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CONSOLIDATED RESPONSE TO QUERIES: RFP FOR DEVELOPMENT AND MANAGEMENT OF PNB ONE LITE MOBILE APP

Sr. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query / Suggestion / Remarks	Bank's Response
1	7	GENERAL TENDER DETAILS	Earnest Money Deposit: Rs. 50.00 lacs* should be submitted online or in the form of Bank Guarantee (BG) before last date of bid submission in favour of Punjab National Bank, IT Division payable at New Delhi. BG should be valid up to 12 months from the date of submission of bid with claim period of another 12 months.	Request the Bank to reduce the EMD amount to Rs. 10 Lacs instead of 50 Lacs.	Please be guided as per RFP.
2	9	2. Purpose of the Project	Bank during the period of the contract, based on its technical and functional requirements can add additional third party applications and interfaces.	This will be via formal change management procedure and will be payable as this is an open-ended requirement. Bank to kindly confirm.	The understanding is correct; however, the application should be capable to integrate new application interfaces. Further, Bank will only pay implementation cost for such activities.
3	9	2. Purpose of the Project	Bidder should also ensure that all regulatory requirements as on date and any other systemic changes or new requirements necessitated out of Ministry/other regulatory bodies or other requirements of the Bank between the date of the RFP as	While this is noted, it can clearly have an considerable impact on go-live timelines. Bank should be okay with that. Bank to kindly confirm.	Please be guided as per RFP.

				well as rollout are made available from day 1.		
4	10	3. Scope of Work	10. The solution should have multi-lingual interface.	Kindly clarify languages required under "multi-lingual". This is open-ended as it could mean any language!	Please refer the Technical specifications of the Application for Clarity.
5	10	3. Scope of Work	11. The solution should be accessible to blind/partially blind.	Kindly clarify on "accessible to blind/partially blind" - what is the exact expectation. The reason to ask this query is that this is dependent on handset features.	Blind person should be able to access the application through Apple VoiceOver and Google Talk Back. The mobile application should be fully compatible for above mentioned features.
6	11	3. Scope of Work	16. Application should have the capability to integrate with Bank's system like CBS (Core Banking Solution), Switch, DCMS (Debit Card Management System), CCMS (Credit Card Management System) etc., merchant platform, BBPS (Bharat Bill Payment System) platform, EFRM (Enterprise Fraud Risk Management Solution) solution or any other interface as desired by Bank.	Since this is an app for retail customers (page 9 > purpose of the product > first paragraph > last line), we're unclear on the Bank's mention of integration with "merchant platform". Kindly elaborate.	Please be guided as per RFP.
7	11	3. Scope of Work	17. Application should be flexible enough to configure risk parameters like per transaction limit, per day limit etc. as desired by Bank.	While the application can certainly have these controls built-in, since the Bank expects integration with other channels of the Bank, it is recommended that those checks are simply done at the levels of those channels instead at the app level. Bank to kindly consider.	Please be guided as per RFP.
8	12	3. Scope of Work	36. App should not be specific to handsets make / model / Operating System / Company / Country. It should also support tablets of all make & model.	1. App should be hybrid only or native? 2. Tablet support possible, but	1. Please be guided as per RFP.

				login will be initiated from mobile only on some tablets that don't have SIM. In such cases, device (tablet) binding will not be possible. 3. Clarity required if development expected only for Android and iOS. As otherwise, in this clause it has been mentioned that the app should not be specific to OS!	2. As sim binding is a must, devices not having active sim will not be supported. 3. Only Android and iOS devices should be supported.
9	14	3. Scope of Work > Hardware Requirement	5. … Bidder is required to submit a sizing adequacy letter from the OEMs of the solutions. Hardware, OS, DB should be sized to support up to 2 crores Mobile users (Retail) with 20% increase per Year. & 11. Bidder should arrive at the sizing independently keeping growth roadmap in consideration and get the same validated from the Solution OEM. Also, during the contract period, growth of the Bank should be considered and thus, the hardware proposed should have enough CPUs, memory and storage available to accommodate the predicted sizing required.	1. Bank to elaborate what it means by OEM of the solution in this case. If the bidder itself is the developer of this application, does it imply for the Bank that the bidder itself is the OEM? 2. With PNB One on Google playstore having 1M+ downloads, what is the time period in which Bank expects to reach 2 Crore (20M) downloads? This response will help us plan architecture and it's scalability.	1. In case bidder is having the IP rights of the application it implies that bidder is the OEM. 2. Google play store is not the official source for registered user's data in our database. Users can be on registered to use mobile banking through various channels.
10	16	3. Scope of Work > Other Terms & Conditions	13. … Recovery point objective (RPO) should be zero and Recovery time objective (RTO) should be less than 2 hrs, hardware meion hi	Kindly rectify the sentence for clarity.	Please read it as:"The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR. All the

					components within the server should be hot swappable and should incur no downtime due to component failure. Recovery point objective (RPO) should be zero and Recovery time objective (RTO) should be less than 2 hrs."
11	17	3. Scope of Work > Other Terms & Conditions	29. The data flow diagram, architectural diagram, Structure and Meta, User Manual and Implementation architecture should be provided by the bidder before sign-off of the complete solution.	Sharing "Structure" will be an IPR issue. Requesting Bank to remove this requirement.	Please be guided by the RFP.
12	18	3. Scope of Work > Other Terms & Conditions	33. All routine changes should be configurable by Admin menu	By "All" we understand that this is limited to what is mentioned on page 57 of the RFP document under Annexure XI (Other Requirements >> Operations). Bank to confirm.	Bank can add features using the Admin Menu in future, the admin menu should have parameters to enable the same.
13	34	B. Post Implementation Onsite Support	[[2. 2. The resident engineers stationed at Bank's Data Centre will be exclusively for this project and cannot be shared by the bidder for any other purpose during contract period.]] **AND** [[13. The resident engineers have to perform duties (but not limited to mentioned in RFP) pertaining to the solution. & 15.	On one hand, the resident engineer should be exclusively for this project and on the other hand, (s)he is expected to perform duties out of the scope of this RFP. This is contradictory and is tilted in favour of the Bank. The resident engineer will not be expected to perform duties out of the scope of this RFP. Bank to kindly confirm.	Please be guided by the RFP.

			... he will also perform all duties mentioned in RFP (but not limited to mentioned in RFP pertaining to the proposed solution), ...]]		
14	35	14 Penalty Clause	14.1 Penalty due to delay in services	Delay in delivery due to other service providers of the Bank (as the bidder needs to expose / consume their APIs) will not be a reason for any penalties to the bidder. Bank to kindly confirm.	**Corrigendum1, Sl. No. 3**
15	43	Annexure III: ELIGIBILITY CRITERIA OF THE BIDDER	6. During last three Year (as on Bid submission date) the Bidder should have experience of completion of development and implementation of minimum one Mobile Banking Application for at least one PSU / Private Sector Banks / Foreign Banks operating in India. The total business of that Bank should be minimum Rs. 50,000 Crore during last three Financial Years.	Mobile application is essentially a skin that connects at the backend with various services and channels of the bank. If the bidder has demonstrably done that on its mobile app(s) for various banks, is the bidder eligible? Kindly advice.	Please be guided by the RFP.
16	45	Annexure IV: BIDDER'S INFORMATION	7. Whether MSE (quote registration no. …)	Bank to advice if MSME is meant here instead of "MSE".	Please be guided by the RFP.
17	N/a	N/a	General	It is recommended that SDLC is follows. Once the RFP is awarded, a system study will be done and SRS will be delivered to the Bank for sign-off. Final delivery will be according to signed-off SRS. Bank to kindly confirm.	SRS should be in line with the RFP and Bank may add to this list during the DRG stage.

