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Consolidated Response to Pre-bid Queries

RFP for Supply, Implementation & Maintenance of Early Warning System (EWS) & Intelligent Transaction Monitoring System

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	14	3.22	Capability to collate, consolidate , transform, enrich, filter, analyse and store structured / semi-structure / un-structured information / data from all available channels i.e. from bank's internal solution like CBS, Credit Risk Rating, EFRM,CLAPS,CLPMS,AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc.	Please name some indicative global external sources	Please be clarified that Bank has given its requirement. It is for the bidder to provide a solution as per Bank's requirement and arrange for external data sources.
2	16	3.22	Under this phase integration with transaction system of the bank shall take place on real time basis. Alerts from EWS system shall be pushed to CBS on the basis of alerts history of customer and risk categorization either accept and/or reject any transaction on real time basis within the transaction time out framework of CBS	Please elaborate on the part "within transaction timeout framework of CBS".	Here it means that any transaction should not get timed out due to integration of EWS, when implemented in real time or near real time scenario.

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			system and provision of manual intervention by bank staff to decide whether transaction can be posted or not.		
3	28	Annexure 1	Implementation Stages: Stage 1- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Domestic- (all branches & offices) including integration with all channels. Stage 2- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Overseas branches Stage 3- Complete implementation of EWS & ITMS in Preventive Mode for the Amalgamated Entity (PNB, OBC & UBI) for both Domestic (all branches & offices) & Overseas branches	1. Please confirm the number of instances of CBS for domestic and international operations. Will a single source of data be made available for the domestic and overseas entities through a data warehouse or similar mechanism? 2. Please confirm the number of instances of CBS for the amalgamated entity. Will a single source of data be made available for the amalgamated entity through a data warehouse or similar mechanism before commencement of Stage 2?	No. of Instances/sources will be multiple. Exact nos. will be shared with the successful bidder only.
4	9	3. SCOPE OF WORK	The EWS solution should have full capability to cover entire loan portfolio i.e. Corporate, SME, Retail and Agriculture Loans irrespective of loan amount and geographic location. The EWS solution shall be implemented at Amalgamated entity (PNB, OBC & UBI) by covering entire branches /Circle offices/Zonal offices/Overseas branches and service provider should be able to deploy requisite resources for the same.	Request the Bank to provide approximate number of accounts and Customers in each segment (Corporate, Agri, Retail etc) that is required to be part of the EWS target customer list, along with growth projections for the next 7 years. This is essential to size the hardware configuration and also to estimate the implementation efforts for EWS solution.	The total no. of account of the amalgamated entity is approx. 90 lacs, out of which Retail is 20%, MSME is 17%, Agriculture is 59% and others is 4%. Expected growth is 15% in portfolio in each year. Any other detail, if required, will be shared with the successful bidder only.
5	10	3.15	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of	The correctness of output data from EWS depends on the input data from bank's internal system and external data sources. Therefore, requesting Bank to delete this clause as EWS solution provider	Please be guided as per the RFP.

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			time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.	cannot be held responsible for the correctness of input data from bank or external data sources. Kindly remove this clause as EWS solution provider are merely technology provider.	
6	49	Annexure 12	<p>44. The solution should support distribution of Reports and Dashboards to iPad and Android devices. The Native App should be freely available for iPad on iTunes App Store and for Android devices on Google Play.</p> <p>46. Reports and Dashboards access on iPad and Android devices should be using a native application which helps leverage most popular gestures and capabilities, including zoom, swipe, etc., to optimize ease of use and user engagement.</p>	This is not a standard EWS feature. As of now, reports generated can be viewed using mobile browsers in iPad. Native App will have security implications as there is a chance of confidential information getting leaked out. Further, when we have 3rd party customer identifiable data as well as bank customer data on mobile app this will lead to huge issues with respect to leakage of confidential information as there will be no control on the mobile environment. This will also have an impact on cost and project timelines. Bank may please reconsider the same.	Please be guided as per the RFP.
7	50	Annexure 12	Usage of Feedback for Other Systems	Kindly elaborate on the nature of data to be shared and the format.	External rating data is to be shared and Data can be shared though direct integration with other internal system of the Bank or in form of excel, word, txt. or any other format as per Bank's requirement.
8	10	3.11	The solution is required to integrated with Bank's CBS, EDW (all output sources), all payment Channels like (Internet Banking, Mobile Banking, UPI, IMPS etc.),	Kindly let us know the nature of data to be obtained from channels like internet and mobile banking. The normal practice is to connect to CBS which would contain information on transactions from all channels.	Details would be shared with the successful bidder.

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9	9	3.3	The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years.	We recommend 500 concurrent users growing at 20 percent per annum as optimum, as 4000 will lead to extreme larger requirements. In our experience, 500 number of concurrent users are sufficient for smooth operation of the solution	Please refer corrigendum 1, Sr.No.1
10	5	General Tender Details	Last Date and Time for Online Submission	Request bank to extend the submission timelines to 10th Feb 2020 considering the exhaustive nature of RFP ,enabling vendor to put together an effective response .	Please be guided as per the RFP and Notice, if any uploaded onto our websites.
11	46	Technical Specifications Line Item #6	Data Integration Capabilities: Third Party Data Sources/Aggregators	GST, Income tax or other revenue authority ,Ø Borrower's Bank account statement with other Banks ,Various defaulter lists and other banks SMA report is non public data and cannot be fetched by data aggregator.Request bank to arrange non public data access their end .	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.
12	28,29	ANNEXURE I TERMS AND CONDITIONS	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Considering the functional and technical requirements of RFP and to ensure quality deliverables. We request the bank to consider these project timelines: - 6-8 months for Phase 1. - 4 Months for Phase 2. - 4 Months for Phase 3.	Please be guided as per the RFP.
13	5	GENERAL TENDER DETAILS	5. Last date and time for Online bid submission (both Technical & Commercial) (Hash submission): 09/01/2020 upto 1600 Hrs	Requesting bank to provide at least 10 working days extension for submission.	Please be guided as per the RFP and Notice, if any, uploaded onto our websites.

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14	8	2. PURPOSE OF THE PROJECT:	The purpose of this RFP is to select a vendor for supply, implementation and maintenance of Early warning signal system including intelligent transaction monitoring system for PNB Domestic, PNB Overseas Branches, and also for the Amalgamated Entity (i.e. entity after amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India.	Is all data (Customer and transition) of PNB's Overseas branches available at the centralized DC in India?	Yes
15	8	2. PURPOSE OF THE PROJECT:	The purpose of this RFP is to select a vendor for supply, implementation and maintenance of Early warning signal system including intelligent transaction monitoring system for PNB Domestic, PNB Overseas Branches, and also for the Amalgamated Entity (i.e. entity after amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India.	Requesting bank to confirm that bank has a single instance of Credit Rating system (PNB Trac), PNB Score, SME Score, CLPMS, EDW, DMS, Treasury, KYC, AML, EFRMS, E-RBIA, TRADE FINANCE/SWIFT CLAPS systems for PNB Domestic, PNB Overseas and Amalgamated Entity. If not kindly provide the instance details.	No. of Instances/sources will be multiple. Exact nos. will be shared with the successful bidder only.
16	8	2. PURPOSE OF THE PROJECT:	The purpose of this RFP is to select a vendor for supply, implementation and maintenance of Early warning signal system including intelligent transaction monitoring system for PNB Domestic, PNB Overseas Branches, and also for the Amalgamated Entity (i.e. entity after amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India.	Is all data (Customer and transition) of PNB's Amalgamated Entity (i.e. entity after amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India.) available at the centralized DC in India?	Initially the data is at multiple centres in India. However after amalgamation, the data may be available at a single location in India.
17	10	3. SCOPE OF WORK:	3.8 Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank.	Requesting bank to arrange for external data sources as per Bank's data updating frequency requirements.	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related

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					to external data sources will be borne by the successful bidder.
18	10	3. SCOPE OF WORK:	3.8 Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank.	Requesting bank to provide the frequency at which the external data has to be refreshed. The cost of external data also depends on the refresh period in terms of Monthly / Quarterly / One Time.	Please be clarified that the external data should be refreshed as and when refreshed by the external agency.
19	11	3.17 Training-	a. Vendor is required to mandatory impart training of atleast 5 days to 100 identified bank personnel, without any extra cost to the Bank, in Bank's premises, after implementation of the solution.	Kindly provide the location of Training?	The location of training will be in metro cities across India.
20	11	3.18 Support including Onsite Technical Support (OTS)-	d. The L2 resources deployed should have requisite knowledge and experience of atleast 3 years required for management and monitoring of the overall operations of Solution.	Requesting bank to accept L2 resources with minimum 1 year experience? Will bank accept an L2 resource who has worked on similar solutions like EFM & AML for mote than 3 years?	Please be guided as per the RFP. The L2 resource deployed should have the required experience of the EWS solution deployed in the Bank.
21	12	3.18 Support including Onsite Technical Support (OTS)-	g. Vendor should support in obtaining the requisite certifications,	Requesting bank to provide more details on what type of support is required for obtaining certification? Also provide details on what type of certificates are we referring here?	This refers to the certification of the solution, if and, as and when required by the Bank.
22	12	3.18 Support including Onsite Technical Support (OTS)-	g. Vendor should support in obtaining the requisite certifications, integration, maintenance, patching, on boarding of merchant/s, compliance, etc.	Requesting bank to provide what type of support is required from the vendor for on boarding of merchants?	Please refer Corrigendum1, Sr. no.6

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23	28	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES		Requesting bank to split the payment terms between Hardware and EWS Software.	Please be guided as per the RFP. The payment is already split between Hardware cost, software cost, implementation charges etc.
24	28	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Complete Installation of all the required hardware & delivery of all software licenses(Complete BOM at DC & DR) Eligible Amount 80% of A+60% of B	Requesting you to modify the clause as " On delivery of the Hardware and including OS, Database and any other license for both DC & DR, including End User License and Software Licenses to 80% of A+ 80% of B	Please be guided as per the RFP.
25	28	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES		Requesting bank to cap the overall penalty to 10% of Total Contract Value.	Please be guided as per the RFP.
26	36	ANNEXURE-III ELIGIBILITY CRITERIA OF THE BIDDER	5. The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India.	Requesting bank to kindly remove this clause as there is already 'Clause 6' asking for implementation experience.	Please be clarified that this clause is for OEM's experience, whereas clause 6 is of bidder's experience. However Please refer Corrigendum 1, Sr.No.2
27	36	ANNEXURE-III ELIGIBILITY CRITERIA OF THE BIDDER	5. The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India. 6. The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these	Requesting bank to change Clause 5 and Clause 6 as follows The proposed solution must have been implemented and currently running successfully in at least 1 PSU Banks/ Private Banks in India. OR The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of	Please be guided as per the RFP and also refer Corrigendum 1, Sr.No.2 & Sr.No.7

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			two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	credit monitoring during last 5 years in at least 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, at least one of these solution should be currently running in a Bank with Loan Portfolio of at least INR 1.5 Lakh Cr.	
28	9	3. SCOPE OF WORK:	3.3 The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC. The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years	Is DR to be sized at 100% capacity of DC?	Yes
29	9	3. SCOPE OF WORK:	3.3 The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC. The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years	Requesting the bank to provide the segregation of users based on Head Office, Regional Offices, Zonal Offices and branches.	Please refer Corrigendum 1, Sr.No.1. Any other detail if required, will be shared with the successful bidder only.
30	9	3. SCOPE OF WORK:	The EWS solution should have full capability to cover entire loan portfolio i.e. Corporate, SME, Retail and Agriculture Loans irrespective of loan amount and geographic location. The EWS solution shall be implemented at Amalgamated entity (PNB, OBC & UBI) by covering entire branches /Circle offices/Zonal offices/Overseas branches and service provider should be able to deploy requisite resources for the same.	Requesting the bank to provide the Total Number of Corporate Customers of PNB & other Amalgamated Entity with exposure greater than 5 crore - Listed Entities of PNB - Unlisted Entities of PNB - Listed Entities of OBC - Unlisted Entities of OBC - Listed Entities of UBI - Unlisted Entities of UBI	The total no. of account of the amalgamated entity is approx. 90 lacs, out of which Retail is 20%, MSME is 17%, Agriculture is 59% and others is 4%. Expected growth is 15% in portfolio in each year.
31				Requesting the bank to provide the Total Number of SME Customers of	Any other detail, if required, will be shared with the successful bidder only.

