	No Change. The Bidder need to submit NDA on the stamp paper of ₹500 along with bid documents.
296	138	Annexure 13 - Technical & Functional Specifications of Middleware	Please confirm the passing Marks against the same.	No Change, Please refer page no 70.

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
297	146	Submission	Please confirm whether bid submission is Physical or Online (GeM). If physical submission is required, kindly specify the list of documents to be submitted in hard copy.	No Change
298	148	Point 7, Clause 2.1- Eligibility Criteria- The bidder should provide an undertaking that any of its subsidiary, associate, or holding company, or companies having common directors, or companies in the same group of promoters/management, or partnership firms/LLPs having common partners, has not participated in the bid process."	2 bidder comes under same umbrella but we operator independently and we have different server setup, technical, operational processes. So for healthy competition, we would like to suggest to remove the same.	No Change
299	149	Annexure 21- Eligibility Criteria Compliance: Completion certificate and Purchase orders from FIs/ Banks for having Implemented the SMS facility or a certificate from such Clients. (format as per Annexure-32)	We request Bank to also consider email acceptance from customers in lieu of completion certificates as per format Annexure - 32	No Change.Please refer footnote of Annexure 32

Tender Reference Number GEM/2026/B/7372847				
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Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
300	149	Point No. 5/ C Experience & Support Infrastructure/Annexure 21- Eligibility Criteria Compliance	The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each ONE Public Sector /Private Sector Bank in India during the last three years having minimum 1000 branches.	No Change
301	149	5.Experience & Support Infrastructure The Bidder should have provided SMS Services with average 2 Crore SMSs per day in at least each two Public Sector / Private Sector Bank in India during the last three years having minimum 1000 branches	Please consider the PSU experience also.	No Change
302	149	4	The Bidder should also have arrangements for pushing / pulling SMS messages to Overseas telecom-operators/Aggregator to cater to our Non-Resident Customers.	No Change
303	150	Annexure 21- Eligibility Criteria Compliance: The bidder should have valid ISO 9000 certification and valid ISO 27001 series certification for	We request Bank to consider TL 9000 in lieu of ISO 9000 and request Bank to modify the clause as below: "The bidder should have valid TL 9000 / ISO 9000 certification and valid ISO 27001 series certification for information security management or equivalent recognized certification"	No Change

Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
		information security management or equivalent recognized certification		
304	150	Point No. 7/ C Experience & Support Infrastructure/Annexure 21- Eligibility Criteria Compliance	Should have provided multilingual (13 Regional Languages or more other than English) SMS facility in at least one Central/ State Govt./ PSU / public / private commercial sector Banks in India during the last three years.	No Change
305	150	10	We suggest that one client should be working in this domain and proof of the PO/Agreement to be provided by vendor along with the screenshot of the panel where all the solutions under one panel.	No Change
306	153	111. Annexure 22 - Guidelines on banning of business dealing	We need to submit this Annexure on our letterhead as confirmation of its acceptance. Please confirm on this understanding.	No Change