Sr No	Page No/Clause no.	Page no./ RFP Clause	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	9	Point 2 . Para no. 5	The bidder shall be responsible for implementation & maintenance of the solution End to End. Bank during the period of the contract, based on its technical and functional requirements can add additional third party applications and interfaces.	Request bank to consider, "The bidder shall be responsible for implementation & maintenance of the solution End to End. Bank during the period of the contract, based on its technical and functional requirements can add additional third party applications and interfaces on the mutually agreed commercials for scope added later."	Please be guided as per RFP. , Pg 16, Pt 12.
2	9	Point 2 . Para no. 5	The proposal from the bidder should be submitted as complete solution (features list + UI/UX (User Interface / User Experience) design + programming)	Request bank to clarify, what documents need to be submitted in connection with following points; UI/UX (User Interface / User Experience) design programming	UI/UX sample screens, programming language/ framework/platform details.
3	9	Point 2 . Para no. 10	Punjab National Bank invites bids (Technical bid and Commercial bid) from eligible bidders for developing and managing software solutions for Retail Customers for PNB One Lite Mobile Banking Application. This invitation of Bids is open to all Original Equipment Manufacturers (OEMs) of the Mobile Banking Application having presence in India, provided bidders fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III). Joint bid will not be accepted by Bank.	Mentioned point is contradicting with the Point 4 on page no. 32, The bidder should be an OEM of the solution/app offered or its authorized representative in India having IP Rights of the customization. Bank is requested to delete the mentioned point	Please read it as : "Punjab National Bank invites bids (Technical bid and Commercial bid) from eligible bidders for developing and managing software solutions for Retail Customers for PNB One Lite Mobile Banking Application. This invitation of Bids is open to all Original Equipment Manufacturers (OEMs)

					of the solution/app offered or its authorized representative in India having IP Rights of the customization, provided bidder fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III). Joint bid will not be accepted by Bank."
4	10	Point 2 . Para no. 11	In addition to the requirement for PNB, the selected bidder may also be required to supply, if required, the hardware to Bank 's subsidiaries, its sponsored RRBs and any of its existing or future subsidiaries/entities or in case of merger with any other organization at the same rate and same terms and conditions.	Request bank to consider, "In addition to the requirement for PNB, the selected bidder may also be required to supply, if required, the hardware to Bank 's subsidiaries, its sponsored RRBs and any of its existing or future subsidiaries/entities or in case of merger with any other organization at the mutually agreed commercials as applicable.	Please be guided as per RFP.
5	10	Point 3.3	Provide complete testing and required training to identified trainers (on train the trainer module) and core team.	We assume bank to provide a training infrastructure required for the training for the said solution & we request bank to clarify the number to trainees and the no of days training to be provided by the bidder.	Please be guided by the RFP. Pg. 36. Pt. 15
6	10	Point 3.11	The solution should be accessible to blind/partially blind	Request bank to clarify the scope of mentioned point with the use case	Blind person should be able to access the application through Apple VoiceOver and Google Talk Back. The

					mobile application should be fully compatible for above mentioned features.
7	10	Point 3.13	An end to end integrated Mobile Banking application having Banking features and payment modes to facilitate on-the-go Banking experience for our customers	We assume bank would provide the services to be integrated with the proposed mobile banking application , services like, IMPS, BBPS, NEFT, RTGS, or any other, bidder scope would be only to provide mobile banking solution with the features mentioned by the bank	Integration details will be shared by Bank with the successful bidder.
8	11	Point 3.34	App should have standard security features including: h) Application integrity check j) Code obfuscation	Request bank to clarify the scope of mentioned point	Please be clarified that : h. When the client application starts it should perform checksum validation at the server to evaluate if the application is being tampered with. j. Code obfuscation at client and server.
9	15	Other Terms and Conditions,point 19	Bidder should provide deployment tool without any extra cost to the Bank	Request bank to clarify the scope of mentioned point	A tool to deploy application changes in various environments should be provided by successful bidder. Any deployment should not be done manually.
10	16	Other Terms and Conditions,point 12	The proposed solution should be seamlessly integrated with the Bank's CBS (Finacle10X) based on the message specifications provided by the Bank, with Alternate delivery channels i.e. ATM, Email, SMS servers, IMPS, Banking correspondent, FI, Bharat Bill Payment System, Unified Payment Interface, Remittance agencies etc. In case, there is	Request Bank to clarify on the part of customization cost	Please be guided by the RFP.

			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).		
11	17	Other Terms and Conditions, point 23	It will be solution provider's responsibility to integrate with required third party applications within reasonable time frame. Bank will only facilitate meeting / discussions with respective stake holders	Request bank to consider paying commercials for the efforts if any required from the banks third party solution providers.	Please be guided as per RFP.
12	20	INSTRUCTION TO BIDDERS, Point.10. BID EARNEST MONEY	Bidder has to submit the Bid Earnest Money (EMD) of Rs. 50.00 lacs (MSE bidder is exempted from payment of Earnest Money Deposit if bidder can furnish requisite proof subject to the satisfaction of Bank), which should be submitted in the form of online deposit or Bank Guarantee (BG) favouring PUNJAB NATIONAL BANK, IT DIVISION New Delhi and filling all the details as per specified Annexure-XIV. The BG should have a validity of 12 months from the date of submission of bid with claim period of another 12 months. The BG/ details of EMD should be submitted at the time of bid submission.	Request bank to consider the validity of the EMD BG for 12 months with a claim period of the another 1 month as per standard industry practice.	Please be guided by the RFP.

13	21	INSTRUCTION TO BIDDERS, Point.12. Pre-Bid Meeting & Pre-Bid Queries.	12. Pre-Bid Meeting & Pre-Bid Queries. Bidders are required to submit pre-bid queries, within the stipulated timelines as given in the General Tender Details, through mail (In excel format only). Bidders are also required to bring hard copy of the same queries on their letter head, duly signed and stamped by their authorized signatory. Queries not submitted in hard copy will not be responded.	We request bank to consider our pre bid queries in soft copy as we are working from home due to coved 19 pandemic situation in Mumbai and office is closed as the precautionary measure to contain the spread, submitting the hard copy is difficult for us. we request bank to consider our request.	Please be guided by the RFP.
14	28	ANNEXURE I TERMS AND CONDITIONS 3. PERFORMANCE BANK GUARANTEE point. A	3. PERFORMANCE BANK GUARANTEE The successful bidder has to submit the Performance Bank Guarantee (PBG), detailed as under: a) The successful bidder will have to submit Performance Bank Guarantee amounting to 10 % of Contract value within one month of acceptance of purchase order & initially valid for a period of 5 years with claim period of another 12 months.	Request bank to consider the validity of the PBG for 12 months with a claim period of the another 1 month as per standard industry practice.	Please be guided by the RFP.
15	29	ANNEXURE I TERMS AND CONDITIONS Point 6. DELIVERY & INSTALLATION	6. DELIVERY & INSTALLATION Bidder shall be responsible for delivery and installation of the complete solution (hardware & software both) ordered at both DC & if required at DRS (currently in Mumbai) or any other alternate site as per the Bank's requirement within 8 weeks from the date of Purchase order. Installation means mounting of hardware in Rack (If any) and "Power-On" all the hardware with all the accessories provided with the hardware. The point of delivery/ destination will be as defined by the Bank in the purchase order.	Request Bank to consider, "Bidder shall be responsible for delivery and installation of the complete solution (hardware & software both) ordered at both DC & if required at DRS (currently in Mumbai) or any other alternate site as per the Bank's requirement within 12 weeks from the date of Purchase order. Installation means mounting of hardware in Rack (If any) and "Power-On" all the hardware with all the accessories provided with the hardware. The point of delivery/ destination will be as defined by the Bank in the purchase order."	Please be guided by the RFP.

16	29	ANNEXURE I TERMS AND CONDITIONS Point 7. IMPLEMENTATION	7. IMPLEMENTATION Bidder shall be responsible for implementation of complete solution at both DC & if ordered for DRS (currently in Mumbai) or any other alternate site as per the Bank's requirement within 12 weeks from the date of delivery or within 3 months from the date of Purchase Order, whichever is later.	Request bank to consider, Bidder shall be responsible for implementation of complete solution at both DC & if ordered for DRS (currently in Mumbai) or any other alternate site as per the Bank's requirement within 20 weeks from the date of delivery or within 5 months from the date of Purchase Order, whichever is later.	**Corrigendum1, Sl. No. 1**
17	30	ANNEXURE I TERMS AND CONDITIONS Point 11. ANNUAL MAINTENANCE CONTRACT (AMC) & ANNUAL TECHNICAL SUPPORT (ATS)	The successful bidder should provide on-site preventive maintenance on regular interval i.e. quarterly. However, Yearly preventive maintenance must be done by OEM and report of the same shall be provided to Bank. Pro-active product health status check-up (on-site) and submission of report quarterly/yearly. During the preventive maintenance the bidder/OEM should also check the firmware / operating system running on the IMPS engine and other components and upgrade the same to latest version as released by OEM. The successful bidder/OEM will be required to forward to the Banks well in advance (at least 7 days) the preventive maintenance schedule / plan to enable the Bank to intimate the locations/offices and obtaining downtime etc.	Request bank to clarify the number of onsite resource required for application support, Request Bank to provide the following information. Support Type : L1, L2, L3, ,Team lead No of shifts required per day; Number of resources required per shift:	Please be guided by the RFP.