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				PNB & other Amalgamated Entity with exposure greater than 2 Crore and less than 5 Crore - Listed Entities of PNB - Unlisted Entities of PNB - Listed Entities of OBC - Unlisted Entities of OBC - Listed Entities of UBI - Unlisted Entities of UBI	
32				Requesting the bank to provide the Total Number of SME Customers of PNB & other Amalgamated Entity with exposure less than 2 Crore - Listed Entities of PNB - Unlisted Entities of PNB - Listed Entities of OBC - Unlisted Entities of OBC - Listed Entities of UBI - Unlisted Entities of UBI	Will be shared with the successful bidder only if required.
33				Requesting the bank to provide the estimate of the number of retail customer that are to be monitored under EWS.	Will be shared with the successful bidder only if required.
34				Requesting the bank to provide the estimate of the number of corporate customer that we are looking to monitor under EWS?	Will be shared with the successful bidder only if required.
35				Requesting the bank to provide the estimate of the number of SME customer that we are looking to monitor under EWS?	Will be shared with the successful bidder only if required.
36				Requesting the bank to provide the breakdown of the number of Corporate Customers (Listed / Non-Listed), SME, MSME, Partnership etc.	Will be shared with the successful bidder only if required.

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37				Requesting the bank to provide the profile wise distribution of the corporate borrowers i.e. how many are Public Ltd Cos/Pvt Ltd Cos/Partnerships/Others(NGO etc.).	Will be shared with the successful bidder only if required.
38				Requesting the bank to provide the profile wise distribution of the SME borrowers i.e. how many are Public Ltd Cos/Pvt Ltd Cos/Partnerships/Others(NGO etc.).	Will be shared with the successful bidder only if required.
39				Core Banking System (for current year)	Will be shared with the successful bidder only if required.
				Core Banking System Name, Version and Vendor	Will be shared with the successful bidder only if required.
				Total Number of Corporate Customers of - PNB - OBC - UBI	Will be shared with the successful bidder only if required.
				Total Number of Current Accounts of Corporate Customers of - PNB - OBC - UBI	Will be shared with the successful bidder only if required.
				Total Number of Loan Account / Credit Facilities held by these customers of - PNB - OBC - UBI	Will be shared with the successful bidder only if required.
				Total Number of transactions for Deposits and Credit Accounts in a day, month and year for these customers of	Will be shared with the successful bidder only if required.

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				- PNB - OBC - UBI	
				Total Number of Corporate Customers with exposure greater than 50 crores - PNB - OBC - UBI	Will be shared with the successful bidder only if required.
				Total Number of Loan Account / Credit Facilities held by these customers (as in g)	Will be shared with the successful bidder only if required.
				Year on Year Growth %	Will be shared with the successful bidder only if required.
40			General	Trade Finance (for current year)	Will be shared with the successful bidder only if required.
				Trade Finance System Name and Vendor	Will be shared with the successful bidder only if required.
				Total number of Accounts in Trade Finance System	Will be shared with the successful bidder only if required.
				Total transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all transactions in Trade Finance System	Will be shared with the successful bidder only if required.
				Peak TPS of all transactions in Trade Finance System	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.

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41			General	Treasury (for current year)	Will be shared with the successful bidder only if required.
				Treasury System Name and Vendor	Will be shared with the successful bidder only if required.
				Total number of Account in Treasury	Will be shared with the successful bidder only if required.
				Total transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all transactions in Treasury	Will be shared with the successful bidder only if required.
				Peak TPS of all transactions in Treasury	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.
42			General	LMS (for current year)	Will be shared with the successful bidder only if required.
				LMS Name and Vendor	Will be shared with the successful bidder only if required.
				Total number of Account in LMS	Will be shared with the successful bidder only if required.
				Total transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all transactions in LMS	Will be shared with the successful bidder only if required.

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				Peak TPS of all transactions in LMS	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.
43			General	CAPS (for current year)	Will be shared with the successful bidder only if required.
				CAPS Name and Vendor	Will be shared with the successful bidder only if required.
				Total number of Account in CAPS	Will be shared with the successful bidder only if required.
				Total transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all transactions in CAPS	Will be shared with the successful bidder only if required.
				Peak TPS of all transactions in CAPS	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.
44				SWIFT (for current year)	Will be shared with the successful bidder only if required.
				Total SWIFT transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all SWIFT transactions	Will be shared with the successful bidder only if required.

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				Peak TPS of all SWIFT transactions	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.
45				System X (for current year) (Please replicate this section for all the products / channels in project scope)	Will be shared with the successful bidder only if required.
				System X Name and Vendor	Will be shared with the successful bidder only if required.
				Total number of Account in System X	Will be shared with the successful bidder only if required.
				Total transactions volume per day, month and year	Will be shared with the successful bidder only if required.
				Average TPS of all transactions in System X	Will be shared with the successful bidder only if required.
				Peak TPS of all transactions in System X	Will be shared with the successful bidder only if required.
				Expected YOY growth rate of transactions	Will be shared with the successful bidder only if required.
46	10	3.8	Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank.	Sources for external data are usually subscribed for by the banks. Hence it is recommended for bank to take these subscription and However, EWS solution should integrate and use them for defining early warning indicators	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources

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					will be borne by the successful bidder.
47	10	3.15	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.	Based on the EWS generated alerts, bank's credit monitoring team decide the action to be taken on the borrower. Hence bidder should not be made liable for such decisions	Please be guided as per the RFP.
48	47	6	Data Integration Capabilities: Third Party Data Sources/Aggregators The indicative data sources may include but not limited to:- Market data & financial information including Quarterly result (listed companies) Ø Borrower's Bank account statement with other Banks Ø Ministry of corporate affairs Ø Information available on various news sites Ø Central-KYC and PAN Check Ø External rating agencies Ø Various defaulter lists and other banks SMA report Ø CIR agencies Ø Social media. Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB) Ø SIDBI, Udyami Mitra, ECGC,	Most of the third party data sources mentioned are provided to the banks and financial institutes by the respective aggregators. For e.g. RBI, CEIB, IBA, SEBI these are regulatory agencies hence it is suggested that bank that's the subscription and EWS system should be integrated with the sources to generate early warning indicators	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.

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			<p>UdyogAadhaar, CGTMSE, Customs, DGFT, IBA</p> <p>SEBI</p> <p>Ø RBI,</p> <p>Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>Various courts.</p> <p>Ø GST, Income tax or other revenue authority</p> <p>Ø International Databases: These data points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists.</p> <p>Ø Any other innovative data source which could be suggested by Vendor.</p>		
49	8	Purpose of the project 2	Further it should be capable of reading the transaction system at the time of entering of transaction and throw up alerts to either accept and/or reject any transaction on real time basis/near real time within the transaction time out framework of CBS system.	Accept/Reject of the transaction is usually done by the EFRM system of the bank. EWS system is deployed to monitor the borrowers across different early warning indicators and does not require direct integration with CBS. Accepting/Rejecting CBS trasactions by EWS system will introduce redundancy in the process and can also impact the load on CBS with multiple systems directly integrating with CBS for similar requirement	Please be guided as per Scope of Work: Phase B: Development & implementation of Intelligent transaction monitoring system on real time basis.

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50	9	Scope of Work 3.3	The bidder should size for adequate hardware and related software and the proposed solution should have the functionality to scale both horizontally and vertically	Please provide the following info to arrive at the required hardware sizing - 1) Number of Customers to be monitored for EWS 2) Number of Accounts to be monitored for EWS 3) Number of users with concurrency across following user types - -Number of report users -Number of rule writers -Number of admin users -Number of super users with full investigation and analysis capabilities 4) Number of transactions across the borrower accounts and their related accounts with the bank	The total no. of account of the amalgamated entity is approx. 90 lacs, out of which Retail is 20%, MSME is 17%, Agriculture is 59% and others is 4%. Expected growth is 15% in portfolio in each year. Any other detail, if required, will be shared with the successful bidder only.
51	10	3.8	Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank.	Sources for external data are usually subscribed for by the banks. Hence it is recommended for bank to take these subscription and However, EWS solution should integrate and use them for defining early warning indicators	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.
52	10	3.15	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by	Based on the EWS generated alerts, bank's credit monitoring team decide the action to be taken on the borrower. Hence bidder should not be made liable for such decisions	Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.		
53	47	6	<p>Data Integration Capabilities: Third Party Data Sources/Aggregators</p> <p>The indicative data sources may include but not limited to:-</p> <p>Market data & financial information including Quarterly result (listed companies)</p> <p>Ø Borrower's Bank account statement with other Banks</p> <p>Ø Ministry of corporate affairs</p> <p>Ø Information available on various news sites</p> <p>Ø Central-KYC and PAN Check</p> <p>Ø External rating agencies</p> <p>Ø Various defaulter lists and other banks SMA report</p> <p>Ø CIR agencies</p> <p>Ø Social media.</p> <p>Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)</p> <p>Ø SIDBI, Udyami Mitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA</p> <p>SEBI</p> <p>Ø RBI,</p> <p>Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>Various courts.</p> <p>Ø GST, Income tax or other revenue authority</p> <p>Ø International Databases: These data</p>	<p>Most of the third party data sources mentioned are provided to the banks and financial institutes by the respective aggregators. For e.g. RBI, CEIB, IBA, SEBI these are regulatory agencies hence it is suggested that bank that's the subscription and EWS system should be integrated with the sources to generate early warning indicators</p>	<p>Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.</p>

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists. Ø Any other innovative data source which could be suggested by Vendor.		
54	8	Purpose of the project 2	Further it should be capable of reading the transaction system at the time of entering of transaction and throw up alerts to either accept and/or reject any transaction on real time basis/near real time within the transaction time out framework of CBS system.	Accept/Reject of the transaction is usually done by the EFRM system of the bank. EWS system is deployed to monitor the borrowers across different early warning indicators and does not require direct integration with CBS. Accepting/Rejecting CBS transactions by EWS system will introduce redundancy in the process and can also impact the load on CBS with multiple systems directly integrating with CBS for similar requirement	Please be guided as per Scope of Work: Phase B: Development & implementation of Intelligent transaction monitoring system on real time basis.
55	9	Scope of Work 3.3	The bidder should size for adequate hardware and related software and the proposed solution should have the functionality to scale both horizontally and vertically	Please provide the following info to arrive at the required hardware sizing - 1) Number of Customers to be monitored for EWS 2) Number of Accounts to be monitored for EWS 3) Number of users with concurrency across following user types - -Number of report users -Number of rule writers -Number of admin users -Number of super users with full	The total no. of account of the amalgamated entity is approx. 90 lacs, out of which Retail is 20%, MSME is 17%, Agriculture is 59% and others is 4%. Expected growth is 15% in portfolio in each year. Any other detail, if required, will be shared with the successful bidder only.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				investigation and analysis capabilities 4) Number of transactions across the borrower accounts and their related accounts with the bank	
56	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	Since the Bank is looking for such a critical solution, the criteria should be also apply for OEM. i.e revised clause can be as below: should include BFSI not only in India but global experience as well.	Please refer Corrigendum 1 Sr.No. 7
57	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	Since EWS solutions are very new to the Banking industry, we request Bank to also consider under implementation sites for OEMs. The recommended points as below: The bidder / OEM must have successfully implemented / under implementation transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	Please refer Corrigendum 1 Sr.No. 7