307	153	ADDITIONAL CLAUSES- The following should form part of the contract 1. Responsibilities and Obligations of Bank 1.1 Bank will register itself on the Distributed Ledger Technology (DLT) platform created by telecom operators for enabling them to send SMSes to intended recipients, in accordance with the TRAI Telecom Commercial Communications Customer Preference Regulations 2018 ("TCCCP Regulations"). As part of the registration process, Bank will register itself as the principal entity which is the sender of the SMSes, upload the message template which will be used for the SMSes, the opt-in proof template and the opt-in proofs received from the intended recipients (which opt-in proof will not be older than 6 months and ensure that any given point of time the opt in is not older than 6 months). Bank acknowledges that this is a requirement under the TRAI regulations and agrees that failing to conform to the registration on the DLT platform, no SMS will be sent and bidder will not be held responsible for the same. Bank further agrees and acknowledges that it will register on the DLT platform for each sender ID that it may propose to procure and use for its business requirements under this Agreement. Bank will be liable to pay all penalties that may be imposed by TRAI or the telecom operators, due to any act of the Bank which is in contravention of its registration and submissions on the DLT platform. 1.2 All costs and fees for the DLT registration process, if any, shall be solely borne by the Bank. Further, the Bank shall pay for any additional services that it may procure on the DLT platform, during the registration process, such as, scrubbing. Any such special services will be the responsibility of the telecom operator and bidder will not be responsible for the same. 1.3 Bank agrees that the use of the Services pertaining to the SMSes shall be subject to the applicable TRAI directions, rules and TCCCP Regulations ("TRAI	No Change
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		laws”) and will at all times comply with the applicable TRAI laws. 1.4 Bank shall at all times be responsible for creation of the content/creatives of the emails, SMS, RCS, WhatsApp, web and app messages it proposes to send under this Agreement (“Content”). Bank will at all times be liable for the consequences arising from the Content. The Content of RCS includes but is not limited to text messages, messages on WAP sites websites, RSS feeds, texts, metadata, images, photos, videos, audios, and audio-visuals. 1.5 Bank shall ensure that the Content is not infringing, libellous, defamatory, obscene, pornographic, abusive, harmful, threatening, harassing, stalking, embarrassing tortuous, offensive, hateful, or racially, ethnically or otherwise objectionable, misleading or violating any law or rules laid down by statute or any right of any individual or third party. 1.6 Bank will ensure that it does not use the Services (a) to send unsolicited communications; and/or (b) send such SMSes where the End User might think the sender is actually not the Bank. 1.7 Bank will, no later than 24 hours upon being notified by bidder of any TRAI, telecom operator or RCS service provider complaint, provide such evidence, including opt-in proof of the End User, as the case may be, to close any complaint in bidder’s favour. 1.8 Bank shall: (a) notify bidder immediately of any unauthorized use of any password or user id or any other known or suspected breach of security of the Software Solution panel provided under this Agreement, and (b) report to bidder immediately and use reasonable efforts to stop any unauthorized use of the Services that is known or suspected by Bank or its authorised users.	
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		1.9 Bank shall be solely responsible for the acts and omissions of its authorised users, who is given access by the Bank to the Software Solution. bidder shall not be liable for any loss of data or functionality caused directly or indirectly by the authorised users. 1.10 If Bank uses any third- party technology along with the software provided by bidder, which is not a technology offered by bidder, then bidder will not be responsible for the integration of such third-party technology and neither will it be responsible for the performance of such third-party technology. It is abundantly clarified that if the Services are interrupted or becomes faulty due to the third-party technology, bidder will not be held responsible for the same. Bank will be held responsible for any security breach to bidder's software and panel, due to any third-party technology that the Bank may integrate. 1.11 For the WhatsApp Services, which is a Meta Platform service, the Bank agrees to comply with the terms at Exhibit 1. 2. Purging of Personally Identifiable Information (PII) bidder shall retain usage data and summary of information for billing, audit, service improvements and responding to the Bank's queries. <table> <thead> <tr> <th></th><th>Product</th><th>PII Information Stored</th><th>Retention period</th></tr> </thead> <tbody> <tr> <td>1</td><td>SMS API</td><td>Mobile, message</td><td>6 months + Current month</td></tr> <tr> <td>2</td><td>Email API</td><td>Email address</td><td>3 months + Current month</td></tr> <tr> <td>3</td><td>WhatsApp</td><td>Mobile, message</td><td>3 months + Current month</td></tr> <tr> <td>4</td><td>RCS</td><td>Mobile, message</td><td>3 months + Current month</td></tr> </tbody> </table> Exhibit 1		Product	PII Information Stored	Retention period	1	SMS API	Mobile, message	6 months + Current month	2	Email API	Email address	3 months + Current month	3	WhatsApp	Mobile, message	3 months + Current month	4	RCS	Mobile, message	3 months + Current month	
	Product	PII Information Stored	Retention period																				
1	SMS API	Mobile, message	6 months + Current month																				
2	Email API	Email address	3 months + Current month																				
3	WhatsApp	Mobile, message	3 months + Current month																				
4	RCS	Mobile, message	3 months + Current month																				