| 18 | 30 | ANNEXURE I TERMS AND CONDITIONS Point 11. ANNUAL MAINTENANCE CONTRACT (AMC) & ANNUAL TECHNICAL SUPPORT (ATS) | The successful bidder should provide on-site preventive maintenance on regular interval i.e. quarterly. However, Yearly preventive maintenance must be done by OEM and report of the same shall be provided to Bank. Pro-active product health status check-up (on-site) and submission of report quarterly/yearly. During the preventive maintenance the bidder/OEM should also check the firmware / operating system running on the IMPS engine and other components and upgrade the same to latest version as released by OEM. The successful bidder/OEM will be required to forward to the Banks well in advance (at least 7 days) the preventive maintenance schedule / plan to enable the Bank to intimate the locations/offices and obtaining downtime etc. | Request bank to clarify the number of onsite resource required for Hardware and infrastructure Facility management Support in DC & DR, Request Bank to provide the following information. Support Type : L1, L2, L3, ,Team lead No of shifts required per day; Number of resources required per shift: | Please be guided by the RFP. |
| 19 | 31 | ANNEXURE I TERMS AND CONDITIONS Point 11. ANNUAL MAINTENANCE CONTRACT (AMC) & ANNUAL TECHNICAL SUPPORT (ATS) | Free of cost version upgrade/customization will be done by bidder whenever new version of firmware/software is released or new requirements comes. | Request bank to consider, "any upgrade/customization for any new version of firmware/software is released or new requirements comes will be on mutually agreed commercials". | Please be guided by the RFP. |

| 20 | 31 | ANNEXURE I TERMS AND CONDITIONS Point 13. ONSITE TECHNICAL SUPPORT (OTS) | 13. ONSITE TECHNICAL SUPPORT (OTS)

The successful Bidder shall provide requisite skilled resources during the implementation period and two L2 resource at DC from 10:00 am to 6:00 pm for 12 months' post Implementation i.e. 12 months from Go-Live date, without any extra cost to the Bank. The number of resources deployed during the implementation period is as per bidder's discretion. The L2 resources deployed should have requisite knowledge and minimum 3 years' experience of proposed solution for management, performance tuning trouble shooting and monitoring of the overall operations of offered mobile Banking app. The Bank team will conduct the interview of the proposed L2 candidates before according the approval. | Request bank to clarify the number of onsite resource required for application support as the solution would be on HA as per tender document, Request Bank to provide the following information. Support Type : L1, L2, L3,Team lead No of shifts required per day; Number of resources required per shift: | Please be guided by the RFP. |

21	33	ANNEXURE I TERMS AND CONDITIONS Point 13. ONSITE TECHNICAL SUPPORT (OTS)	13. ONSITE TECHNICAL SUPPORT (OTS) The successful Bidder shall provide requisite skilled resources during the implementation period and two L2 resource at DC from 10:00 am to 6:00 pm for 12 months' post Implementation i.e. 12 months from Go-Live date, without any extra cost to the Bank. The number of resources deployed during the implementation period is as per bidder's discretion. The L2 resources deployed should have requisite knowledge and minimum 3 years' experience of proposed solution for management, performance tuning trouble shooting and monitoring of the overall operations of offered mobile Banking app. The Bank team will conduct the interview of the proposed L2 candidates before according the approval.	Request bank to clarify the number of onsite resource required for Hardware and infrastructure Facility management Support in DC & DR, Request Bank to provide the following information. Support Type : L1, L2, L3, ,Team lead No of shifts required per day; Number of resources required per shift:	Please be guided by the RFP.
22	33	ANNEXURE I TERMS AND CONDITIONS Point 13. ONSITE TECHNICAL SUPPORT (OTS) B. Post implementation onsite support	3. Post implementation support at another site will be provided by resident support engineers remotely from DC, or visit to that site in case of need, without any extra cost.	Request bank to consider, OTS implementation support at another site will be provided by resident support engineers remotely from DC, or visit to that site in case of need, the charges would be at actuals	Please be guided by the RFP.
23			General	Request bank to consider, "Any additional functionalities in future	Please be guided by the RFP.

					will be as per mutually agreed commercials".	
24	8	Point no.8		If bidder is shortlisted to participate in Reverse Auction (RA), Demo for Reverse Auction will be conducted a day before RA, if bidder requests for the same. Further, Demo for Reverse Auction will only be provided to bidders who have accepted the Base price (i.e. Terms & Conditions of the reverse auction).	Request bank to provide more clarity on whether bank will consider reverse auction.	Please be guided by the RFP.
25	14	Point no.13		Bidder needs to provide the detailed configuration of the proposed Hardware (Test, Dev and Training, Production and DR) environments. Bidder shall submit Commercial Bill of Materials filled in with details in the description column. For Bank to plan the hosting area, bidders have to provide the space required in DC and DRC in per square feet. a) Space Requirements b) Power requirements	Request bank to provide more clarity on whether the proposed solution will be hosted at bank's DC and DRC or bidder's DC and DRC.	Bank's DC and DRC.
26	35	Point no.14		Penalty clause	Request bank to consider penalty of 0.05% if the delivery of hardware and complete implementation of the solution exceeds the expected timeline.	**Corrigendum1, Sl. No. 3**

27	36	Point no.14.4	During the Implementation period and 1 year post implementation- In the absence of the engineer, 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%.	Request bank to consider, "During the Implementation period and 1 year post implementation- In the absence of the engineer, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.1% of the Implementation cost, for each day, upto a maximum of 0.5%".	Please be guided by the RFP.
28	14	point 4	Fiber channel SAN Switch with hardware level redundancy at DC, DR and Near DR	Request bank to kindly confirm, Do bidder has to provide server and storage for NDR as well.	Servers with HBA cards to be provided by the bidder. However San storage will be provided by the Bank.
29	14	Point 12 a	DC and Near DR synchronous replication	Request bank to kindly confirm, Who will provide the NDR Link	NDR link will be provided by Bank.
30	15	Point 15	15. As per the architecture there are 4 copies of databases required at DC. Production , Development, QA / UAT / Sandbox, Training with a performance neutral volume clones for each of the workloads and a full volume copy. These copies shall have incremental updates. Other than that there shall four more point in time copies for immediate rollback every 15 mins interval and for continuous data protection for 12 hours so effectively 48 copies in preceding 12 hours. Other than that there will D2D backups available which shall take restoration time window of equivalent time of backup window from D2D solution to production storage.	Request bank to clarify ,Do bidder we need to propose Backup software and hardware or Bank will provide	No, Integration with existing Backup setup is to be done by bidder (Currently Bank have Dell EMCs Data Protection Suite with Backup Appliance: DD9300).

31			General	Request bank to kindly clarify what is the HSM integration Planned	It is entirely upto the bidder's discretion. Bank will not bear any cost towards procurement/deployment/AMC/ATS of HSM.
32			General	Request bank to kindly confirm, Whether Interface with CBS is ISO or REST	Both
33			General	Request bank to kindly confirm, Whether Interface with EFRMS is REST based.	Yes
34			General	Request bank to kindly confirm, if bidder needs to provide IMPS Switch is required or only API integration with Bank's existing switch	Integration with existing IMPS switch is required.
35			General	Request bank to kindly confirm,UPI SDK integration or API Integration	API Integration.
36			General	Request bank to kindly confirm,As per RFP bank wants to have DC/DR/and Near DR	Please be guided as per RFP.
37			General	Request bank to confirm the data retention period	10 Years or as per RBI guidelines.

Sr.No.	RFP Page No	RFP Clause Name & No	RFP Clause	Bidders Query / Suggestion / Remarks	Bank's Response
1	10	3. SCOPE OF WORK:	10. The solution should have multi-lingual interface	What are the languages to be supported?	Apart from English, Languages included in the 8th Schedule of Indian Constitution.
2	11	3. SCOPE OF WORK:	26. Successful Bidder should provide a dashboard for fetching reports and monitoring purpose.	Are there any specific set of reports required by the bank?	Will be shared with the successful bidder.
3	54	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Transaction Validation 1. Transaction pin/ Pattern 2. OTP	Are both validations to be done (OR) either one to be done? Please clarify.	Both.
4	55	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Transfer Funds 7. Cordless transaction feature	Is this referring to cordless ATM cash withdrawal feature?	Yes. Cardless ATM Cash Withdrawal.
5	55	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Unified Payment Interface (UPI) 1. Manage VPA (Virtual Payment Address) 2. Send / Collect money through UPI 3. Transaction History 4. Complaint Management 5. User Deregistration 6. Blocking / Unblocking of UPI	Are these the expected UPI functionalities?	Please be guided as per RFP.
6	56	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Accessibility 3. Search Functionality	Is this referring to a generic app wide search to be provided in all modules?	Search to find a functionality/feature within the app.
7	56	TECHNICAL SPECIFICATIONS OF THE APPLICATION	My Profile 2. Enable Fingerprint / Iris Authentication	Only IRIS supported devices can support this. Please clarify the expectation here.	Face Recognition/ Fingerprint login to be supported (if feature available in device).