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
58	28	Point 9 - PAYMENT, PENALTY, DELIVERY AND TIMELINES	<p>Payment will be made as per the following schedule: - A-Total Hardware Cost B-Total Software License Cost (including OS, Database etc.) C-Total Software Cost including application software D-Implementation Cost including integration</p> <p>Implementation Stages: Stage 1- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Domestic- (all branches & offices) including integration with all channels. Stage 2- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Overseas branches Stage 3- Complete implementation of EWS & ITMS in Preventive Mode for the Amalgamated Entity (PNB, OBC & UBI) for both Domestic (all branches & offices) & Overseas branches</p>	<p>Since Component "C" (Application Software) will be deployed on the day implementation start. The licenses for the same has to be activated for the application at the onset.We request the Bank to consider the payment for "C" as below: 100% on Purchase order / signing of contract.</p>	Please be guided as per the RFP
59	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	Additional Point	<p>Since its very important initiative for the Bank, we recommend Bank to have world class solution providers for the required solution. We suggest the below clause to be inserted: The proposed solution should be recognised by Analyst, namely should be leader in Chartis reports for Fraud Management</p>	Please be guided as per the RFP
60	9	3.3	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC.	As per industry standard, its recommended to keep HA mode in DC and DR as passive environment. Request bank to reconsider this.	Please be guided as per the RFP
61	9	3.3	The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years.	4000 concurrent users seems very high for EWS environment. Need concurrent users breakup as per their	Please refer corrigendum 1, Sr.No.1

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				roles & functionalities. For example: Report viewers, Investigators, Analytics etc	
62	10	3.7	The Vendor should maintain Uptime of 99.95% of the Solution both at DC & DRS during contract period and the solution should have maximum response time of 3 minutes, once fully automated	For EWS environment, Uptime of 99.95% is not seen across this industry as the solution is ran in batch mode. Request bank of reconsider this.	Please be guided as per the RFP
63	8	Purpose of the project 2	To comply with the guidelines of EASE Agenda / Reserve Bank of India (RBI), PNB wishes to put in place end to end comprehensive Solution for Early Warning Signals (EWS) and Intelligent Transaction Monitoring System to be implemented in Bank	The scope mentioned covers solutions for Early Warning Signals and Intelligent Transaction Monitoring System. While EWS is explained and understood well. Please detail the scope for intelligent transaction monitoring system.	Please be guided as per the RFP
64	Page 36	Annexure III - Eligibility Criteria (Point 3)	Firm should be prime bidder and no consortium is allowed for the solution/ services to be offered	We Request the Bank to Amend the Clause as follows: "The SI and OEM is allowed to Bid for the EWS and Intelligent Transaction Monitoring System"	Please be clarified that one bid should be submitted by a single bidder only. However the bidder can have backend arrangement with other OEM (solution/hardware) However Please refer Point 1 to 3 of notes to Eligibility Criteria (Annexure-III)
65	Page 36	Annexure III - Eligibility Criteria (Point 5)	The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India.	We Request the Bank to Amend the Clause as follows: "The Proposed Solution must haven been Implemented or Under Implementation in at least 1 PSU Bank/Private Bank/Government Financial Institution like NABARD and Other financial Institution"	Please refer Corrigendum 1, Sr.No.2

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
66	Page 36	Annexure III - Eligibility Criteria (Point 6)	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	The bidder must have successfully implemented/under implementation of transactional monitoring solutions like EWS/Intelligent transactional monitoring system/EFRM/AML etc. in the are of credit monitoring during last 5 years in atleast 1 bank (PSU/private bank/BFSI) or Financial institute (NABARD/SIDBI). Solution should be currently running/under implementation in a bank/FI with loam portfolio of atleast INR 1.5 Lakh Cr.	Please refer Corrigendum 1 Sr.No. 7
67	Page 10	Scope of Work (Point 3.15)	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.	We request Bank to remove this clause.	Please be guided as per the RFP
68	9	1. SCOPE OF WORK:	The cost of Oracle Licenses, if required should not be included in the Indicative Commercial bid, as Bank would provide Oracle database license. In case of any other database, the cost should be quoted in the indicative commercial bid. However, the bidder will have to configure and maintain the Database provided by the Bank during the contract period. The bidder should also ensure purging of database on regular basis.	Excluding the cost of Oracle Licenses will be detrimental to those using other database. A Nominal Cost may be decided by the Bank for the Oracle License and added to the total bid amount of those bidders using Oracle. Or cost for other database licenses may be deducted from the total bid amount of other bidders. This will provide a level playing ground for all.	Please refer Corrigendum 1, Sr.No.3

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69	16	<u>List of sample EWS signals</u>	1. Pending litigation against by the borrower at different forums, NCLT, NCLAT, GSTAT, DRT, SARFAESI, Customs Appellate Tribunals etc. along with impact thereof.	Details of SARFAESI action will not be as easily available in any public domain as NCLT DRT etc. Hence this may be deleted.	Please be guided as per the RFP
70	16	Other conditions:	The vendor will provide services for implementation / rolling-out /support / maintenance of proposed Solutions for a minimum period of 7 years (3 years warranty + 4 years AMC/ATS) from installation date with option of further extension of contract for another two terms of 1 year each, at the same rate& same terms & conditions, provided services of the bidder is satisfactory and at Bank's sole discretion	Quotes for AMC/ATS for 4 years is acceptable, but extension of contract for another two terms at same rate & same terms and conditions may be modified to "at the rate to be mutually decided then"	Please be guided as per the RFP
71	5	GENERAL TENDER DETAILS	<p>5. Last date and time for Online bid submission (both Technical & Commercial) (Hash submission) 09/01/2020 upto 1600 Hrs</p> <p>6. Last date and time for Bid Re-Encryption From 09/01/2020 1701Hrs to 10/01/2020 1400 Hrs</p> <p>7. Last date and Time for submission of technical supporting document (Hard Copy) From 09/01/2020 1701Hrs to 10/01/2020 1400 Hrs</p> <p>8. Date and Time of Technical Bid Opening 10/01/2020 at 1600 Hrs</p>	<p>The date and time for submission online, including Re-Encryption gets over only on 10/01/2020 1400 hrs.</p> <p>The Bank expects the bidder to submit the hard copy, after completion of Re-encryption, at New Delhi on the same date and time. 10/01/2020 1400 hrs.</p> <p>This is an impossible task for all bidders outside Delhi.</p> <p>Date for submission of Hard Copy may be modified to 13/01/2020 1400 hrs.</p>	Please be guided as per the RFP.

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72	22	24. EVALUATION AND AWARD CRITERIA First Stage: (Technical Evaluation)	1. After that technical bids will be evaluated based on the eligibility criteria defined in the RFP document. Bids complying with all the eligibility criteria and confirming compliance to all the terms & conditions of RFP document would be further evaluated on technical parameters.	The RFP has fixed Prior Turnover and Prior Experience as eligibility criteria. Technical Bids of MSME units may be evaluated without considering the Prior Turnover and Prior Experience, as required by the MSME Govt Guidelines. In case these bidders meet the technical and functional requirements of the Bank, Turnover and Experience clause may be relaxed to such MSMEs.	Please be clarified that Prior Turnover and Prior Experience as eligibility criteria has been fixed to ascertain whether the bidders meets the quality and technical specifications and has adequate capability to implement such solution in Bank of our size.
73	22	24. EVALUATION AND AWARD CRITERIA First Stage: (Technical Evaluation)	All Bidders will be required to give a Presentation which may include a Demo as well , of their offered solution clearly demonstrating all the technical functionalities and deployment architecture.	We hope that the Bank will seek presentation/demo from all bidders without filtering out MSMEs through Prior Turnover and Prior Experience clause.	Please refer Point 6 of First Stage: (Technical Evaluation) under clause 24. Evaluation and Award Criteria of Instruction to Bidders and be guided accordingly.
74	23	Second Stage: (Commercial Evaluation) 4. Price Variation Factor	The L-1 price and L-1 vendor will be decided on the basis of least total cost of solutions i.e Total of Table A, derived after conducting reverse auction.	Please clarify whether the L-1 price will be decided before or after RA.	Please be guided as per the RFP
75	28	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Deliverables Expected Timelines Eligible Amount Penalty Maximum Penalty Complete Installation of all the required hardware & delivery of all software licenses (Complete BOM at DC & DR) Within 8 weeks from the date of Purchase Order (PO) 80% of A+60% of B 1 % of (A+B) for every week delay 10% of (A+B) Completion of First Stage of Implementation Within 2 months from the date of installation or 4 months from the date of PO 20% of A+ 20% of B + 40% of C+ 20% of D 0.5 % of (B+C+D) for	Stages for implementation may be modified to: Installation of Hardware & software - 12 weeks from PO First Stage - 3 months from date of Installation Second Stage - 3 months from completion of First Stage Third Stage - 3 months from completion of Second Stage	Please be guided as per the RFP.

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			every week delay 10% of (B+C+D)Completion of Second Stage of Implementation Within 2 months from the date of completion ofFirst Stage 20% of B + 20% of C+ 20% of D 0.5 % of (B+C+D) for every week delay 10% of (B+C+D)		
76			<p>Completion of Third Stage of Implementation Within 2 months from the date of completion of Second Stage 20% of C+ 20% of D 0.5 % of (C+D) for every week delay 10% of (C+D)</p> <p>Sign Off of complete solution with all modules/functionalities (UAT) Within 2 months from the date of completion of Third Stage 10% of C+ 20% of D 0.5 % of (C+D) for every week delay 10% of (C+D)</p> <p>After six months of sign-off 10% of C+ 20% of D</p> <p>ATS/AMC On Quarterly basis in arrears</p> <p>OTS (Onsite Technical Support) Cost On Monthly basis in arrears</p> <p>Customization cost, if any Within one month of UAT</p>		Please be guided as per the RFP.