			WhatsApp Terms and Conditions The Terms of Use (“Terms”) set out herein shall apply to the WhatsApp services (“Services”) being procured by the Bank under the Principal Agreement. It is understood and acknowledged that the WhatsApp Services, is a solution owned and controlled by Meta Platforms Ireland, formerly known as Facebook Ireland Limited (“Meta Platforms”) and bidder under a partner agreement dated 18 December 2018, which was subsequently amended vide a fresh partner agreement dated 30th January 2024, is authorised to provide the Services on behalf of Meta Platforms (“Meta Agreement”). It is further understood that the Bank has subscribed to the WhatsApp Services, the pricing, payment terms and duration of such service as detailed in this Agreement. If there is any inconsistency between these Terms and the contract/agreement, as to the provisioning of the WhatsApp Services, these Terms shall prevail. 1. DEFINITIONS AND INTERPRETATIONS 1.1 Definitions - o “End User” shall mean such person or entity to whom the WhatsApp messages will be sent by the Bank while using the WhatsApp Services. - o “Parties” shall mean the Bank and bidder (as the license holder), and individually as “Party” where the context so requires. - o “Services” or “WhatsApp messaging service” shall mean the WhatsApp messaging services to be provided under this Agreement. - o “Terms” shall mean the terms and conditions set out herein under this Exhibit 1; 1.2 Capitalised terms used under these Terms, not defined under this Exhibit 1 shall have the meaning ascribed to it under this Agreement.	
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		1.3 The clause headings under these in these Terms are for convenience only and shall not affect its interpretation or construction. 1.4 Under these Terms, the words ‘include’, ‘includes’, ‘including’ and ‘such as’ are to be construed as if they were immediately followed by the words ‘without limitation’. 1.5 As per these Terms, unless the context clearly indicates another intention: § reference to one gender includes a reference to the other gender, § reference to the singular includes the plural and vice versa, § reference to a clause is a reference to a, clause of these Terms and shall form an integral part of these Terms, § reference to a statutory provision shall be construed as meaning and including a reference to that provision as amended or re-enacted or both from time to time and to any subordinate legislation made under the statutory provision, § reference to a document is a reference to that document as from time to time supplemented or varied, § unless otherwise specified, time periods within or following which any payment is to be made or act is to be done shall be calculated by excluding the day on which the period commences and including the day on which the period ends and by extending the period to the following Business Day if the last day of such period is not a Business Day; § any reference to a “person” includes any natural person, partnership, firm, company, governmental authority, joint venture, association or other entity (whether or not having separate legal personality); and § the terms “herein”, “hereof”, “hereunder” and words of similar purport refer to these Terms as a whole. 2. COVENANTS OF THE BANK	
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		2.1 Bank shall at all times be responsible for creation of the content and creatives of the WhatsApp messages it proposes to send as part of the Services (“Content”). Bank will at all times be liable for the consequences arising from the Content. 2.2 Bank shall ensure that the Content is not infringing, libellous, defamatory, obscene, pornographic, abusive, harmful, threatening, harassing, stalking, embarrassing tortuous, offensive, hateful, or racially, ethnically or otherwise objectionable, misleading or violating any law or rules laid down by statute or any right of any individual or third party. 2.3 Bank shall obtain prior permission from its end recipients and keep record of their valid opt-in proofs before starting the process of sending the WhatsApp messages. bidder shall be entitled to reimbursement of all costs and expenses incurred by it to defend any claims or address any complaints made by a recipient, or by Meta Platforms, or any other party or entity, for sending unsolicited WhatsApp messages. 2.4 No resale or transfer. The Bank will not (a) resell the WhatsApp solution or allow third parties to integrate with, access or use the WhatsApp solution, unless otherwise permitted by bidder in writing or (b) use any of the Meta Platforms or WhatsApp names and trademarks in any way (unless permitted under another agreement between the Bank and Meta Platforms) or (c) transfer any of its rights or obligations under these Terms to anyone else without bidder and Meta Platforms’ consent. 2.5 Compliance with law. Bank hereby represents and warrants that its access or use of the WhatsApp solution for business or commercial purposes complies with all applicable laws, rules, and regulations. It further represents that it will restrict access to its Content and apps in accordance with all applicable laws, rules and regulations,	
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			including geo-filtering or age-gating access where required. If Bank is located in a country that is subject to embargo under the laws of the United States (or under similar laws applicable to you) you may not engage in commercial activities on the Meta Platforms Products unless authorised by applicable laws. If the Bank is on the US Treasury Department's list of Specially Designated Nationals (or an equivalent list), the Bank will not be allowed to use Meta Platforms' WhatsApp services. The Bank will also be unable to access or use the WhatsApp solution or any other Meta Platforms products, if the Bank is prohibited from receiving products, services or software under applicable law. 2.6 Data Restrictions. Bank will not use the WhatsApp solution to collect from people, information that: (i) is known or reasonably should be known is from or about children under the age of 13; or (ii) includes health, financial, biometrics or other categories of similarly sensitive information (including any information defined as sensitive under applicable law); except in cases where Bank is sending financial information for the express purpose of effecting a financial transaction between the Bank and its End User. 2.7 Meta hosting terms. The Meta Platforms hosting terms as available at https://www.facebook.com/legal/Meta-Hosting-Terms-Cloud-API, shall apply to the Bank for usage of the WhatsApp services and the Bank agrees to comply with the requirements under the same, as applicable to it 2.8 Meta Policies: The Bank hereby agrees to comply with the following Meta Platform policies, as may be amended by Meta Platforms, from time to time: • https://www.whatsapp.com/legal/business-policy • https://www.whatsapp.com/legal/business-solution-terms/ • https://developers.facebook.com/terms/dfc_platform_terms/	