8	54	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Profile	View only what are the transaction to be supported?	Will be shared with the successful bidder.
9	55	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Transfer Funds	Pay to Contacts. Is it referring to contacts in customer phone book. Hope FT mode is with in bank FT?	Transfer to contacts within PNB for whom this feature is enabled.
10	55	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Voice Assistance based transactions	Understanding is these transactions are chatbot transactions? Hope we need to integrate via API to PNB AI powered bot? Assuming intent matching will be provided by bot and we need to process the request based on intent. Device integration is out of scope for voice assistance devices. Please confirm.	End to End Functionality to be provided by successful bidder.
11	55	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Transfer Funds	The assumption is that this is for onus customers and that we will be integrating with UPI using API based approach as SDK integration will increase the size of the app. Please confirm.	API based integration.
12	56	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Locker enquiry	Hope this is online transaction and bank will be sharing host specifications for the same? Please confirm.	API based integration.
13	56	TECHNICAL SPECIFICATIONS OF THE APPLICATION	Integration with EFRM	What is the scope of integration? Do we need to send feed to FRM solution for specified transactions? On boarding to FRM to be considered? Do we need to have any menus to set	As on date it is in monitoring mode, to be converted into challenge mode.

				security questions? If FRM sends response to deny the transaction, we would deny the transaction?	
14	57	Other Requirements	Operations - Analytics and reporting	What kind of Analytics is needed?	To be decided during detailed requirement gathering.
15	10	SCOPE OF WORK	Merchant Platform	What are the transactions to be integrated?	As per need of Bank.
16	12	SCOPE OF WORK	It should also support tablets of all make & model.	only sim enable tablets. This is needed for SIM binding	As sim binding is a must, devices not having active sim will not be supported.
17	54	Accounts	View/Download Deposit Advice	is it deposit receipt?	Yes
18	55	Bill Payment	Credit Card Bill payment	is it only using NEFT/imps/ UPI or CBS specifications will be provided to support PNB credit cards?	Details will be shared with Successful Bidder.
19	12	2	The Licenses for the solution should be Enterprise wide which means unlimited client licenses for Bank's Customers in India and should support new channels during the contract period, without any extra cost to the Bank.	Requesting Bank to relax this clause. The terms and conditions relating to Licensing terms shall be mutually discussed and agreed subsequently.	Please be guided as per RFP.
20	13	2	For Bidders who will be using Oracle products, kindly provide the Oracle license details and no. of Oracle Licenses required for the complete operationalization of the solution. The cost of these Oracle Licenses, should not be included in the Indicative Commercial bid, as Bank would provide these license	It is our understanding that the Bidder has to supply all the required hardware, software and OS for the solution. Only the DB will be provided by the bank for which the bidder has to provide the sizing. Requesting Bank to clarify.	Please be guided as per RFP.

21	16	9	Bank/Regulator/Bank's empanelled Auditors reserves the right to audit the successful bidder's premises and platform used for Mobile Banking Application development and its associated hardware/software.	It is our understanding that the costs associated with conducting such audits will be borne by the bank. Requesting the bank to clarify.	Please be guided as per RFP.
22	17	18	In case any Customization is required by the Bank in any functionality of the solution 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	Requesting Bank to modify this clause to "In case any Customization is required by the Bank in any functionality of the solution after implementation and go live", the same shall be done at mutually agreed rates.	Please be guided as per RFP.
23	18	a	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	Requesting Bank to provide a period to correct the system as per the requirements before cancelling the contract.	Please be guided as per RFP.
24	18	e	The offered solution shall be subject to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period without any extra cost	The cost related to conducting such audits and the changes to be made o the solution after the audits shall be borne by the bank	Please be guided as per RFP.
25	25	4(i)	"If a bidder quoting higher prices, higher by more than 40% as compared to the average quoted prices (of all technically qualified bidders) for all items in aggregate, the same bidder shall not be called	Requesting Bank to relax this clause and allow such a bidder for Reverse Auction so as to better this quoted price	Please be guided as per RFP.

			for reverse auction process". If due to such price variation factor, a bidder is not found eligible to be called for reverse auction and only one bidder is left commercially eligible, in such a situation, Bank reserves the right to negotiate with the L1 bidder.		
26	28	2	The contract will be valid for five years (three years warranty plus two years AMC/ATS) from the date of agreement signed with the Bank,	Requesting Bank to modify the warranty period from 3 years to 2 months which is the Industry standard for warranty period.	Please be guided as per RFP.
27	30	9	Payment	Requesting bank to make 100% of the Hardware and solution licenses for all software's immediately after hardware and license delivery as the bidder will be incurring all this cost upfront. The Implementation can be paid as per the payment schedule given by the Bank.	Corrigendum1, Sl. No. 2
28	35	14	PENALTY CLAUSE	Requesting Bank to cap the penalty amount at 5%	**Corrigendum1, Sl. No. 3**
29	38	23	Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.	Requesting Bank to modify this clause as Contract cannot be terminated as per bank's convince without assigning any reason	Please be guided as per RFP.

30	18	3	a. 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.	BIDDER would request the Bank that termination of the contract may be only for cause that are directly attributable to the BIDDER with a sufficient cure period to remedy such discrepancy. Therefore, BIDDER would sincerely request the Bank to rephrase this line.	Please be guided as per RFP.
31	18	3	b. Bank reserves the right to change the Successful bidder with three months' notice to the concerned person of the Company.	BIDDER requests to delete this provision.	Please be guided as per RFP.
32	22	17	17. TERMS AND CONDITIONS OF THE BIDDING FIRMS The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.	BIDDER would request the Bank to reconsider this Clause, since the BIDDER should be given fair chance to address their suggestions, concerns, deviations towards the RFP. Unilaterally, the terms and conditions cannot be imposed on the BIDDER. Any terms and conditions have to be agreed between the parties. Hence, request you to delete this provision "A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank."	Please be guided as per RFP.
33	26	28	28. CONFIDENTIALITY	BIDDER request to have mutual confidentiality obligations.	Please be guided as per RFP.

				BIDDER would request the Bank to make this provision and NDA as mutual to the parties because BIDDER is also sharing its confidential and proprietary information to the Bank. BIDDER would request the Bank to treat the bid response and supporting documents submitted by the BIDDER as confidential irrespective of being marked as proprietary or not because the information/contents submitted by the BIDDER in response to this RFP are proprietary and confidential information of the BIDDER. BIDDER would like to clarify that BIDDER's grant of rights to Bank to reproduce the proposal and supporting documents be restricted only for evaluation purpose within Bank but BIDDER would remain as the owner for all purposes as the contents are proprietary to the BIDDER.	
34	26	30	30. NON DISCLOSURE	BIDDER request to have mutual confidentiality obligations. BIDDER would requests the Bank to make this provision and NDA as mutual to the parties because BIDDER is	Please be guided as per RFP.

				also sharing its confidential and proprietary information to the Bank. BIDDER would requests the Bank to treat the bid response and supporting documents submitted by the BIDDER as confidential irrespective of being marked as proprietary or not because the information/contents submitted by the BIDDER in response to this RFP are proprietary and confidential information of the BIDDER.	
				BIDDER would like to clarify that BIDDER's grant of rights to Bank to reproduce the proposal and supporting documents be restricted only for evaluation purpose within Bank but BIDDER would remain as the owner for all purposes as the contents are proprietary to the BIDDER.	
35	28	1	Annexure I 1. SIGNING OF CONTRACT The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 days of the award of the tender or within such extended period as may be permitted by the bank. The letter of acceptance and such other terms and conditions as may	BIDDER would request the Bank to extend the timeline because 45 days seems to be short period; and also request the Bank to delete the forfeiture of EMD provision because delay in execution of contract may happen for any reasons, including for reasons not on the part of the BIDDER and EMD forfeiture seems to be harsh penalty for the same.	Please be guided as per RFP.

			be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (45 days), the EMD will be forfeited after a grace period of 15 days.		
36	28	2	Annexure I 2. DURATION OF CONTRACT The contract will be valid for five years (three years warranty plus two years AMC/ATS) from the date of agreement signed with the Bank, if not revised earlier of all the hardware & software licenses. Bank at its sole discretion may extend the contract for a further period of 2 year or any other period, at the same rate and same terms & conditions, subject to satisfactory performance of successful bidder and mutual agreement on the terms and conditions. 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.	BIDDER would like to clarify that as per the industry standards 60 days may be provided as warranty period and 3 years of warranty is a lengthy period for any solution provider to provide; and therefore, BIDDER sincerely requests the Bank to reduce the warranty period to 30 or 60 days after successful UAT. Also, AMC shall start after the completion of warranty period and will be billed in advance as per the BIDDER's commercial proposal. BIDDER would like to clarify that any extension of contract shall be on mutually agreed terms including the commercials. Further, termination of the contract may be only for cause that are directly attributable to the	Please be guided as per RFP.