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77	36	ANNEXURE-III ELIGIBILITY CRITERIA OF THE BIDDER 5	The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India.	Relaxation of Prior Experience may be provided to MSME as per Govt. Guidelines. Please refer Manual for Procurement 2017 issued by Ministry of Finance, Department of Expenditure. Link is given here, for ready reference: https://doe.gov.in/sites/default/files/Manual%20for%20Procurement%20of%20Goods%202017_0_0.pdf - A reference may be made to pages 11 to 13 under Chapter 1.	Please be clarified that this requirement has been envisaged for getting clarity whether the OEM is technically capable enough to implement EWS & ITMS in a Bank like ours. Further Please refer Corrigendum 1, Sr.No.2.
78	36	6	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	Implementation of IRAC Norms, SMA, ADF, MIS & RBS System, Basel III, Regulatory MIS and Legal & Recovery may also be considered for past experience in implementation, which involves Transactional Monitoring System and Credit Monitoring.	Please refer Corrigendum 1 Sr.No. 7
79	36	6	Purchase Order along with Email from the client containing all the required information. Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation & Mobile no.	When copy of Purchase Order itself is required to be submitted, email does not have relevance. Please delete this clause.	Please be guided as per the RFP
80	36	8	The bidder should have a minimum turnover of INR 10 crores (Rupees Ten crores) per annum from Its Indian Operations, for the past 3 financial years i.e. 2016-17, 2017-18 & 2018-19	We suggest that the Turnover may be modified to Rs.5 crores, which should be Software License cost only. Otherwise, companies with turnover in hardware supply will be at undue advantage, which may not reflect the	Please refer Corrigendum 1, Sr.No.4

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				quality and quantity of their software solutions. Relaxation of Prior Turnover may be provided to MSME as per Govt. Guidelines. Please refer Manual for Procurement 2017 issued by Ministry of Finance, Department of Expenditure. Link is given here, for ready reference: https://doe.gov.in/sites/default/files/Manual%20for%20Procurement%20of%20Goods%202017_0_0.pdf - A reference may be made to pages 11 to 13 under Chapter 1.	
81	36	9	The bidder should not be involved in any litigation which threatens solvency of company. Certificate is to be provided by the chartered accountant/statutory auditor, as per Annexure- VII	In another part of the RFP, declaration in respect of litigations is asked for. CA certificate may be insisted only in cases where litigations are declared. CAs do not issue any such certificates, unless details of litigations if any are provided to them. When there are no litigations, this does not apply.	Please be guided as per the RFP
82	38	ANNEXURE-IV BIDDER'S INFORMATION	Whether bidder eligible for preference to domestically manufactured electronic products (DMEP) in government procurement vide notification dated 23.12.13 and guideline dated 16.11.15 as amended from time to time and updated in ministries web site – www.deity.gov.in/esdm/pmn as applicable to the Bank.	DMEP in public procurement is covered in the Manual for Procurement referred earlier. In such case, Guidelines on MSMEs may also be considered here.	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
83	38	13	Details of Service Support Center in Delhi/NCR and Mumbai Complete Address: No. of Support Engineers: Contact Person (Name & No.): Email ID:	Support Service is available at both places. An undertaking may be obtained from the bidder to furnish the details such as address, no. of engineers etc. before completion of installation.	Please be guided as per Eligibility Criteria Clause 4. And give details of support center any where in India in Bidder's information (Annexure-IV)
84	43	ANNEXURE-IX TURNOVER CERTIFICATE	To be provided by Statutory Auditor/Chartered Accountant	Audited Financials for last 3 years are required to be submitted. All details required in the certificate are available in the audited financials. As such, additional Turnover Certificate may not be insisted upon from the Auditor/CA.	Please be guided as per the RFP
85	27	Annexure I 2.Duration of Contract	Bank will enter into contract initially for a period of 7 years (3 years warranty plus 4 years ATS/AMC) from the date of installation of all the hardware & software licenses at DC & DR, with option of further extension of contract, for another two terms of 1 year each, at the same rate and same terms & conditions, provided services of the bidder is satisfactory and at Bank's sole discretion. Bank reserves right to cancel the contract at any time in case system/Solution/OTS fails to meet any of the requirements as mentioned in the RFP.	1. Bidders understanding is that bank will provide a notice period of at least 30 days to rectify the issues before canceling the contract. Kindly Confirm 2. Bidders further understand that the the extension beyond 7 years will be on mutually agreed terms and conditions. Kindly Confirm	Please be guided as per the RFP
86	28	Annexure I 5. Not Acceptance/N on Execution of Order	Bank also reserves the right to blacklist/debar the said vendor in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/ debarment.	Request bank to kindly remove the blacklist/debar clause as the same is not acceptable in our system.	Please be guided as per the RFP
87	28	Annexure I 9. Payment, Penalty,	Penalty due to Absence of Onsite Engineer In the absence of the deployed OTS resource, suitable replacement is to be	Bidders understanding is that the total aggregate LD and penalty is capped to maximum 10% of the contract	Please be guided as per the RFP

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		Delivery and Timelines	provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of the Implementation cost, for each day, upto a maximum of 10%. All types of Penalties can be levied simultaneously upto their maximum limit. Maximum deducted penalty of one type will not affect any other type of penalty 100% of any item is the eligible amount after deduction of Penalty , if any.	value. Kindly confirm	
88	28	Annexure I 9. Payment, Penalty, Delivery and Timelines	Bank reserves its right to recover Penalty amounts by any mode such as adjusting from any payments to be made by Bank to the Bidder.	Bidders understanding is that this clause is restricted to this contract only. Kindly confirm	Please be guided as per the RFP
89	28	Annexure I 9. Payment, Penalty, Delivery and Timelines	If at any stage, the delay by the Vendor, downtime of the solution or absence of onsite engineer is such that the Penalty deducted for it reaches its maximum value for that stage, Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the Vendor. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances.	Request bank to kindly remove the blacklist clause as the same is not acceptable in our system.	Please be guided as per the RFP
90	32	Annexure I 19. INDEMNITY	The bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes (except GST) and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under these general conditions or for which the	Request bank to include the following in the Indemnity clause 1. Indemnity to be made mutual. 2. Include exception to indemnity 3. Delete Performance indemnities and limit to third party claims.	Please be guided as per the RFP

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			<p>bidder has assumed responsibilities under the purchase contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase contract and to protect the Bank during the tenure of purchase order. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon.</p> <p>In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the machine supplied by the bidder covered under the purchase contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank, Vendor (successful bidder) will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative.</p>		

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
91	33	Annexure I 20. Termination of Contract	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 30 days, for any valid reason, including but not limited to the following :	Bidders request that the cure period should be at least 30 days after mutual agreement. Bidder also understand that in the situation of termination of the contract, bank will make payment for all the goods and services rendered till date.	Please be guided as per the RFP
92	33	Annexure I 20. Termination of Contract	Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons. In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes	Request bank to kindly remove the blacklist/debar clause as the same is not acceptable in our system.	Please be guided as per the RFP
93	33	Annexure I 23. PATENT RIGHTS	The supplier shall indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India. q The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of	Request bank to please include the below in the Patent Rights clause: Bidder shall not have any liability to the Bank under this Section to the extent that any infringement or claim thereof is attributable to: (1) the combination, operation or use of a Deliverable with equipment or software supplied by the Bank where the Deliverable would not itself be infringing; (2) compliance with	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			<p>the products or any part thereof in India or abroad.</p> <p>q The supplier shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible including all expenses and court and legal fees.</p> <p>q The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.</p> <p>q The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.</p>	<p>designs, specifications or instructions provided by the Bank (3) use of a Deliverable in an application or environment for which it was not designed or contemplated under this Agreement; or (4) modifications of a Deliverable by anyone other than Bidder where the unmodified version of the Deliverable would not have been infringing.</p> <p>Bidder will completely satisfy its obligations hereunder if, after receiving notice of a claim, Bidder obtains for the Bank the right to continue using such Deliverables as provided without infringement, or replace or modify such Deliverables so that they become non-infringing. Notwithstanding anything to the contrary, no intellectual property rights of any nature shall be transferred from one party to the other in the course of performing any obligations or otherwise under this agreement. For the avoidance of doubt, Bidder may use certain tools, processes or methodologies of its own in performing the Services. Ownership of all intellectual property rights and any other rights in these shall vest with Bidder, and no rights shall be deemed to have accrued to the Bank.</p>	

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
94	8	General tender details 2. PURPOSE OF THE PROJECT	Presently Bank is using in house developed, PMS (Preventive Monitoring System), one of the Post-sanction credit monitoring tools in respect of all corporate borrowal accounts. The model covers a number of signals/ indicators, that are material for evaluating the conduct or health of a borrowal account and seeks to measure the performance of the account on the said signals on a continuous basis.	Is PMS (Preventive Monitoring System) done on overseas branch also? Is it a one of the source system?	YES, Preventive monitoring is done for Overseas branches also.
95	28	Terms & conditions 9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Complete implementation of EWS & ITMS in Monitoring Mode for PNB Domestic- (all branches & offices) including integration with all channels.	please clarify if the bank is looking for implementation of EWS & ITMS systems only for PNB only or for an amalgamated entities.	Please be guided as per the RFP
96	28	Terms & conditions 9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Complete implementation of EWS & ITMS in Monitoring Mode for PNB Overseas branches	Please elaborate on source system for overseas branches & also data collection for overseas branches.	The source system will be CBS and other channels. Other details will be shared with the successful bidder.
97	28	Terms & conditions 9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	Complete implementation of EWS & ITMS in Preventive Mode for the Amalgamated Entity (PNB, OBC & UBI) for both Domestic (all branches & offices) & Overseas branches	Please clarify following: 1. Source systems for amalgamated entities i.e. what is the process to collect the data for OBC & UBI? 2. Please elaborate on the source system of overseas branches of OBC & UBI (if any).	The source system will be CBS and other channels of the amalgamated entity. Other details will be shared with the successful bidder.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
98		General tender details Section 3: Scope of Work 3.11	The solution is required to integrated with Bank's CBS, EDW (all output sources), all payment Channels like (Internet Banking, Mobile Banking, UPI, IMPS etc.), Credit Risk Rating, EFRM, CLAPS, CLPMS, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation (i.e. one year from sign-off), the same is to be done by the bidder without any cost to the Bank. Beyond the period of one year from sign-off, Customization cost will be paid as per the Commercial bid (Customization cost Finalized after Reverse Auction).	1. Please share list of all active source ssystems which are primirally being used in existing PMS solution. 2. Please clarify in the bank is already having subscription for any of the external sources mentioned here. 3. We assume that any hardware/ software required to collect data from external sources is already available with PNB and shall be shared with bidder in the event of execution.	Please be guided as per the RFP. Further details, if required, would be shared with the successful bidder.
99		General tender details Section 3: Scope of Work 3.22	Point no.7: Capabilities such as Artificial Intelligence, web crawling, Optical Character Recognition(OCR) etc. may be utilized for triggering the EWS.	Please elaborate on this point, as we understood that Bank is expecting EWS & ITMS systems to capture data using Artificial Intelligence, Web crawling, Optical Character recognition (OCR) .etc. Then, based on the captured data generate alerts for relevant customers. PLease clarify.	These capabilities are indicatives. Any IT capability which can trigger Early warning signal should be utilized in the solution. Further Please be guided as per the RFP.
100		General tender details Section 3: Scope of Work 3.22	List of sample EWS signals which are required to captured under this solution are as under Point no.9: Genuineness of overseas supplier/buyer	Please elaborate on the expected alerts under this criteria/scenario. As the RFP covers about the sourcing of information from authorised external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc. Input is needed to consider integration with any international external sources & name of the same.	Please be clarified that Bank has given its requirement. It is for the bidder to provide a solution as per Bank's requirement and arrange for external data sources. It is for the bidder to source such information