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		2.9 Bank shall provide its Facebook Business Manager Id and shall approve bidder's account in its FB business manager to enable the WhatsApp Business service. 2.10 If the Bank uses any third- party technology along with the software provided by bidder, then bidder will not be responsible for the integration of such third-party technology and neither will it be responsible for the performance of such third-party technology. Further, the Bank may require to sign such additional documents, as may be prescribed by Meta Platforms for such 3rd party tools and solutions. It is abundantly clarified that if the Services are interrupted or becomes faulty due to the third-party technology, bidder will not be held responsible for the same. Bank will be held responsible for any security breach to bidder's software solution, due to any third-party technology that the Bank may integrate. 3. OTHER COVENANTS 3.1 The Bank acknowledges that the Services are provided on an "as is" basis. bidder is not responsible in any way for the WhatsApp messaging services being provided by Meta Platform, which is directly operated by Meta Platform. 3.2 bidder shall not be held in breach of its obligations under these Terms if a WhatsApp message is not sent due to (a) the receiving handset being switched off, (b) mobile number provided is incorrect, (c) the handset is out of coverage area, (d) the recipient does not have internet connectivity to receive WhatsApp messages, or (e) the mobile number has been deactivated by the Bank or the End User. 3.3 The Services provided by bidder are contingent upon the facilities and business rules of Meta Platforms, as set out under the Meta Agreement. In the event of any change in the terms and conditions or business rules by Meta Platforms under the Meta Agreement that impacts the ability of bidder to provide the Services herein	
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		covered under these Terms, bidder shall notify the Bank of such change in the terms and conditions and such revised terms will apply to the Bank forthwith. Continuance of the usage of the Services by the Bank shall deem to mean acceptance by the Bank of the revised rules and terms. If the Bank fails to comply with the revised rules, bidder reserves the right to terminate the Services forthwith, without liability and any damages or penalty arising on bidder due to non-compliance by the Bank, will be made good by the Bank. 3.4 The Services will automatically terminate, if Meta Platforms terminates its engagement with bidder. 3.5 Meta Platform's right to termination and/or suspend the Services 3.5.1 Reserved Rights: Notwithstanding anything to the contrary, Meta Platform reserves the right to and without liability, immediately limit, suspend, or terminate the Bank's access to the WhatsApp solution, and/or any or all user data (or any portion thereof), if Meta Platform believes, in its sole discretion, that it is desirable to: (a) protect the integrity, security, or privacy of any Meta Platform products, systems, or data and/or any users, (b) protect any Meta Companies from regulatory, financial, or legal liability and/or to comply with any law, rule or regulation, or (c) prevent or limit risk of harm or damage (including reputational harm or damage) to any Meta Companies and/or any Meta Company products, systems, or data. "Meta Companies" means the companies listed at https://faq.whatsapp.com/481188387305001 (or a successor URL). It is abundantly clarified that bidder shall not be liable to the Bank for any termination or suspension of WhatsApp services by Meta Platform under this clause. 3.5.2 Suspension and Termination. Meta Platforms may immediately suspend or terminate the Bank's access to the WhatsApp solution, if the Bank is in breach of the terms under these Terms (including the policies to the links stated in these	
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		Terms). Upon termination, bidder will promptly delete access of the Bank to the WhatsApp solution and any related software code. It is abundantly clarified that bidder shall not be liable to the Bank for any termination or suspension of WhatsApp services by Meta Platform under this clause. 3.6 Upon expiry or termination of the WhatsApp Services for any reason: (i) All WhatsApp services and the license to the same will be discontinued. (ii) All outstanding fees and charges towards the already availed WhatsApp Services will become payable by the Bank within 15 (fifteen) working days from the expiry or termination date of the WhatsApp services. 3.7 It is clarified that where the Agreement expires or is terminated in full, these Terms also terminate alongside, except for the terms which are meant to survive as per point 5.3 below. 4. GENERAL PROVISIONS 4.1 Sharing of Bank Information: (a) Reports: bidder shall be entitled to provide to Meta Platforms, reports related to the Bank's usage of the WhatsApp solution, as may be requested by Meta Platforms from time to time. Where any such information rests with the Bank, the same shall be provided by the Bank to bidder within 15 days of being notified/ informed of the same. (b) Required Information: Bank hereby consents to bidder sharing Bank information or where Bank has the information, the Bank will promptly provide bidder with all information relating to the Bank that is requested by Meta Platforms in connection with a response to or request from local authorities, regulators, or other governmental entities, or as otherwise reasonably required by applicable laws,	
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			regulation, or administrative requirements 4.2 Survival: Point 2-if applicable (to the extent of any penalty imposed by Meta Platforms, post termination/cessation of the WhatsApp Services, for any default or breach by the Bank of any Meta Platforms terms, arising prior to the cessation of the WhatsApp Services), Point 3.6 (post termination obligations), Point 4 (General Provisions) shall survive the tenure, termination or expiration of these Terms, in accordance with applicable laws.	
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Tender Reference Number GEM/2026/B/7372847				
Date of RFP Issue 18/03/2026				
Procurement of SMS (Push and Pull), Virtual Mobile Numbers (VMN), E-mail, Web and App push notifications, RCS (Rich Communication Services), WhatsApp notifications, voice alerts and campaign Services along with middleware services for Central Bank of India				
Sr. No.	Page No#	Point / Section	Query	Bank's Response
308	163	Annexure 25 - Proposed Team Profile	Kindly confirm whether this Annexure is required to be submitted along with the Technical Bid or after the award of work.	No Change. Please refer page 113 point 89. Checklist for Submission
309	166	117	Annexure 28 - Format for Local Content - There are multiple products mentioned in local content and difference products having different local content % (example - For RCS and Whatsapp) . Please confirm can we submit local content certificate % product wise.	No Change
310	166	Annexure 28	Format for Local Content (Please allow to get this certificate by the cost accountant.	No Change
311	173	120. Annexure 31 - Compliance Certificate with respect to RBI's "Master Direction on Outsourcing of Information Technology Services"	Please note that with respect to the SMS services the clause shall not be applicable as SMS services are telecom services and not IT services.	No Change
312	173	120. Annexure 31 - Compliance Certificate with respect to RBI's "Master Direction on Outsourcing of Information Technology Services"	We have not signed any agreement with RBI, it is not applicable for our Industry. Please remove this Annexure or elaborate on the expectation. "Appendix III provides an indicative (but not exhaustive) list of a) Services/ Activities <u>not considered</u> under "Outsourcing of IT Services" for the purpose of this Master Direction". In Appendix III subclause A point iii - <u>SMS gateways (Bulk SMS service providers)</u> is mentioned. Therefore, we fall under the category of Appendix III subclause A point iii for providing SMS Gateways to RE's. Hence Vendor Services are expressly excluded from Outsourcing of IT services, so this direction does not apply to us.	No Change