				BIDDER with a sufficient cure period to remedy such discrepancy. Therefore, BIDDER would sincerely requests the Bank to delete the clause on convenience termination.	
37	30	11	Annexure I 11. ANNUAL MAINTENANCE CONTRACT (AMC)/ANNUAL TECHNICAL SUPPORT (ATS)	BIDDER would like to clarify that updates, patches, fixes, error corrections may be provided free of costs; however version upgrades or technology refresh will be on chargeable basis. BIDDER would like to further clarify that costs (including visiting charges) for reinstallation and reconfiguration for reasons not solely and directly attributable to the software per se shall not be borne by the BIDDER. BIDDER would like to clarify that customization will be on chargeable basis in addition to the license costs; and AMC for such customizations will also be charged additionally as per the then prevailing rates of the BIDDER or the rates mutually agreeable between the parties.	Please be guided as per RFP.
38	31	12	12. UPGRADES AND UPDATES The successful bidder shall be required to provide all future updates and upgrades for the proposed Solution/Appliance/hardware &	BIDDER would like to clarify that updates, patches, fixes, error corrections may be provided free of costs; however version upgrades or technology refresh will be on	Please be guided as per RFP.

				software provided free of cost during contract period. If however, the upgrades/updates is not available then the support for the implemented Solution/ Appliance/hardware & software should be available at any point of time.	chargeable basis. BIDDER would like to further clarify that costs (including visiting charges) for reinstallation and reconfiguration for reasons not solely and directly attributable to the software per se shall not be borne by the BIDDER. BIDDER would like to clarify that customization will be on chargeable basis in addition to the license costs; and AMC for such customizations will also be charged additionally as per the then prevailing rates of the BIDDER or the rates mutually agreeable between the parties	
39	35	14	Annexure I 14. PENALTY CLAUSE	BIDDER requests the Bank to agree to any penalty on mutually acceptable terms.	Please be guided as per RFP.
40	36	17	Annexure I 17. CANCELLATION OF PURCHASE ORDER	BIDDER requests the Bank to provide a cure period before taking any action.	Please be guided as per RFP.

41	37	20	20. DELAYS IN THE SUPPLIER'S PERFORMANCE Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by purchaser. Any delay in performing the obligation by the supplier will result in imposition of liquidated damages and/or termination of rate contract for default.	BIDDER would request that the invocation of LD must apply only for the relevant events and factors that are specifically and mutually agreed by the BIDDER with the Bank. Further, BIDDER would request the Bank to provide a minimum of 90 days time to take remedial action with an extension thereof prior to taking any decision as to termination of the agreement. Simultaneous act of invoking LD and termination may not be exercised by the Bank and to this effect, BIDDER would request the Bank to modify the clause.	Please be guided as per RFP.
42	37	21	21. INDEMNITY	BIDDER would like to clarify and request the Bank that the indemnification be made mutual and on mutually agreeable terms and be limited to finally court/arbitration awarded damages. For indemnity obligations for the cause stated herein, BIDDER would like to clarify that BIDDER is willing indemnify for causes that are directly arising out of BIDDER's or its persons and not for any indirect causes. Further, before demanding the same, a reasonable	Please be guided as per RFP.

				opportunity of being heard with sufficient notice period be provided to the BIDDER to provide BIDDER's comments. BIDDER would like to clarify that 3rd party claims of infringement of intellectual property rights of products is restricted to Indian territory and for solution that are created and delivered by BIDDER but BIDDER will not assume the obligation for misuse of the solution by the Bank or any use due to lack of visibility or modification of the solution or combination with any equipment, other hardware, or software, method or data that is not provided, recommended or approved by BIDDER or services done by any 3rd party other than the BIDDER.	
43	38	23	23. 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	BIDDER would request the Bank to consider having 90 days as cure period instead of 15 days as stated in the present clause. Also, request the Bank to restrict the termination to performance reasons only and not for convenience as the Bidder has to make substantial investment in catering to this RFP.	Please be guided as per RFP.

| | | | 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 : a) Excessive delay in execution of order placed by the Bank b) Discrepancies / deviations in the agreed processes and/or products c) Failure of vendor (successful bidder) to complete implementation of solution within the time as specified in the RFP document d) Violation of terms & conditions stipulated in this RFP. e) Exceeding any of the threshold limit of Delay as per clause 14.1. | BIDDER would like to discuss with Bank to include a crucial clause that is reasonable to provide termination rights for bidder for non-payment or non-performance by the Bank.

In addition to the above, BIDDER would request the Bank to modify the clause as follows:

The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found in compliance to the mutually agreed service levels, the bank reserves the right to terminate the contract by giving 30 days notice to the bidder, after giving 90 days curing period within which period bidder fails to cure the breach. The decision of the bank regarding quality of services shall be on good faith basis and will provide reasons for its decision, and a reasonable opportunity of being heard be provided to 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 90 days, for any valid reason stated below, subject to BIDDER failed to cure the breach within the said 90 days period or any extended period: a) Excessive delay (say 90 days) in contravention to the agreed timeline to execute the order placed by the Bank; b) Non-compliance of the mutually agreed service levels, processes and/or products; c) breach of material terms & conditions stipulated in this RFP/agreement;	
44	38	27	27. GOVERNING LAW AND DISPUTES . . . The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, obtained. The venue of the arbitration shall be Delhi.	BIDDER would request the Bank that the expression "unless otherwise directed in writing by the Bank" to be deleted. Considering the mass presence of the Bank across India, BIDDER would requests that the Bank that the arbitration proceedings may be conducted at Chennai.	Please be guided as per RFP.
45	39	28	28. USE OF CONTRACT DOCUMENTS AND INFORMATION The supplier shall not, without the Bank"s prior written consent, make use of any document or information provided by Purchaser in Bid document or otherwise	BIDDER would request the Bank to make this provision and NDA as mutual to the parties because BIDDER is also sharing its confidential and proprietary information to the Bank. BIDDER would requests the	Please be guided as per RFP.

			except for purposes of performing contract.	Bank to treat the bid response and supporting documents submitted by the BIDDER as confidential irrespective of being marked as proprietary or not because the information/contents submitted by the BIDDER in response to this RFP are proprietary and confidential information of the BIDDER. BIDDER would like to clarify that BIDDER's grant of rights to Bank to reproduce the proposal and supporting documents be restricted only for evaluation purpose within Bank but BIDDER would remain as the owner for all purposes as the contents are proprietary to the BIDDER.	
46	39	29		29. PATENTS 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. - 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 the products or any part thereof in	BIDDER would like to clarify and requests the Bank that the indemnification be made mutual and on mutually agreeable terms. For indemnity obligations for the cause stated herein, BIDDER would like to clarify that BIDDER is willing indemnify for causes that are directly arising out of BIDDER's or its persons and not for any indirect causes. Further, before demanding the same, a reasonable	Please be guided as per RFP.

			India or abroad. - The supplier shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible therefore, including all expenses and court and legal fees. - 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.	opportunity of being heard with sufficient notice period be provided to the BIDDER to provide BIDDER's comments. BIDDER would like to clarify that 3rd party claims of infringement of intellectual property rights of products is restricted to Indian territory and for solution that are created and delivered by BIDDER but BIDDER will not assume the obligation for misuse of the solution by the Bank or any use due to lack of visibility or modification of the solution or combination with any equipment, other hardware, or software, method or data that is not provided, recommended or approved by BIDDER or services done by any 3rd party other than the BIDDER.	
47	39	29	29. PATENTS RIGHTS - 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.	BIDDER would request the Bank to clarify that the contract is for 5 years but license to the solution is required on perpetual basis, each of the same is in contradiction. Therefore, license will be provided on the basis of Term of the contract subject to other term-based licensing conditions.	Please be guided as per RFP.

				BIDDER would like to clarify that title of the software products or any part thereof, including customizations, will not be transferred to the Bank, except as a licensee to use the software products. The original, all copies of the software products, its updates and the documentations shall be, and shall remain, the intellectual property of the BIDDER. Further upon termination of the agreement / contract for misuse of the software by the Bank, Bank to uninstall the software programs, codes, and stop use of the software products / documentation, project documents and/or other documents, and the Bank, at the notification of the BIDDER, - a) to return the software products, documentation, codes, project documents and/or other documents, all copies thereof, hardware and/or products, and all license keys which the Bank has obtained from the BIDDER and/or b) to destroy all such materials, as shared or provided by the BIDDER or on its behalf; and provide written verification of such destruction or return by the Bank to the BIDDER.	