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
					from external authorized sources.
101		General tender details Section 3: Scope of Work 3.22	<p>Phase B: Development & implementation of Intelligent transaction monitoring system on real time basis</p> <p>Under this phase integration with transaction system of the bank shall take place on real time basis. Alerts from EWS system shall be pushed to CBS on the basis of alerts history of customer and risk categorization either accept and/or reject any transaction on real time basis within the transaction time out framework of CBS system and provision of manual intervention by bank staff to decide whether transaction can be posted or not.</p>	<p>1. Please elaborate, as a part of EWS & ITMS solution it is expected that transaction data shall be pulled from CBS & real time alert shall be generated either to approve/ reject the transaction.</p> <p>2. Is CBS is expected to store the EWS & ITMS alert information i.e. approval/ rejection.</p>	<p>1. Understanding related to approval/ rejection of the transaction on real time basis is appropriate. Any genuine transaction should not get timed out due to EWS. The same is to be ensured by the bidder.</p> <p>2. The alert information generated from EWS & ITMS is to be stored in the EWS solution itself.</p>
102		Annexure-XII: Technical specification of the Offered solution Point # 27	<p>Configurable rules for legal and regulatory compliance based on non-financial parameters:</p> <ul style="list-style-type: none"> - Lists from regulators like RBI (e.g. SMA, C-KYC, CRILC, CERSAI) and other peer banks - Event based - financial disclosure in public financial Statements - Industry specific reports on overall health of industry - Unit visit report - Stock and Book-Debt statements - Structured news from financial sites and stock market data - Structured news from sentiment scoring (Legal site, social media and other news media (print or electronic)). 	<p>1. Please clarify, in case of any alert generation based on list from regulators like RBI, information is expected to be received in flat files for upload in system.</p>	<p>Please be guided as per the RFP. However it should be ensured that wherever possible, automation should be done.</p>

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
103		Annexure-XII: Technical specification of the Offered solution Point # 12	Text mining utility should have intelligent self-learning capability.	Please elaborate on the point mentioning the self learning capabilities of text mining utilities.	Please be guided as per the RFP
104		General tender details Section 3: Scope of Work 3.22	Point no. 10: The solution should be able to collect, analyze the data about leveraged position of borrower/promoters based on Group Revenue, Group Debt and Group's TNW.	Please clarify if any source system such as rating system or any other system captures the information about connection of borrower/ promoters to the group or associated companies. In case of not availability of any source system/ connection PNB's help will be required to build the same during development. Kindly confirm	It is the bidder's responsibility to arrange for the information. However Information available with Bank regarding the Group shall be provided to the successful bidder. If Bank's intervention is required in any case, Bank may intervene, but all cost will be borne by the successful bidder only.
105		Annexure-XII: Technical specification of the Offered solution Point # 18	EWS system must provide an option for template where performance profiling of entities can be matched against peers and industry averages.	Please clarify the expectations from "TEMPLATE".	Please be guided as per the RFP.
106		Annexure-XII: Technical specification of the Offered solution Point # 19	EWS system must provide with the flexibility to write bank's own rules that trigger early warning red flags against borrowers.	Please note, user is expected to write the code at the back end to develop new rule for alert generation.	Please be guided as per the RFP. There should be flexibility for Bank to write its own Rules without any need for frequent customization.
107		Annexure-XII: Technical specification of the Offered	While onboarding the new customer in bank, based on inputs given about entity, individuals entity/individuals, UID, CIN, DIN, Aadhar, passports, Driving License, Voter ID card the solution should generate market	Please clarify if the profile check of the customer to be done at the time of onboarding (i.e. real time based), or post facto (i.e. during end of day system run).	It is required initially in post facto and thereafter on real time basis.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
		solution Point # 25	intelligence / due diligence reports based on banks internal or external sources about the profile of customer –both positive/negative or specified.		
108		General Query		Are we expecting the EWS to be executed in parallel with the proposed EDW project?	Please be guided as per the RFP.
109		General Query		Source of information for proposed EWS module is from EDW or other source systems?	There can be multiple source system.
110		General Query		Please clarify if the bank will be using the same AD with which they login to their desktops.	Will be shared with the successful bidder, if required.
111		General Query		Please clarify about any data encryption tool if available with bank.	Bidder has to arrange for the same, if required.
112	9	3	The EWS solution should have full capability to cover entire loan portfolio i.e. Corporate, SME, Retail and Agriculture Loans irrespective of loan amount and geographic location. The EWS solution shall be implemented at Amalgamated entity (PNB, OBC & UBI) by covering entire branches /Circle offices/Zonal offices/Overseas branches and service provider should be able to deploy requisite resources for the same.	i. What are the existing EWS system at OBC, PNB and UBI? Kindly mention the name of the stack and version. ii. Assuming that the EWS system will be a centralised system implemented at the Bank's Head Office, what would be the number of users who would want to have an access to the EWS system ?	Please be guided as per the RFP.
113	9	3.2	The cost of Oracle Licenses, if required should not be included in the Indicative Commercial bid, as Bank would provide Oracle database license.	i. Kindly suggest the context. Assuming all these 3 banks are currently using Oracle DB or is the bank expecting to upgrade their DB to Oracle? Clause not clear. II. Assuming this DB to only hold txn monitoring details to be exclusively used for EWS.	Please refer Corrigendum 1, Sr.No.3

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
114	10	3.11	The solution is required to integrated with Bank's CBS, EDW (all output sources), all payment Channels like (Internet Banking, Mobile Banking, UPI, IMPS etc.), Credit Risk Rating, EFRM, CLAPS, CLPMS, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation (i.e. one year from sign-off), the same is to be done by the bidder without any cost to the Bank.	i. Kindly provide a list of all these external systems so that we can do an estimation. li. Can you confirm that this is limited only the upgrades to the software licences that is bought by the Bank under the scope of this RFP or any new configuration of external systems would be required?	Please be clarified that Bank has given its requirement. It is for the bidder to provide a solution as per Bank's requirement and arrange for external data sources.
115	16	33	The list is only illustrative, not exhaustive. Additional early warning signals /Alerts at bank's discretion.	Do share a tentative # of EWS Rules / Alerts that needs to be configured. It can't be open-ended.	Please be guided as per the RFP
116	28	9	Stage 1- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Domestic- (all branches & offices) including integration with all channels. Stage 2- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Overseas branches Stage 3- Complete implementation of EWS & ITMS in Preventive Mode for the Amalgamated Entity (PNB, OBC & UBI) for both Domestic (all branches & offices) & Overseas branches	Please let us know if the timelines mentioned will be subject to change. What is the maximum implementation period the bank is expecting for EWS considering that it has certain dependencies on the implementation on the other data and systems output?	Please be guided as per the RFP
117	46	3	Solution should have provision for the extraction/mining of unstructured data from the bank internal documents such as stock statement , Board note, stock audit report , statutory audit report annual report etc.	Expecting the data is already in digital format. Else the bank needs to provide the data in digital format to take it ahead.	The sources data can be in any format and can be structured or unstructured.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
118	46	4	There should be customization of data entry screen in the solution for entering the relevant information from the branch users.	Request you to please elaborate on this.	There should be a data entry screen, made available to branches and other offices, for entering any data manually for eg. Data regarding for any customer etc. And the same screen should be customizable.
119	46	6	<p>The indicative data sources may include but not limited to:-</p> <ul style="list-style-type: none"> Ø Market data & financial information including Quarterly result (listed companies) Ø Borrower's Bank account statement with other Banks Ø Ministry of corporate affairs Ø Information available on various news sites Ø Central-KYC and PAN Check Ø External rating agencies Ø Various defaulter lists and other banks SMA report Ø CIR agencies Ø Social media. Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB) Ø SIDBI, Udyami Mitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA SEBI Ø RBI, Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI) Various courts. Ø GST, Income tax or other revenue 	We can integrate the data points; provided the same are made available in Digital and usable format. Kindly confirm	The sources data can be in any format and can be structured or unstructured.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			<p>authority</p> <p>Ø International Databases: These data points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists.</p> <p>Ø Any other innovative data source which could be suggested by Vendor.</p>		
120	49	34	<p>Alerts must be configurable and may be displayed in Dashboard. Additionally various triggers/alerts should be combined /congregated together account wise and should be sent through mail or SMS automatically in a summary form on daily basis.</p>	<p>The following is our understanding/ expectation regarding this requirement:</p> <ul style="list-style-type: none"> - Bank will be sharing the updated multi-org chart and changes will be done in the system once in a quarter; - There will be max 15 criterias to be configured and any update to this criteria will be done once in 6 months <p>Please confirm.</p>	<p>Please be guided as per the RFP.</p>
121		General Query		<p>What are the number of reports and tentative number of dashboards that the Bank expects the SI to be configure?</p> <p>We assume that the Bank wants these reports to be canned reports. Please confirm</p> <p>Does the bank expect it to be canned reports or they expect drill down capabilities ?</p> <p>What is the format in which the bank expects to extract the reports ?</p>	<p>Please be clarified that minimum no. of reports initially required will be approx. 25. This may however vary.</p>
122		General Query		<p>Will average utilisation be fed into the EWS system or Bank will provide the daily balance and it expects average utilisation to be computed by the EWS system</p>	<p>Yes, Bank will provide the daily balance and it expects average utilisation to be computed by the EWS system</p>