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Sr. No.	Page No#	Point / Section	Query	Bank's Response
313	174	Annexure 32 "Format for Credential Letter"	We understand the bidder has to submit Annexure 32 "Format for Credential Letter" on bidder's letterhead . Please confirm	Clarification.Please refer Corrigendum.
314	174	121. Annexure 32 "Format for Credential Letter"	Clients share Experience / Credential letters in their prescribed formats as per their policy. Please accept letter in other formats received from clients.	No Change
315	174	Annexure 32 "Format for Credential Letter"	With reference to the "Format for Credential Letter," kindly confirm whether this letter is required to be submitted along with the Technical Bid. Further, we would like to highlight that Public Sector Banks typically follow a longer internal process for issuing such letters, which may not align with the bid submission timelines. Therefore, we request you to kindly consider email confirmation or equivalent documentary evidence in lieu of the credential letter.	No Change. Refer page 174 footnote)

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316	116–117 & 168–169	Annexure 2 – Masked Commercial Bid (BOM), Line Item 16 & Note (i) / Annexure 30 – Infrastructure Sizing Requirement, I. Facility Management	We request the Bank to kindly clarify the commercial linkage between Annexure 30 – Infrastructure Sizing Requirement (Facility Management costing) and Annexure 2 – Masked Commercial Bid (BOM). Whether Annexure 30 FM rates are only reference and not added in TCO? Whether Annexure 30 FM rates total will be included in BOM point no 16? 1000 numbers is mentioned whether 365*3=1095 qty should be 1095. Kindly confirm whether Annexure 30 FM costing is only an indicative / reference schedule and excluded from TCO, or whether the same is required to be commercially mapped to Annexure 2 BOM Line Item No. 16 and included in the final commercial evaluation.” Both annexure will be uploaded on price breakup?	Change, Please refer corrigendum
317	gem	GeM Bid Document — General / Entire Contract Framework: Limitation Of Liability	We would strongly request that the final contract modifies the current clause and besides the limitations provided, we request to include a mutual Limitation of Liability clause providing that: (a) the aggregate liability of Bidder for all claims under the contract, whether in contract, tort, or otherwise, shall not exceed the total fees paid / payable to Bidder in the 12 months preceding the relevant claim; (b) neither party shall be liable for any indirect, consequential, special, or punitive damages; and (c) these limitations shall not apply only in cases of fraud or wilful misconduct.	No Change