48	39	30	30. ASSIGNMENT The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser"s prior written consent.	BIDDER would request this clause to be made mutual with an exception in case of assignment to its affiliates or in the event of any merger or acquisition.	Please be guided as per RFP.
49	39	31	31. CONTRACT BETWEEN BANK AND SHORTLISTED TSP (TECHNICAL SERVICE PROVIDER) The shortlist bidder/TSP shall be required to execute SLA (Service Level Agreement) and NDA (Non Disclosure Agreement) with the Bank.	BIDDER would request the Bank that any bidding terms and conditions shall be on a mutually agreed basis and in considerate to the bid submissions and the comments provided herein by the BIDDER.	Please be guided as per RFP.
50	40	33	33. LIMITATION OF LIABILITY Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply to third party claims for a) IP Infringement indemnity b) Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. Vendor shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.	BIDDER would like to clarify that liability of the BIDDER for solution may be limited to pro-rata refund of the license fee actually paid by the Bank upon 5 years straight line depreciation method. In any event, BIDDER will be liable only for reasons or causes that are solely and directly attributable to BIDDER (and its personnel engaged by BIDDER) and not for any indirect causes or reasons or for other person's default / delay. To this effect BIDDER would like to discuss with Bank. Let the indirect damages may be excluded for both the parties.	Please be guided as per RFP.

| 51 | General | General | Clauses required to be included in the Contract upon mutual consultation between the parties | BIDDER would request the Bank that any binding terms and conditions shall be on a mutually agreed basis.

BIDDER requires inclusion of the following crucial clauses on a mutually agreed basis and in this regard the BIDDER would like to discuss with Bank. This list is inclusive of various other terms of the agreement and is not exhaustive.
1) Cap of Liability and exclusion of indirect damages from Liability
2) Non-solicitation
3) Intellectual Property Rights
4) Assignment etc.
5) Representation and Warranties
6) Indemnities
7) Termination
8) LD
9) Confidentiality
10) Escrow, if required

We would also request the Bank to consider the below aspects: 1) Any update / upgrade / modification (after the date of award of contract to BIDDER) on account of statutory requirements shall be borne by the Bank. | Please be guided as per RFP. |

Sr. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query / Suggestion / Remark	Bank's Response
1	43	Point 6, under Annexure III, Eligibility Criteria	During last three Year (as on Bid submission date) the Bidder should have experience of completion of development and implementation of minimum one Mobile Banking Application for at least one PSU/Private Sector Banks/ Foreign Banks operating in India. The total business of that Bankshould be minimum Rs. 50,000 Crore during last three Financial Years.	A Unified Payments Interface App is very similar to a Mobile Banking app, in terms of the features, benefits and integrations. Hence, we request the bank to please allow experience of Implementations of UPI App, in lieu of a Mobile Banking App.	Please be guided as per RFP.
2	43	Point 8, under Annexure III, Eligibility Criteria	The bidder must be ISO9001: 2015 orabove Certified Company or itsequivalent and the certificate should bevalid as on date of bid submission.	We understand that certifications like CMMI Level 3 and ISO 27000 can be considered as equivalent certifications to ISO9001. We request bank to please confirm the understanding.	Please be guided as per RFP.
3	13	Point 1, under Section: Hardware Requirement	Bidder is required to size, supply, design, commission and maintain hardware, OS, DB as well as all software required for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR and Non- Production (Test, Development & Training). The bidder is required to provide the necessary hardware to operationalize the complete Hybrid Technology-channel Mobile Banking Application.	An application vendor can ideally recommend the infra (HW, DB, SW Licenses etc) necessary for managing the application. However, it is recommended, as an industry practise, that Infra should be managed by the Buyer (Bank), to achieve better prices. We request bank to please keep infra out of the scope of the RFP.	Please be guided as per RFP.

Sr no	RFP Page No	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	10	3. Scope of Work & Point # 7	The app server should not be further split into sub-units	What do you mean sub-units. Normally app server will have multiple DMGRs and JVMs.	Bank prefers 3 layered architecture: Web-App-DB for this solution.
2	10	3. Scope of Work & Point # 10	The solution should have multi-lingual interface	Can you please list down the languages	Apart from English, Languages included in the 8th Schedule of Indian Constitution.
3	10	3. Scope of Work & Point # 10	The solution should have multi-lingual interface	Multi lingual requirements include both input and display ?	For display only.
4	10	3. Scope of Work & Point # 14	.Application should be available in all Android and iOS version which are allowed by regulatory authorities.	Can you please list down the targeted Android / iOS version and its OS names for the clarity / scoping purposes	OS will be Android and iOS. This will be discussed with successful bidder during detailed requirement gathering.
5	11	3. Scope of Work & Point # 16	Application should have the capability to integrate with Bank's system like CBS (Core Banking Solution), Switch, DCMS (Debit Card Management System), CCMS (Credit Card Management System) etc., merchant platform, BBPS (Bharat Bill Payment System) platform, EFRM (Enterprise Fraud Risk Management Solution) solution or any other interface as desired by Bank	We assume these integrations are through API calls. Please confirm.	The integration will be API or ISO message based or file based.
6	11	3. Scope of Work & Point # 16	Same as above	Does bank has ESB already. If not hope ESB is not part of the scope for this RFP	If the application requires ESB then the successful bidder has to provide the same.

7	11	3. Scope of Work & Point # 20	Application should be able to integrate with Bank's Artificial Intelligence powered Chatbot PIHU (PNB Instant Help for You).	Integration is for pre-login (standard) queries or post-login (dynamic) queries too. Please confirm.	Facilitation for both pre and post login will be as per Banks requirement.
8	11	3. Scope of Work & Point # 20	Same as above	For the prelogin(standard) queries, whether bank will provide standard queries or bidder needs to arrive both Q&As as part of our scope	The PIHU chat bot already has queries. Successful bidder needs to integrate the same in the mobile application.
9	11	3. Scope of Work & Point # 21	Application should be fully password protected with 2FA (Two Factor Authentication) for transactions and fingerprint or iris for login	We assume that API integration is only the part of scope for the bidder for this RFP. No supply for biometric/fingerprint/iris SW/appliance required.	No supply for biometric/fingerprint/iris appliance required. The application should support biometric login (fingerprint / facial recognition)
10	13	HW Requirements & point # 4 (d)	Test & Training Environment at DC	We assume that Test environments include SIT & UAT separately. Similarly Training environment separate. Please confirm	Please be guided as per RFP.
11	14	HW Requirements & point # 5	NA	What is the concurrencies of this applications in terms of (a) concurrent users and (b) no. of TPS	For Expected Customer Base and growth please be guided by RFP. Current users : 1.5 crores Current Active users: 50 lakhs Current Transaction Per day: 75,000 Excepted TPS 1000 Which should be scalable enough to cater the customer needs. Any transaction initiated

					through this App. Should be completed within 30 seconds without failure.
12	29	7. Implementation	Bank's requirement within 12 weeks from the date of delivery or within 3 months from the date of Purchase Order, whichever is later.	HW & environment readiness itself is for 8 weeks from the date of PO. How the application implementation will be 12 weeks from the date of PO. Is it 12 weeks from the date of HW environment readiness (i.e. after 8 weeks).. Please clarify	**Corrigendum1, Sl. No. 1**
13	33	B. Post Implementation Support	After implementation the Successful bidder has to ensure the availability of two resident engineers for 12 months from the date of signoff of L2 level during office hours (9 am to 6 pm) at Bank's Data Center	Is the bank referring application L2 resources or Infra resources or both	In case hardware is provided by bidder then for both hardware & application, else application L2.
14	33	B. Post Implementation Support	Same as above	Hope L1 is out of scope both for infra and application support during OTS phase. Please confirm	In case hardware is provided by bidder then for both hardware & application, else application L2.
15	33	B. Post Implementation Support	Same as above	Please confirm whether L3 is on-demand for the OTS phase for the bidder. Please confirm	In case hardware is provided by bidder then for both hardware & application, else application L2.
16	42	Eligibility criteria	The bidder should be an OEM of the solution/app offered or its authorized representative in India having IP Rights of the customization	Can you please relax this as "OEM/bidder of the solution/app offered…..", so that SI too can participate, through our solution partners	Please be guided as per RFP.