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
123		General Query		Is the expectation to feed in transaction level data or the required field for the criterias would be computed in the core banking system/ any other system and then fed into the EWS system. Please clarify.	Please be guided as per the RFP.
124		General Query		We assume the SMA2 identification flag will be provided as an input into the EWS system. Please confirm. If the Bank expects the SI to code the logic for identification of SMA-2 accounts, would request you to share the logic for the same.	The SMA2 identification flag will be provided as an input into the EWS system.
125		General Query		We assume that the holding level of debtors and monthly estimates will be provided as a direct attribute by the Bank. Please confirm	Information as available with the Bank will be shared with the successful bidder.
126		General Query		Based on the understanding of the data available with the Bank and the criteria's defined by the Bank, can the Bank let us know the list API that the Bank expects EWS system to integrate with ?	Will be shared with the successful bidder, if required.
127		General Query		a) The data attributes for EWS is available at different frequencies i.e. daily/ yearly, etc., Whats the frequency at which the Bank expects the EWS system to run? b) Does the Bank expect transaction level data to be fed into the EWS system and the logics needed for detecting the EWS accounts to be built into the EWS system? c) what would be the size of the data for 1 day that is expected to flow into the EWS system?	a) Real time basis b) Please be guided as per the RFP. c) Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				<p>d) Will Bank be doing the ETL related activities for getting the data from various system/ datawarehouse to the EWS system or they expect the SI to do the same?</p> <p>e) Whether the data attributes required for configuring the EWS rules will be identified by the bank along with their source system identification or they expect SI to do the same?</p> <p>f) Is there any data back filling that the Bank expects the SI to do, if yes then how many snapshots (days/ month/ quarters, etc.)</p>	<p>d) Bidder is required to integrate with Bank's EDW for fetching the required data</p> <p>e) will be mutually discussed with the successful bidder</p> <p>f) Please be guided as per the RFP</p>
128		General Query		Helpdesk to be onsite or can be offsite as well	Please be guided as per the RFP
129		General Query		Is the Service Desk having having remote support capabilities to resolve issues remotely ?	Please be guided as per the RFP
130		General Query		Remote Support tool Used ?	Please be guided as per the RFP
131		General Query		Do the Bank have Self Service Portals available for logging Incidents and Raising Service Request. If yes, please share the details	Please be guided as per the RFP
132		General Query		<p>Please provide a high level view of your service management process and the key tools used.</p> <p>How do you envisage integration of multi-vendors through the service management tool and reporting?</p>	Please be guided as per the RFP
133		General Query		Kindly provide the details of any level of Automation used at Service Desk level.	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
134		General Query		Please provide high level details of the current processes - Change Management Work Request Workflow Complaint Management Knowledge Base Management Workflow	Please be guided as per the RFP
135		General Query		Please provide the following details on Call Flow: a. Call Routing (Skill Based Routing) b. IVR Menus C. Call Distribution	Please be guided as per the RFP
136		General Query		Please provide below SLA details (Current And Desired): First call Resolution (FCR%) Call Abandoned Rate (%) Average Speed to Answer AHT for Voice and remote support	Please be guided as per the RFP
137		General Query		Kindly confirm the peak shift hours for helpdesk support	Please be guided as per the RFP
138		General Query		SI assumes that all infra (including but not limited to desktops, laptops, ACD, toll free and its recurring costs, connectivity, tools access and its licenses amongst others) would be made available to the resources stationed at Customer premises. Kindly confirm	Please be guided as per the RFP
139		General Query		Kindly confirm if Customer will provide cabs (local transportation) for non-general shift resources or will SI need to factor for the same	Please be guided as per the RFP
140		General Query		SI assumes that English will be the common language of support and there would be no requirement for any special lingual skills. Kindly confirm	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
141		General Query		Wipro has it's own verification process. Please confirm if Bank required to re-verify the same.	Please be guided as per the RFP
142		General Query		Please confirm the timelines to provide the backup engineer	Please be guided as per the RFP
143		General Query		For non-critical domains, is sub-contracting allowed for helpdesk support and L1 support. Please confirm	Please be guided as per the RFP
144		Variance in Minimum Wages	To be added	Service Provider undertakes that it is compliant to State minimum wages act at the time of execution of the Agreement and the commercials are accordingly factored. In the event there is a change to the State minimum wages act or if the Customer wants the Service Provider to comply to some other minimum wages act including but not limited to Central minimum wages act or the existing minimum wages act is repealed by another act, then in such cases, Customer will support Service provider with change request for additional cost incurred by Service Provider for complying to new minimum wages. Service provider will not ask for Change request for any changes that is within 8% increase year on year from the State minimum wages as on the date of contract sign off.	Please be guided as per the RFP
145		Tax	To be added	Any increase or decrease in the rates of the applicable taxes, duties or any new levy on account of changes in	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				law shall be to the account of Customer.	
146		Savings Clause	To be added	Bidder's failure to perform its contractual responsibilities, to perform the services, or to meet agreed service levels shall be excused if and to the extent Bidder's performance is effected , delayed or causes non-performance due to Customer's omissions or actions whatsoever.	Please be guided as per the RFP
147		Deemed Acceptance	To be added	Services and/or deliverables shall be deemed to be fully and finally accepted by Customer in the event when Customer has not submitted its acceptance or rejection response in writing to Bidder within 15 days from the date of installation/commissioning or when Customer uses the Deliverable in its business, whichever occurs earlier. Parties agree that Bidder shall have 15 days time to correct in case of any rejection by Client.	Please be guided as per the RFP
148		Site Not Ready	To be added	Customer hereby agrees to make the site ready as per the agreed specifications, within the agreed timelines. Customer agrees that Bidder shall not be in any manner be liable for any delay arising out of Customer's failure to make the site ready within the stipulated period, including but not limited to levy of liquidated damages for any delay in performance of Services under the terms of this Agreement.	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
149		Termination	To be added	<p>Notwithstanding anything to the contrary, either Party shall have the right to terminate this Agreement at any time with cause, in the event that the other party commits a material breach of the Agreement and fails to cure such default to the non-defaulting party's reasonable satisfaction within thirty (30) days.</p> <p>In the event of termination of any nature, the Bidder shall be paid for the:</p> <ol style="list-style-type: none"> 1. goods delivered 2. services rendered 3. work in progress 4. unpaid AMCs 5. third party orders in pipeline which cannot be cancelled despite Bidder's best efforts 6. unrecovered investments shall be paid by the Bank as per termination schedule till the date of termination. 	Please be guided as per the RFP
150		Change Orders	To be added	<p>Either party may request a change order ("Change Order") in the event of actual or anticipated change(s) to the agreed scope, Services, Deliverables, schedule, or any other aspect of the Statement of Work. Bidder will prepare a Change Order reflecting the proposed changes, including the impact on the Deliverables, schedule, and fee. In the absence of a signed Change Order, Bidder shall not be bound to perform any additional services.</p>	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
151		Pass through Warranties	To be added	Since Bidder is acting as a reseller of third products, Bidder shall "pass-through" any and all warranties and indemnities received from the manufacturer or licensor of the products and, to the extent, granted by such manufacturer or licensor, the Customer shall be the beneficiary of such manufacturer's or licensor's warranties and indemnities. Further, it is clarified that Bidder shall not provide any additional warranties and indemnities with respect such products.	Please be guided as per the RFP
152		Publicity	To be added	Notwithstanding the above, Bidder may share Contract/engagement/project details and relevant documentation to its customers/prospective customers solely for the purpose of and with the intent to evidence and support its experience earned under this Contract.	Please be guided as per the RFP
153		Audit	To be added	Notwithstanding anything contained in this RFP: a) Excluding a regulatory/statutory requirement, if any, nothing in this Agreement shall be construed or interpreted as requiring Bidder to provide to Customer access to or right to inspect, examine, audit and take copies of any fees, price, cost or any other financial information or any records or documents relating to the make-up of the Bidder's internal overhead calculations, their relationship to the fees, any financial	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				cost model, calculation of fees or to the Bidder's profitability or other such financial data. b) All audit, barring those required under a regulatory or statutory requirement, may be done only on an annual basis and subject to a notice period of 20 days.	
154		Non-hire	To be added	During the term of this Agreement and for a period of one year thereafter Customer shall not, directly or indirectly, hire or solicit for hire, any of the personnel engaged by Bidder, without the prior written consent thereof from Bidder. Thus, the Customer agrees to the entry of an injunction against it in the event of actual or threatened breach of its obligations hereunder, and acknowledges such relief shall be in addition to such other and further relief as may be available to Bidder at law or in equity	Please be guided as per the RFP
155		Confidentiality	To be added	Notwithstanding anything to the contrary, to the extent the Bidder shares any confidential information with the Bank, the provisions of this RFP shall apply mutatis mutandis to the Bank. The responses to the RFP as well as the documents submitted by the Bidder shall be treated with utmost confidentiality by the Bank.	Please be guided as per the RFP
156	10	3.8	Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for	Sources for external data are usually subscribed for by the banks. Hence it is recommended for bank to take these subscription and However,	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank.	EWS solution should integrate and use them for defining early warning indicators	Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.
157	10	3.15	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.	Based on the EWS generated alerts, bank's credit monitoring team decide the action to be taken on the borrower. Hence bidder should not be made liable for such decisions	Please be guided as per the RFP
158	47	6	Data Integration Capabilities: Third Party Data Sources/Aggregators The indicative data sources may include but not limited to:- Market data & financial information including Quarterly result (listed companies) Ø Borrower's Bank account statement with other Banks Ø Ministry of corporate affairs Ø Information available on various news sites Ø Central-KYC and PAN Check Ø External rating agencies Ø Various defaulter lists and other banks SMA report Ø CIR agencies Ø Social media.	Most of the third party data sources mentioned are provided to the banks and financial insitutes by the respective aggregators. For e.g. RBI, CEIB, IBA, SEBI these are regulatory agencies hence it is suggested that bank that's the subscription and EWS system should be integrated with the sources to generate early warning indicators	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources will be borne by the successful bidder.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			<p>Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)</p> <p>Ø SIDBI, Udyami Mitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA</p> <p>SEBI</p> <p>Ø RBI,</p> <p>Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>Various courts.</p> <p>Ø GST, Income tax or other revenue authority</p> <p>Ø International Databases: These data points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists.</p> <p>Ø Any other innovative data source which could be suggested by Vendor.</p>		
159	8	Purpose of the project 2	Further it should be capable of reading the transaction system at the time of entering of transaction and throw up alerts to either accept and/or reject any transaction on real time basis/near real time within the transaction time out framework of CBS system.	Accept/Reject of the transaction is usually done by the EFRM system of the bank. EWS system is deployed to monitor the borrowers across different early warning indicators and does not require direct integration with CBS. Accepting/Rejecting CBS transactions by EWS system will introduce redundancy in the process and can also impact the load on CBS with multiple systems directly integrating with CBS for similar requirement	Please be guided as per Scope of Work: Phase B: Development & implementation of Intelligent transaction monitoring system on real time basis.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
160	9	Scope of Work 3.3	The bidder should size for adequate hardware and related software and the proposed solution should have the functionality to scale both horizontally and vertically	Please provide the following info to arrive at the required hardware sizing - 1) Number of Customers to be monitored for EWS 2) Number of Accounts to be monitored for EWS 3) Number of users with concurrency across following user types - -Number of report users -Number of rule writers -Number of admin users -Number of super users with full investigation and analysis capabilities 4) Number of transactions across the borrower accounts and their related accounts with the bank	The total no. of account of the amalgamated entity is approx. 90 lacs, out of which Retail is 20%, MSME is 17%, Agriculture is 59% and others is 4%. Expected growth is 15% in portfolio in each year. Any other detail, if required, will be shared with the successful bidder only.
161	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	Since the Bank is looking for such a critical solution, the criteria should be also apply for OEM. i.e revised clause can be as below: should include BFSI not only in India but global experience as well.	Please refer Corrigendum 1 Sr.No. 7