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318	gem	GeM Bid Document — General / Entire Contract Framework: (No explicit Data Protection / Confidentiality clause found in the available bid documents)	Given that Bidder will be handling the Bank's customer data, including mobile numbers and financial communication data, in the course of providing SMS and notification services, it is critical that the contract include clear data protection and confidentiality obligations on both parties. We would request that the final contract include: (a) a mutual confidentiality clause protecting both parties' proprietary and customer information; (b) a Data Processing Agreement aligned with applicable Indian data protection law (including the Digital Personal Data Protection Act, 2023); and (c) a clear allocation of liability in case of a data breach, ensuring that Bidder's liability is limited to breaches directly attributable to its own negligence or wilful misconduct and is capped at an agreed amount.	No Change
319	gem	GeM Bid Document — General / Entire Contract Framework: Indemnities	The bid documents, read together, suggest that Bidder could be required to indemnify the Bank for a wide range of events including IPR infringement, malicious code, labour law violations, and breach of contract — without any cap or mutual obligation. We would request that the final contract contain a balanced indemnity clause that: (a) is mutual — i.e., the Bank also indemnifies Bidder for claims arising from the Bank's own acts or omissions; (b) caps Bidder's indemnity obligation at the total contract value paid in the 12 months preceding the claim; (c) excludes liability for indirect or consequential losses; and (d) requires the indemnified party to promptly notify the indemnifying party of any claim and allow it to control the defence of such claim.	No Change

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320	gem	NIT — Notice Inviting Tender: "The Bank is not bound to accept any particular tender received in response to this invitation and reserves the right to reject all tenders and cancel the tendering process at any time without any liability to any party whatsoever."	While we understand that the Bank reserves the right to reject bids, the current language excludes any liability whatsoever even in cases where Bidder has already incurred significant costs in preparing and submitting the bid (e.g., cost of preparing technical documents, EMD processing, etc.). We would request that the Bank consider including a provision that, in case of cancellation of the tender after the bid submission deadline, the Bank will promptly refund the EMD and reimburse reasonable and documented bid preparation costs incurred by the bidder.	No Change
321	gem	GeM Bid Document — Bid Details Section: "Arbitration Clause: No. Mediation Clause: No."	We note with concern that the GeM Bid Details expressly state that there is no arbitration clause and no mediation clause in this contract. This means that in case of any dispute between the Bank and Bidder, the only recourse available would be through ordinary civil courts, which can be time-consuming and costly. We would respectfully request that the Bank consider including an arbitration clause in the final contract, providing for resolution of disputes through a neutral arbitral tribunal under the Arbitration and Conciliation Act, 1996. Alternatively, we request that a tiered dispute resolution mechanism — escalation → mediation → arbitration — be introduced for the benefit of both parties.	No Change
322	gem	GeM Bid Document — Bid Details Section: "Contract Period: 3 Year(s)"	The RFP specifies a contract period of 3 years, but is silent on the conditions, notice period, and consequences of early termination — whether by the Bank or by Bidder. We would request that the final contract clearly specify: (a) the minimum notice period required for termination (e.g., 90 days); (b) the payment obligations of the Bank for services already rendered if the contract is terminated early; and (c) the circumstances under which either party may terminate without penalty — including events outside either party's control (force majeure).	No Change