17	10	3. Scope of work	NA	Please confirm if data migration is in scope	All customers data should be fetched from existing Bank's Host applications on real time basis.
18	33	B. Post implementation onsite support & # 5. c.	Provides the required operational support to monitor the proposed applications database environments.	We presume PNB currently have Monitoring tools deployed for current infrastructure, please confirm whether the bidder can leverage the same.	Successful bidder need to provide all the necessary tools.
19	31	11. ANNUAL MAINTENANCE CONTRACT (AMC) & ANNUAL TECHNICAL SUPPORT (ATS)	Bank should be able to raise tickets directly to OEMs.	Should ticketing tool be part of the solution or are there any existing ticketing tools in use that can be leveraged?	Please be guided as per RFP.
20	14	Hardware Requirement	DC and Near DR synchronous replication	There is no requirement of hardware mention in the RFP for Near DR but requested for Replication between DC and Near DR, kindly confirm what I the expectation at Near DR.	Required.
21	14	Hardware Requirement	DC and Near DR synchronous replication	Kindly confirm the current Near DR infrastructure details eg Storage Type, switch etc and current architect of DC-NDR -DR so that we can plan the same for Mobile Application	Servers with HBA cards to be provided by the bidder. However San storage will be provided by the Bank.
22	15	Hardware Requirement	Other than that there will D2D backups available which shall take restoration time window of equivalent time of backup window from D2D solution to production storage.	As RFP refer about existing backup setup, kindly confirm that bank expect bidder to propose new backup software or will allow to use the existing backup software (like Oracle Database) and only include license cost to calculate the TCO	No, Integration with existing Backup setup is to be done by bidder (Currently Bank have Dell EMCs Data Protection Suite with Backup Appliance: DD9300).

23	34	B. Post implementation onsite support	Proactive monitoring of health of the solution, including the H/W, S/W, application, solution on various parameters such as CPU, memory, interface utilizations, etc.,	Please confirm that bidder will use existing monitoring tools of bank to monitor the new proposed infrastructure and application or bidder need to propose the new monitoring tools	Successful bidder need to provide all the necessary tools.
24	34	11. ANNUAL MAINTENANCE CONTRACT (AMC) & ANNUAL TECHNICAL SUPPORT (ATS)	Bank should have a facility to log a call using web interface wherein all the support contract details should be linked. This interface should provide the incident number for monitoring the progress of the call/support ticket. The Bank should also have flexibility to log the calls using either emails/telephone also.	Please confirm that who will log the ticket from bank side and number of user who log the ticket	Bank officials will Log the Calls, whenever required. No. of users will be as per Banks requirement.
25	10	3. SCOPE OF WORK	11. The solution should be accessible to blind/partially blind.	Is the Bank only looking at text to speech functionality to help the blind and partially blind? Please elaborate on the other features to be enabled as part of this requirement.	Blind person should be able to access the application through Apple VoiceOver and Google Talk Back. The mobile application should be fully compatible for above mentioned features.
26	11	3. SCOPE OF WORK	16. Application should have the capability to integrate with Bank's system like CBS (Core Banking Solution), Switch, DCMS (Debit Card Management System), CCMS (Credit Card Management System) etc., merchant platform, BBPS (Bharat Bill Payment System) platform, EFRM (Enterprise Fraud Risk Management Solution) solution or any other interface as desired by Bank.	Please provide details of each of these systems along with the version numbers - CBS - Switch - DCMS - CCMS - merchant platform - EFRM - CRM - Complaint service system - Chatbot - Banking correspondent	The details will be shared with successful bidder.

				- Remittance agencies - ATM - FI	
27	11	3. SCOPE OF WORK	The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for Retail Mobile Banking Application (PNB One Lite) including Admin Console for Bank Staff.	Is there any migration from the existing mobile banking required as part of the solution scope? Is this required, please confirm.	All customers data should be fetched from existing Bank's Host applications on real time basis.
28	12	Supply of Software Licenses	2. The Licenses for the solution should be Enterprise wide which means unlimited client licenses for Bank's Customers in India and should support new channels during the contract period, without any extra cost to the Bank.	Could you please provide details on the new channels mentioned here.	Details will be shared with successful bidder. However, the application should be capable to integrate new application interfaces. Further, Bank will only pay implementation cost for such activities.
29	13	Hardware Requirement	1. Bidder is required to size, supply, design, commission and maintain hardware, OS, DB as well as all software required for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR and Non-Production (Test, Development & Training). The bidder is required to provide the necessary hardware to operationalize the complete Hybrid Technology-channel Mobile Banking Application.	Please provide the following details for hardware sizing - Current customer base - Current active users of the mobile banking app - Current transaction volumes via the mobile channel - per day, per week and per month - Expected growth in customer base and active users - Expected growth in transaction volumes - Expected TPS	For Expected Customer Base and growth please be guided by RFP. Current users: 1.5 crores Current Active users: 50 lakhs Current Transaction Per day: 75,000 Excepted TPS 1000 Which should be scalable enough to cater the customer needs. Any transaction initiated through this App. Should be completed within 30 seconds without failure.

30	54	Profile	There will be two profiles: 1. View Only 2. View and Transact Profile can be changed from View to View and Transact: 1. Through App Registration (Using A/c No - OTP, Debit Card - ATM PIN) 2. Through Branch (OTP on Registered Mobile Number)	The relevant APIs for profile change would be exposed. The Branch application would have to integrate with these services to enable profile change via the Branch. Please confirm if the understanding is correct.	The details will be discussed with successful bidder
31	54	Transfer Funds	6. Pay to Contacts	Please clarify this requirement. Which payment network will be used for paying via the Contact details.	Transfer to contacts within PNB for whom this feature is enabled.
32	54	Transfer Funds	7. Cardless transaction feature	Please clarify this requirement. How will this transaction get processed in PNB? Is the ATM infrastructure enabled to process cardless transaction?	ATM infrastructure will be enabled for this feature. Details will be shared with successful bidder.
33	55	Bill Payment	3. Manage Billers	Which are the bill aggregators that need to be integrated with?	Details will be shared with successful bidder.
34	55	Voice Assistance based transactions	Voice Assistance based transactions	Please clarify what is expected in these transactions. Is this only text to voice capability or voice to text? Please explain.	Voice command based operation.
35	55	Unified Payment Interface (UPI)	1. Manage VPA (Virtual Payment Address) 2. Send / Collect money through UPI 3. Transaction History 4. Complaint Management 5. User Deregistration 6. Blocking / Unblocking of UPI	We assume the services for all these requirements would be provided. Please confirm if these services are via a third party UPI service provider or directly with NPCI.	Necessary API will be provided through UPI service provider via third party.
36	56	Value Added Services	1. PAN/ Aadhar Registration 3. Apply for Government Schemes: 4. Atal Pension Yojna	Please confirm if the Bank has services available to enable these features. Please clarify if the application for the government	The application should be able to capture user request and route to suitable channel.

			5. PM Jeevan Jyoti Yojna 6. PM Suraksha BimaYojna	schemes is via the core banking system.	
37	56	Value Added Services	8. Refer a friend(pre-login)	Please elaborate on how this referral will work. Is there any referral code or any rewards as part of the referral. Please explain the process.	Application should have capability to generate & share simple link through any other application having capability to share the link to download this application. There will be no code or rewards as part of referral.
38	56	Value Added Services	9. Offers/Banners (pre-login)	Please confirm if the Bank has a campaign management system.	No. Bidder should have provision for the campaign management system.
39	56	Value Added Services	11. Manage Scheduled Transactions	We assume the core banking system has the capability to store, manage and process standing instructions and scheduled transactions. The proposed solution will allow the customer to set the transaction. Please confirm.	Transactions needs to be scheduled at the mobile application end. Should be processed through batch.
40	56	Value Added Services	12. Locker enquiry	Please confirm if the Bank has services available to enable locker enquiry.	API based integration. API will be provided
41	56	Complaint Service Management	1. Raise a complaint / Service Request 2. Track your request 3. Request history	Please provide details of the complaint service system in the Bank to be integrated with for enabling these features.	Integration with existing solution through API.
42	56	EFRM Integration	Integration with EFRM (Enterprise Fraud Risk Management Solution) solution.	Please provide the integration protocols or the web services exposed for the proposed solution to integrate with the EFRM system.	Rest API based Integration.
43	56	Other Services	7. Chatbot	We assume the proposed solution has to integrate with the Bank's	Yes.