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
162	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	<p>Since EWS solutions are very new to the Banking industry, we request Bank to also consider under implementation sites for OEMs. The recommended points as below:</p> <p>The bidder / OEM must have successfully implemented / under implementation transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.</p>	Please refer Corrigendum 1 Sr.No. 7
163	28	Point 9 - PAYMENT, PENALTY, DELIVERY AND TIMELINES	<p>Payment will be made as per the following schedule: - A-Total Hardware Cost B-Total Software License Cost (including OS, Database etc.) C-Total Software Cost including application software D- Implementation Cost including integration</p> <p>Implementation Stages: Stage 1- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Domestic- (all branches & offices) including integration with all channels. Stage 2- Complete implementation of EWS & ITMS in Monitoring Mode for PNB Overseas branches Stage 3- Complete implementation of EWS & ITMS in</p>	<p>Since Component "C" (Application Software) will be deployed on the day implementation start. The licenses for the same has to be activated for the application at the onset.We request the Bank to consider the payment for "C" as below:</p> <p>100% on Purchase order / signing of contract.</p>	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			Preventive Mode for the Amalgamated Entity (PNB, OBC & UBI) for both Domestic (all branches & offices) & Overseas branches		
164	36	Annexure III - ELIGIBILITY CRITERIA OF THE BIDDER	Additional Point	Since its very important initiative for the Bank, we recommend Bank to have world class solution providers for the required solution. We suggest the below clause to be inserted: The proposed solution should be recognised by Analyst, namely should be leader in Chartis reports for Fraud Management	Please be guided as per the RFP
165	9	3.3	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC.	As per industry standard, its recommended to keep HA mode in DC and DR as passive environment. Request bank to reconsider this.	Please be guided as per the RFP
166	9	3.3	The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years.	4000 concurrent users seems very high for EWS environment. Need concurrent users breakup as per their roles & functionalities. For example: Report viewers, Investigators, Analytics etc	Please refer corrigendum 1, Sr.No.1
167	10	3.7	The Vendor should maintain Uptime of 99.95% of the Solution both at DC & DRS during contract period and the solution should have maximum response time of 3 minutes, once fully automated	For EWS environment, Uptime of 99.95% is not seen across this industry as the solution is ran in batch mode. Request bank of reconsider this.	Please be guided as per the RFP
168	8	Purpose of the project 2	To comply with the guidelines of EASE Agenda / Reserve Bank of India (RBI), PNB wishes to put in place end to end comprehensive Solution for Early Warning Signals (EWS) and Intelligent Transaction Monitoring System to be implemented in Bank	The scope mentioned covers solutions for Early Warning Signals and Intelligent Transaction Monitoring System. While EWS is explained and understood well. Please detail the scope for intelligent transaction monitoring system.	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
169	Page 36,	Eligibility Criteria, Point 5	The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India.	We request bank for below modification: The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML and currently running successfully in atleast 1 PSU Banks/ Private Banks in India.	Please refer Corrigendum 1, Sr.No.2
170	2	Disclaimer	The Bank, its employees and advisors <u>make no representation or warranty and shall have no liability</u> to any person, including any Applicant or Bidder... which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, <u>including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein</u> or deemed to form or arising in any way for participation in this bidding process. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.	The Bidder will rely on the information shared by PNB in the RFP to prepare its proposal. Please clarify that the scope of work, specifications and technical requirements stipulated in the RFP are accurate.	Please be guided as per the RFP
171	9	3.2	Scope of Work	Kindly define the Sign Off criteria	Please be guided as per Clause 6 of Annexure 1
172	9	3.2	However, the bidder will have to configure and maintain the Database provided by the Bank during the contract period. The bidder should also ensure purging of database on regular basis.	Is it expected from bidder to maintain Oracle DBA as well	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
173	9	3.4	HBA cards for servers is to be provided by the bidder. Atleast 1 TB of internal storage configured in RAID 1+0, in each Server is to be provided by the bidder. SAN/Network cables and other accessories required for connecting server with storage and network and for successful installation of solution is to be supplied by the bidder	If in case it is non HPE storage, we suggest to remove hardware requirements from the RFP as we part of HPE can't bid non HPE hardware. SAN Switches and cables needs to be compliant to existing storage	Please be guided as per the RFP.
174	9	3.5	The proposed solution should support 3rd party Enterprise Backup Solution of all leading OEM's, and there should not be any negative performance impact on the solution performance during the Backup even if Bank takes the Backup in business hours. Currently Bank is having Dell EMCs. Data Protection Suite with DD9300 as the Backup Appliance. The bidder should configure the solution with the existing Backup setup of Bank, without any extra cost to the Bank. For backup, if any license or customization is required, it must be provided without any extra cost to Bank	Due to competition we would recommend the required quantity licenses, procuring and installation of same needs to be owned by PNB/PNB O&M Partner	Please be guided as per the RFP.
175	9	3.7	The Vendor should maintain Uptime of 99.95% of the Solution both at DC & DRS during contract period and the solution should have maximum response time of 3 minutes, once fully automated	Please confirm 3 minute response time is applicable to which components/screens of the solution	It is applicable to analytics & report viewing capabilities of the solution.
176	10	3.8	Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for Data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank	As all external agencies are banking in nature , PNB must provide subbscriptions and bear any cost associated with the same	Please be clarified that it is the bidder's responsibility to arrange for external data sources. However if Bank's intervention is required in any case, Bank may intervene as per its discretion. All costs related to external data sources

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
					will be borne by the successful bidder.
177	10	3.11	The solution is required to integrated with Bank's CBS, EDW (all output sources), all payment Channels like (Internet Banking, Mobile Banking, UPI, IMPS etc.), Credit Risk Rating, EFRM, CLAPS, CLPMS, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation (i.e. one year from sign-off), the same is to be done by the bidder without any cost to the Bank. Beyond the period of one year from sign-off, Customization cost will be paid as per the Commercial bid (Customization cost Finalized after Reverse Auction).	Please limit maximum integration count to fixed number example 5, As 1 year is a very long period after Go Live and resources can't be blocked for the entire duration for additional integrations	Please be guided as per the RFP.
178	10	3.13	Bidder is required to provide a centralized dashboard for monitoring of complete Solution and all transactions, alerts, generating reports etc. If Bank requires any customization in the solution/dashboard, the bidder will have to implement the same without any extra cost to the bank.	Kindly specify the: 1. Number of reports segregated by complexity of Low, Medium and High 2. Number of Dashboard to be created	Please be clarified that minimum no of report initially required will be approx. 25. This no. may however vary in future. There may be a common dashboard with different role placed access/rights .
179	10	3.15	Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of	Bidder cannot be held liable for data generated by the EWS solution since the accuracy of data so generated will depend on the input data provided by Bank. We therefore request deletion of this clause.	Please be guided as per the RFP

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from such incorrect information in the EWS solution shall be solely on the vendor.		
180	11	3.16	Information Security and Audit	Kindly clarify that any changes to the scope of work due to directives by regulators or audit shall be undertaken through a mutually agreed change management process.	Please be guided as per the RFP.
181	11	3.17	Vendor is required to mandatory impart training of atleast 5 days to 100 identified bank personnel, without any extra cost to the Bank, in Bank's premises, after implementation of the solution.	Please provide the training location	Training locations will be in Metro cities across India.
182	11	3.18	One Senior Official having at least 10 years of experience in implementing financial models will visit the Bank, once in every 6 months to review the overall security architecture and submit the report.	Banking financial model expert might not be a security expert. Also there is no cost line item for the resource cost. Also confirm what is the duration of these visits in terms of days and for how many years	Please be guided as per the RFP.
183	13	3.21.D.iii	Data warehouse and data mining capabilities should be capable to achieve data for minimum of 10 Years.	Kindly specify the data volume for 10 years, so that sizing can be done accordingly	Please be guided as per the RFP.
184	13	3.21.D.iv	Application Licensing should be Enterprise Software Licenses only.	In case Enterprise license is required number of concurrent users not relevant	Please be guided as per the RFP.
185	13	3.22.1	Capability to collate, consolidate , transform, enrich, filter, analyse and store structured / semi-structure / un-structured information / data from all available channels i.e. from bank's internal solution like CBS, Credit Risk Rating, EFRM,CLAPS,CLPMS,AML etc. and from global(domestic as well international) external sources like MCA,	Please provide details on unstructured and semi-structured sources of data and what rules will be applicable for analytics	The sources data can be in any format and can be structured or unstructured. Further details will be shared with the successful bidder, if required.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc.		
186	14	3.22.6	Solution should have flexible integrating capabilities with internal database through formats such as PDF, XLS, Doc, Docx Text, and XBRL, flat file upload, API based integration etc. There should be customization of data entry screen in the solution for entering the relevant information from the branch users.	It is expected from PNB to share the XBRL format	It will be shared with the successful bidder.
187	16	3.22	Phase B: Development & implementation of Intelligent transaction monitoring system on real time basis	Real time Warning Analysis and notification is dependent on whether Data Producing systems like CBS are capable of giving real time feeds. Kindly confirm if all data producers can transmit real time data	Please be guided as per the RFP.
189	25	35	Confidentiality: By virtue of Contract, as and when it is entered into between the Bank and the successful bidder, and its implementation thereof, the successful bidder may have access to the confidential information and data of the Bank <u>and its customers</u>	Bidder does not need access to PNB's customer information to perform the services under this RFP. Any info. required for testing purposes should be anonymised/dummy data. Therefore, kindly remove the reference to "customers" from this clause.	Please be guided as per the RFP.
190	27	Annexure I(2);	Duration of Contract:Bank reserves right to cancel the contract at any time in case system fails to meet any of the requirements as mentioned in the RFP.	Please clarify that prior to cancellation/terminaiton of the contract, Bank shall notify the bidder of the default in writing and grant a reasonable cure-period to remedy the default.	Please be guided as per the RFP.
191	28	9	Completion of First Stage of Implementation. Within 2 months from the date of installation or 4 months from the date of PO	Please elaborate Stage wise scope more in details. Also explain what is the difference between Phase a and Stage A. Also system is complex and 2 months for Stage 1, Stage2 and	Please be guided as per the RFP.

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				Stage 3 is not a feasible timeframe, please extend it to 6 months	
192	28	TERMS AND CONDITIONS - 7	Bidder shall be responsible for complete implementation, as per Scope of work & technical specification, of the solutions at both DC & DR as well as test set up at DC within the timelines as per clause 9 given below	Please confirm if DR site will be of the same compute and capacity of DC site. Also share the bandwidth details between the sites	Yes. Details will be shared with the successful bidder only.
193	28	Annexure I(5)	Non Execution of Order: In case the bidder shortlisted through this RFP process (hereinafter called "vendor") refuses to accept / execute the order, <u>Bank will procure the same from the respective OEM as per existing terms & conditions and rate accepted by OEM. The said vendor will have to bear the difference of cost if any of such item / product purchased by Bank from OEM</u> (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the said vendor).....	We submit that Risk Purchase should be capped at 10% of the value of affected goods and services.	Please be guided as per the RFP.
194	28	Annexure I(9)	Payment & Penalty	(1) Kindly clarify that payments will be made within 30 days from the date on invoice. (2) We submit that penalty for downtime should be calculated as a % of the quarterly invoice value and should be capped @ 10% of quarterly invoice value. (3) We submit that penalty for absence of onsite engineer should be calculated as a % of the total value quoted for onsite engineers.	Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
195	29	9	In the absence of the deployed OTS resource, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of the Implementation cost, for each day, upto a maximum of 10%.	Our understanding is deployment of L2 resource so penalty should be limited only to L2 resource cost not on overall implementation cost	Please refer Corrigendum 1, Sr.No.5
196	30	Annexure I(13)	Insurance: The hardware/equipment to be supplied along with solution under the contract period shall be fully insured by the bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation.	We submit that bidder should be required to maintain insurance till delivery, post which the title will transfer to Bank and Bank should maintain its own insurance.	Please be guided as per the RFP.
197	31	Annex I(14)	Service Level Agreement	Kindly clarify if Bidder will need to sign a separate agreement for service levels. We submit that since the RFP already contains the service level and associated penalties, there is no need for a separate SLA agreement.	Please be guided as per the RFP.
198	33	Annexure I(20)	Termination	(1) We request that the cure-period be increased to 30 days. (2) Kindly clarify that order will be cancelled/ terminated for delay only after the LD cap is exhausted. (3) We request deletion of termination for convenience as it penalises the bidder for no fault of its own. (4) Kindly clarify that bidder shall be entitled to payment for all products delivered and services rendered till the date of termination.	Please be guided as per the RFP.
199	36	Annexure -11	The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring system/EFRM/AML etc. in the area of credit	We request to relax the clause to "The bidder must have successfully implemented transactional Monitoring solution like Early Warning System/ Intelligent Transactional Monitoring	Please refer Corrigendum 1 Sr.No. 7