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323	gem	GeM Bid Document — Buyer Added Bid Specific Terms & Conditions, Clause 1: "The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration."	This clause gives the Bank the right to change the contract quantity or duration by up to 25% without Bidder's consent, while Bidder is bound to accept such changes. We would respectfully request that any increase in scope or duration beyond the originally agreed terms should be subject to mutual written agreement, including a corresponding revision in the applicable commercial terms and pricing. We also request that a minimum notice period (e.g., 30 days) be provided before any such variation is effected, so that Bidder can make the necessary operational arrangements without disruption.	No Change
324	gem	GeM Bid Document — Buyer Added Bid Specific Terms & Conditions, Clause 3: "The firm will be considered to be in breach of the procurement contract, in case physical damage, loss of information or infringements related to copyright and Intellectual Property Right (IPRs) are caused due to activation of any such malicious code in embedded software."	We appreciate the Bank's concern regarding cybersecurity. However, the current clause appears to make Bidder liable for any breach related to malicious code without limiting the scope or quantum of such liability. We would kindly request that this clause be amended to clarify: (a) that liability shall arise only if the malicious code was knowingly introduced or resulted from gross negligence on Bidder's part; (b) that Bidder's liability shall be capped at the total value of the contract; and (c) that Bidder shall not be held liable for vulnerabilities arising from the Bank's own systems, infrastructure, or third-party integrations.	No Change

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325	gem	GeM Bid Document — Buyer Added Bid Specific Terms & Conditions, Clause 2: "Buyer Organization specific Integrity Pact shall have to be complied by all bidders. Bidders shall have to upload scanned copy of signed integrity pact..."	We understand the importance of the Integrity Pact in government procurement. However, the current clause does not specify the consequences or penalties for alleged violations of the Integrity Pact. We would request that the Bank clarify: (a) the process for investigation in case of an alleged breach; (b) Bidder's right to be heard (natural justice / due process) before any adverse action is taken; and (c) the specific penalties applicable, so that Bidder is not exposed to open-ended or disproportionate liability under this clause.	No Change
326	gem	GeM Bid Document — Buyer Added Bid Specific Terms & Conditions, Clause 5 (Assignment / Sub-contracting): "The Seller shall not assign the Contract in whole or part without obtaining the prior written consent of buyer... The Seller shall, notwithstanding the consent and assignment/sub-contract, remain jointly and severally liable and responsible to buyer together with the assignee/sub-contractor..."	While we understand and accept the restriction on assignment without consent, we would like to request a reasonable carve-out for intra-group assignments — i.e., assignments to Bidder's subsidiaries or affiliates — which should be permitted with prior written notice rather than requiring consent. Further, in cases where sub-contracting is approved by the Bank, we would request that Bidder's joint and several liability be limited only to the specific portion of the work sub-contracted, rather than the entire contract, so that Bidder's residual liability is proportionate and fair.	No Change

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327	gem	GeM Bid Document — Labour Laws Compliance: "Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law."	While Bidder is fully committed to compliance with all applicable labour laws, the current clause gives the Bank an open-ended right to take "appropriate action" in case of non-compliance, without defining what such action entails or capping the resultant liability. We would request that the clause be amended to provide: (a) a reasonable cure period (e.g., 30 days) for Bidder to remedy any inadvertent non-compliance before the Bank exercises any right; (b) that liability under this clause shall be limited to instances of material and wilful non-compliance; and (c) that the Bank's remedy shall be proportionate to the nature of the breach rather than constituting a right to terminate the contract outright for minor infractions.	No Change
328	gem	GeM Bid Document — General Terms & Conditions Hierarchy: "However in case if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions."	This clause establishes that the Service Level Agreement (SLA) overrides the General Terms and Conditions (GTC) in case of a conflict, without clearly defining the precedence of all contract documents. In a complex arrangement involving the GeM GTC, the SLA, the RFP, and the final Work Order, it is important to have a clear and agreed order of precedence. We would request that the Bank include a clear "Order of Precedence" clause in the final contract, listing all contract documents in order of priority, so that any conflict or ambiguity can be resolved without dispute.	No Change
329	General	Existing Setup	Kindly confirm whether the Bank is currently using any unified communication platform / middleware acting as a central communication system across channels.	No Change.Details wiil be shared with successful bidder
330	General	Existing Volume	Request Bank to share channel-wise existing and peak volumes (SMS, WhatsApp, RCS, Email, Voice, Push Notifications) for accurate sizing and pricing.	No Change