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			monitoring during last 5 years in atleast 2 banks (Public sector bank/ Private bank/BFSI) registered in India. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	system/EFRM/AML etc. in the area of credit monitoring in atleast 2 banks (Public sector bank/ Private bank/BFSI) in India or Global. Out of these two, atleast one of these solution should be currently running in a Bank with Loan Portfolio of atleast INR 1.5 Lakh Cr.	
200	36	Annexure -11	The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India	Please the relax the clause to "The proposed solution must have been implemented and currently running successfully in atleast 1 PSU Banks/ Private Banks in India and abroad"	Please refer Corrigendum 1, Sr.No.2
201	46	Annexure XII	The proposed tool will have to be in alignment with the Bank's extant delivery processes and shall adopt to any changes therein from time to time	Please provide details on Banks Extant delivery process	This refers to whatever data sources are made available to the bidder by the Bank
202	46	Annexure XII	Solution should integrate data on near real time/real time basis from, which may include but not limited to transaction system (CBS), Credit Rating system (PNB Trac), PNB Score, SME Score, CLPMS, EDW, DMS, Treasury, KYC, AML, EFRMS, E-RBIA, TRADE FINANCE/SWIFT CLAPS, It should also ensure that all activities should be transmitted electronically through intranet with adequate access controls so as to monitor and provide for MIS/Dashboard.	Request you to provide complete list of transaction systems as it can increase overall scope of project implementation	Please be guided as per the RFP.
203	47	Annexure XII	The bidder will have to build the analytical rules in consultation with the Bank. Rules shall be configurable at front end only.	Please confirm if bank is expecting rule engine also to be provided as part of the solution	Yes
204	47	Annexure XII	The indicative data sources may include but not limited to:- Ø Market data & financial information including Quarterly result (listed companies) Ø Borrower's Bank account statement with	Request you to provide complete list of all data sources that needs to be integrated	Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			<p>other Banks</p> <p>Ø Ministry of corporate affairs</p> <p>Ø Information available on various news sites</p> <p>Ø Central-KYC and PAN Check</p> <p>Ø External rating agencies</p> <p>Ø Various defaulter lists and other banks SMA report</p> <p>Ø CIR agencies</p> <p>Ø Social media.</p> <p>Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)</p> <p>Ø SIDBI, Udyami Mitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA</p> <p>SEBI</p> <p>Ø RBI,</p> <p>Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>Various courts.</p> <p>Ø GST, Income tax or other revenue authority</p> <p>Ø International Databases: These data points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists.</p> <p>Ø Any other innovative data source which could be suggested by Vendor.</p> <p>Page 47 of 59</p> <p>Ø The system should have necessary scalability to augment from future available data sources.</p> <p>Ø Bidder should have documentary evidence to substantiate its Back-end</p>		

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			arrangements with external agencies for data sharing and for integration capabilities. Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank. Vendor shall remain as single touch point for internal and external data source extraction and integration.		
205	25: 32	Instruction to Bidder, 36; Annexure I(19)	Indemnity: The bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes except GST and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid <u>by reasons of any breach of the bidder's obligation under these general conditions or for which the bidder has assumed responsibilities under the purchase contract</u>	(1) The Bank has adequate remedy in the form of damages against any breach of contract by Bidder. Therefore, kindly delete the words " <i>any breach of the bidder's obligation under these general conditions or for which the bidder has assumed responsibilities under the purchase contract</i> " from Cl. 36 and Cl. 19. (2) In case of any third-party claims against PNB arising out of Bidder's non-compliance with laws, please clarify the PNB will promptly notify Bidder of the claim in writing and grant control of the defence of the claim to Bidder.	Please be guided as per the RFP.
206	24; 33	Instruction to Bidder, 32; Annexure I(23)	The Supplier shall grant to the Bank a fully paid-up, <u>irrevocable, non-exclusive</u> license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein <u>in perpetuity</u> .	(1) Kindly delete the word "irrevocable" from Clause 32 as all software licenses are subject to the software license terms. (2) Since the solution will be deployed at PNB DC and DR in India, we request deletion of the words "or abroad" from para 2 and para 5 of Cl. 32.	Please be guided as per the RFP.
207	7; 20;	Important Instructions, 7;	No Deviations: Please note that any deviations mentioned anywhere in the Bid	We submit that Bidder should be allowed to submit deviations which will	Please be guided as per the RFP.

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	27; 39	Instruction to Bidder, 17; Annexure I(1); Annexure V;	Document will not be considered and evaluated by the Bank and the bid will be summarily rejected and no further clarification will be sought.	be negotiated and mutually agreed upon at the contracting stage.	
208	5	General Tender Details , pt 5	Last date and time for Online bid submission (both Technical & Commercial) (Hash submission) - 09/01/2020 upto 1600 Hrs	Kindly extend the Bid submission deadline to 27th January 2020 due to complex Solution offering , multiple internal approvals and current yearly shutdown.	Please be guided as per the RFP and Notice, if any uploaded onto our websites.
209	6	PERFORMA FOR INDICATIVE COMMERCIAL OFFER	Onsite Technical Support (Yearly cost of one L2 resource to be deployed at PNB HO:Dwarka)	Manpower cost increases YOY, please review on the costing	Please be guided as per the RFP.
210	7	PERFORMA FOR INDICATIVE COMMERCIAL OFFER	Training Cost for 5 days of 50 officials(as and when required)	The number of personnel mentioned in the RFP was 100, please confirm on the total number of Manpower	Training of 5 days to 100 officials is to be provided without any extra cost to the Bank. In addition to it if more is training is required, the cost for the same have been called for in the commercial bid. Please be guided as per point 3.17 a & d of scope of work
211	3	PERFORMA FOR INDICATIVE COMMERCIAL OFFER	End-to-End Implementation Cost (both for DC & DR)	Kindly bifurcate Implementation cost Phase-wise	Please be guided as per the RFP.
212	29	Payment, Penalty, Delivery and Timelines - DELIVERABLES	ATS/AMC-On Quaterly basis in arrears	Please review it, suggests ATS/AMS to be paid annually in advance as OEM stake is annual in advance	Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
213			Additional Point	OTS support is not mentioned in RFP, thus it is suggested to add Manpower cost to maintain the Hardware	Please be guided as per the RFP.
214	28	Payment, Penalty, Delivery and Timelines - DELIVERABLES	Complete Installation of all the required hardware & delivery of all software licenses(Complete BOM at DC & DR) - Within 8 weeks from the date of Purchase Order (PO)	Kindly extend the timeline to 11 weeks due to implementation of Complex Solution	Please be guided as per the RFP.
215	29	Payment, Penalty, Delivery and Timelines - DELIVERABLES/EXPECTED DEADLINES	Completion of Third Stage of Implementation -Within 2 months from the date of completion of Second Stage	Please exclude it from commercials as we do not have any input on sizing of data	Please be guided as per the RFP.
216	28-29	Annexure I	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES	<p>Bidder request to change the payment and payment term as</p> <ol style="list-style-type: none"> 1. Change the last milestone of 10% of C and 20% of D payable after 6 months to be payable with final sign off 2. AMC/ATS - Yearly advance payment 3. Mximum Overall Milestone delay penalty to 10% of (A+B+C+D) 4. Penalty for downtime as a % of AMC value only 5. Onsite engineer Penalty as a % of Engineer cost per month quoted 6. All the payment by 30 days from the date of Invoice 	Please be guided as per the RFP.

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217	52	Annexure XIII	8. The multiplication factor as mentioned in above table (Table A) is only indicative and for the purpose of deriving the Total Cost for determining the L1 bidder. The actual quantity of any item ordered may vary according to the requirement of the Bank. In addition to the initial Order placed, Bank may place subsequent orders for any item, if required, at any time during the contract period of 7 years, at the unit rate finalized after Reverse Auction	Bidder clarifies actual quantity to be ordered shall be finalised during contracting stage and subsequent order at the same rate can be order within 8 weeks of contract signing. Any further order will go through change request process.	Please be guided as per the RFP.
218	27	Annexure I	2. Duration of contract Bank will enter into contract initially for a period of 7 years (3 years warranty plus 4 years ATS/AMC) from the date of installation of all the hardware & software licenses at DC & DR, with option of further extension of contract, for another two terms of 1 year each, at the same rate and same terms & conditions, provided services of the bidder is satisfactory and at Bank's sole discretion	Please amend that any extension of contract from 7 years will be on mutually agreed rate, as the rate quoted will only be valid for 7 years contract period.	Please be guided as per the RFP.
219	27	Annexure I	PERFORMANCE BANK GUARANTEE	Bidder request to change the validity of the contract to 1 year with yearly renewal . Also, Kindly clarify that prior to forfeiture of PBG/EMD, Bank shall notify the bidder in writing and grant a reasonable cure-period to remedy the default.	Please be guided as per the RFP.
220	9	Annexure XIII	9. Bank is not bound to place any minimum order for any item.	Actual quantity needs to be finalised during contracting stage.	Please be guided as per the RFP.
221	9	Scope of Work 3	Intelligent Transaction Monitoring near real time basis/ T+1 basis/ batch Basis	Please provide Transactional Monitoring System Requirements more in detail	

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222	9	3. SCOPE OF WORK	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure.	Request you to please confirm if we can provide the hardware through a partner?	Please be clarified that one bid should be submitted by a single bidder only. However the bidder can have backend arrangement with other OEM (solution/hardware) However Please refer Point 1 to 3 of notes to Eligibility Criteria (Annexure-III)
223	9	3. SCOPE OF WORK	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC. The solution should have the capability of supporting atleast 10,000 users with 4000 concurrent users for the next seven years	Request you to please specify the growth rate of the transactions and the concurrent users to map the hardware sizing for 7 years	Please refer corrigendum 1, Sr.No.1
224	36	Annexure - III - ELIGIBILITY CRITERIA OF THE BIDDER	Firm should be prime bidder and no consortium is allowed for the solution/ services to be offered	Request you to please confirm if we can provide the hardware through a partner?	Please be clarified that one bid should be submitted by a single bidder only. However the bidder can have backend arrangement with other OEM (solution/hardware) However Please refer Point 1 to 3 of notes to Eligibility Criteria (Annexure-III)
225	46	Data Integration Capabilities: Third Party Data Sources/ Aggregators	The indicative data sources may include but not limited to:- Ø Market data & financial information including Quarterly result (listed companies) Ø Borrower's Bank account statement with other Banks Ø Ministry of corporate affairs	Request you to please confirm if API is available for all the mentioned data sources?	Please be guided as per the RFP.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			<p>Ø Information available on various news sites</p> <p>Ø Central-KYC and PAN Check</p> <p>Ø External rating agencies</p> <p>Ø Various defaulter lists and other banks SMA report</p> <p>Ø CIR agencies</p> <p>Ø Social media.</p> <p>Ø CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)</p> <p>Ø SIDBI, Udyami Mitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA</p> <p>SEBI</p> <p>Ø RBI,</p> <p>Ø DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>Various courts.</p> <p>Ø GST, Income tax or other revenue authority</p> <p>Ø International Databases: These data points involve information from international regulators and bodies, some of the lists involved are: - OFAC List IMOLIN, US Sanction lists, UK Sanction lists.</p> <p>Ø Any other innovative data source which could be suggested by Vendor.</p> <p>Page 47 of 59</p> <p>Ø The system should have necessary scalability to augment from future available data sources.</p> <p>Ø Bidder should have documentary evidence to substantiate its Back-end arrangements with external agencies for data sharing and for integration capabilities.</p>		

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
			Subscription for external data sources shall be arranged by vendor only. Frequency of updation of external data shall be decided by bank. Vendor shall remain as single touch point for internal and external data source extraction and integration.		
226	40	Reporting Module	The solution should support distribution of Reports and Dashboards to iPad and Android devices. The Native App should be freely available for iPad on iTunes App Store and for Android devices on Google Play. The solution should support same dashboard /report created on web to be accessed from iPad and android devices without requiring any redesign. Reports and Dashboards access on iPad and Android devices should be using a native application which helps leverage most popular gestures and capabilities, including zoom, swipe, etc., to optimize ease of use and user engagement.	Request you to please confirm how many concurrent users will access the native app. Also, please confirm the role of the users accessing the app.	The concurrency for native app users will be approx. 1500. Native app will mostly be used for viewing the alerts in a customer's account.