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331	sow	13. Platform Routing and reliability:Country-Based Routing for International Messages: For messages sent outside India, the platform must support country-specific routing. The middleware should be able to define rules such as using Intelligent routing based upon delivery one vendor for the USA and another for APAC or Europe etc., ensuring better delivery and compliance.	Bank to facilitate the Country based template registrations	No Change
332		Middleware evaluation criteria clarification	The RFP allocates 10 marks for middleware demonstration. Kindly clarify the specific functional and non-functional parameters on which the middleware solution will be evaluated — for example, message throughput (TPS), message deduplication. Will a live load test be part of the demonstration? Intent: To understand how the 10 middleware marks will be assessed so bidders can prepare an appropriate demonstration.	No Change. Refer Page 138 Annexure - 13
333		TPS requirement: sustained vs peak load	The RFP specifies 5,000 TPS (2,500 submission + 2,500 DLR).Please clarify whether this is the sustained throughputrequirement throughout the day, or the peak burst capacity required during high-volume events such as salary credit cycles,festive campaigns, or system-generated bulk alerts. Will themiddleware be tested at 5,000 TPS sustained for a definedduration during technical evaluation? Intent: To correctly size and demonstrate the middleware solution during the evaluation stage.	No Change, Please refer Page 46 Point 7.15

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334		Duplicate message suppression: middleware scope	The RFP requires prevention of duplicate messages when multiple bank systems trigger the same notification within a short time window. Should this deduplication logic be implemented at the middleware layer (centralised, across all source systems) rather than requiring each source application to independently manage it? Will the middleware's deduplication capability be part of the evaluation? Intent: To confirm whether deduplication is a middleware-level scored requirement.	No Change. Refer Page 138 Annexure - 13
335		Middleware sub-vendor eligibility	The RFP requires the prime bidder to be a TRAI-registered RTM or telecom operator. In cases where the prime bidder proposes a specialised middleware technology from a third-party software provider as part of their solution, will the middleware provider need to independently meet any of the eligibility criteria	No Change.
336		Hardware & software supply	Request to Consider the Hardware & Software in Bank's Scope as it will affect the overall SMS costing	No Change
337		General Query	bidder as a telemarketer is already integrated with Middleware provided by bidder for the communication channels. Other vendor APIs are not pre-integrated, neither we know their API format, hence this will be considered as customization on Middleware and accordingly will be charged as customizations charges on per man day basis mentioned in the commercial BOQ, kindly accept the same	No Change
338		Additional Queries	Please confirm whether Consortium is allowed or not.	No Change. Please refer page 16 point 2.1 A.1 Eligibility Criteria Checklist for Submission

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339		MSME Exemption	we request the Bank to kindly clarify whether any exemption / relaxation in EMD / Bid Security is available for Medium Enterprise bidders, and if not, kindly confirm the same explicitly.	No Change, Please refer Gem guidelines and RFP
340		Eligibility Criteria Compliance	The RFP does not explicitly specify whether participation through a Joint Venture (JV) / Consortium is permitted. In view of the multi-channel and large-scale requirements of the project, we request the Bank to kindly allow participation through JV/Consortium. Further, in case JV/Consortium participation is permitted, kindly clarify the following: - Whether financial and technical eligibility criteria (turnover, experience, certifications, infrastructure, etc.) can be considered cumulatively across all JV/Consortium members. - Whether there will be a requirement for a Lead Bidder, and if so, what proportion of eligibility criteria must be met by the Lead vs other members. - Whether roles and responsibilities of each member need to be defined upfront and whether the Lead Bidder will bear sole responsibility towards the Bank. - Any specific documentation requirements such as JV agreement / Memorandum of Understanding (MoU) to be submitted along with the bid. - If contract is placed on a Joint venture bidder, do bidder need to form a company after the placement? In case JV/Consortium participation is not permitted, kindly confirm the same explicitly.	No Change

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341		Subsidiary/Affiliate	Kindly confirm if Bidder along with its affiliate including its subsidiaries can participate and can submit credentials of the parent company. The contracting and invoicing for proposed services/goods specified in this RFP will be managed by bidder or its wholly owned subsidiary.	No Change
342			INTEGRITY PACT Request deletion of the Fall clause since the scope of work, contract term and terms & conditions varies from customer to customer	No Change
343		General	All indemnities under the RFP should be subject to the proposed Limitation of Liability clause	No Change
344		General	In some clauses Bidder is liable for indirect and consequential losses, in some the same is excluded. Please confirm whether the bidder is liable for indirect and consequential damages under the RFP	No Change
345		The Bidder should have a) Capability to handle at least 10 Crore Real Time SMS alerts (Transactional/Promotional) per day for the Bank. b) Capable of sending voice messages (if email ID is not available) or email messages in case of failure in sending SMS message, without any additional charges or set up cost.	can we change it as capability to handle 5 Crore Real Time SMS alerts (Transactional /Promotional) per day for any central Govt/state Govt?	No Change

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