				Artificial Intelligence powered Chatbot PIHU (PNB Instant Help for You) for this requirement. Please confirm.	
44	57	Operations	4. Change Host Integration	Please elaborate this requirement. What is the expectation from the proposed solution?	The admin application should have capability to change host ip/url/params etc for any of the host services.
45	56	Complaint Service Management	1. Raise a complaint / Service Request 2. Track your request 3. Request history	Please clarify that, Bank has their own Complaint Management System which needs to be Integrated or it should be part of Mobile App Solution.	Integration with existing solution through API.
47	55	Transfer Funds	1. Within Self Accounts (Own Accounts) 2. Third party transfer Within PNB (Other PNB Accounts) 3. InterBank transfer (NEFT, RTGS, IMPS and UPI) 4. Payment via Scan & Pay (UPI QR/BHARAT QR) 5. Scheduled Payments 6. Pay to Contacts 7. Cardless transaction feature	Please clarify that mentioned features are required by actual Mobile app or it could be third party applications are allowed with Mobile App as an integration.	Within the mobile banking application.
48	56	EFRM Integration	Integration with EFRM (Enterprise Fraud Risk Management Solution) solution.	Please clarify and elaborate in the expectation from Integration with ESRM - is it only the Notification & Alerts - could you please share the use cases.	In prevention Mode.
49	56	Other Services	7. Chatbot	Please elaborate on the Chatbot - functional cases in other services such as Transaction or only question and answerers	Prelogin, informational chatbot.

50	55	Voice Assistance based transactions	1. Balance enquiry 2. Mini Statement 3. Logout 4. View Accounts	Please clarify whether these are part of Chabot or a separate functionality required.	This functionality has to be provided post login.
51		Operations	Admin console to be provided for: 1. User Maintenance (console user and customers) 2. Feature Turn on/off 3. Change master limits 4. Change Host Integration 5. Analytics and Reporting	Please Clarify the functional cases and Reporting requirement for Analytics & Reporting number of reports (Adhoc / Pre define)	To be discussed with successful bidder.

Sr. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	10	3. 0 Scope of Work Point Number = 7	The application should have a simple architecture. The server application should have web/application/database layer with clustering. The app server should not be further split into sub-units. There can be 2 units one for Mobile Banking application and other for admin console.	As per our understanding, there will be two units in application Server without spliting it. Please clarify.	Bank prefers 3 layered architecture: Web-App-DB for this solution.
2	10	3. 0 Scope of Work Point Number = 15	. Application should have facility for providing registration option through following options: a. In App b. Branch	As per our understanding, if any person is giving his/her details for registration then account registration will be done by Admin Module.	The mobile application server should be able to take registration request from branch also.
3	32	13. ONSITE TECHNICAL SUPPORT (OTS)	The successful Bidder shall provide requisite skilled resources during the implementation period and two L2 resource at DC from 10:00 am to 6:00 pm for 12 months' post Implementation i.e. 12 months	Please clarify.	Please be guided as per RFP.

Sr. No.	RFP Page No.	RFP Clause & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Banks Response
			from Go-Live date, without any extra cost to the Bank.		
4	35	B. Post implementation onsite support Point 15	All duties mentioned in RFP (but not limited to mentioned in RFP pertaining to the proposed solution) will be performed for 12 months' post Implementation i.e. 12 months from sign-off, without any extra cost to the Bank.	Please clarify.	Please be guided as per RFP.
5	43	Eligibility Criteria Point 6	During last three Year (as on Bid submission date) the Bidder should have experience of completion of development and implementation of minimum one Mobile Banking Application for at least one PSU/Private Sector Banks/ Foreign Banks operating in India. The total business of that Bank should be minimum Rs. 50,000 Crore during last three Financial Years.	We are satisfying all the Eligibility Criteria except this one. ApMoSys Technilogies Pvt. Ltd is MSME Certified. Requesting you you to exempt this cluase for us. We have developed the Web based application for one private bank.	Please be guided as per RFP.

Sr. No.	RFP Page No.	RFP Clause & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Banks Response
1	2	Disclaimer	The Bank Representatives may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP Document.	We understand that any modification to the terms of the RFP will only happen before the submission of the bids and in line with section 6 of Instruction to Bidder.	Yes
2	9	2. Purpose of the Project	Bidder should also ensure that all regulatory requirements as on date and any other systemic changes or new requirements necessitated out of Ministry/other regulatory bodies or other requirements of the Bank between the date of the RFP as well as rollout are made available from day 1.	We request the Bank to provide a detailed list of regulatory requirements needed to be complied by solution.	Will be shared with the successful bidder. For more reference kindly visit www.rbi.org.in

3	9	2. PURPOSE OF THE PROJECT:	Bidder should also ensure that all regulatory requirements as on date and any other systemic changes or new requirements necessitated out of Ministry/other regulatory bodies or other requirements of the Bank between the date of the RFP as well as rollout are made available from day 1.	Bidder request this has to be through change request procedure	Pls. Be guided by RFP
4	10	2	This invitation of Bids is open to all Original Equipment Manufacturers (OEMs) of the Mobile Banking Application having presence in India	Please confirm if the bidder can propose a custom build solution instead of an Off the Shelf COTs product? Bidder recommends a custom build solution so that the bank can benefit from differentiated front-end experience; flexible and personalisation options are very high and the Efficiency & ownership when it comes to iterations are future developments are better implemented.	Requirements defimed by Bank in the RFP should be fulfilled by the successful bidder.
5	10	2. Purpose of the Project	Please note that any deviations mentioned in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.	Given the complex nature of the services involved we will request the Bank to allow deviations to the RFP which will enable us to submit a commercially competitive and responsive bid. Please confirm.	Please be guided as per RFP.
6	10	3. SCOPE OF WORK	10. The solution should have multi-lingual interface.	Please provide the list of languages to be supported apart from English and Hindi.	Apart from English & Hindi, all Languages included in the 8th Schedule of Indian Constitution.
7	10	3. SCOPE OF WORK	11. The solution should be accessible to blind/partially blind.	Is the Bank only looking at text to speech functionality to help the blind and partially blind? Please elaborate on the other features to be enabled as part of this requirement.	Yes.
8	11	16	or any other interface as desired by Bank.	What are the other system of records expected here?	Will be shared with the successful bidder

9	11	3. SCOPE OF WORK	16. Application should have the capability to integrate with Bank's system like CBS (Core Banking Solution), Switch, DCMS (Debit Card Management System), CCMS (Credit Card Management System) etc., merchant platform, BBPS (Bharat Bill Payment System) platform, EFRM (Enterprise Fraud Risk Management Solution) solution or any other interface as desired by Bank.	Please provide details of each of these systems along with the version numbers - CBS - Switch - DCMS - CCMS - merchant platform - EFRM - CRM - Complaint service system - Chatbot - Banking correspondent - Remittance agencies - ATM - FI	Will be shared with the successful bidder
10	11	3. SCOPE OF WORK	The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for Retail Mobile Banking Application (PNB One Lite) including Admin Console for Bank Staff.	Is there any migration from the existing mobile banking required as part of the solution scope? Is this required, please confirm.	All customers data should be fetched from existing Bank's Host applications on real time basis.
11	12	36	36. App should not be specific to handsets make/model/Operating System/Company/Country. It should also support tablets of all make & model.	what does this mean, as nobody can ensure that it will work as expected for all the device make and model	Pls. Be guided by the RFP
12	12	3. Scope of Work	Supply of Software Licenses The bidder shall supply a complete Hybrid Technology Mobile Banking Application to meet the functional and technical specifications. The Licenses for the solution should be Enterprise wide which means unlimited client licenses for Bank's Customers in India and should support new channels	Our understanding is that the Bank will be the License holder of the OEM software and will be signing the software licensing agreement separately. Please confirm.	**Bank will sign Escrow Agreement. Also, SLA will be signed with successful bidder as per Scope, Technical Specifications, Terms & Conditions etc. defined in RFP.**

			during the contract period, without any extra cost to the Bank. The following considerations must be taken for supply of software: * All software envisaged is required to be on-premises software licensed to PNB. * The software supplied must be the latest version of the software supplied by the OEM. * Beta versions of any software shall not be accepted. * The bidder shall ensure that the software licenses supplied in its bid adequately cover the needs of BANK as per the requirements in this RFP. * The bidder must consider the disaster recovery Site while proposing the software licenses.		
13	12	Supply of Software Licenses	2. The Licenses for the solution should be Enterprise wide which means unlimited client licenses for Bank's Customers in India and should support new channels during the contract period, without any extra cost to the Bank.	Could you please provide details on the new channels mentioned here.	Details will be shared with successful bidder. However, the application should be capable to integrate new application interfaces. Further, Bank will only pay implementation cost for such activities.

| 14 | 13 | Hardware Requirement | 1. Bidder is required to size, supply, design, commission and maintain hardware, OS, DB as well as all software required for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR and Non-Production (Test, Development & Training). The bidder is required to provide the necessary hardware to operationalize the complete Hybrid Technology-channel Mobile Banking Application. | Please provide the following details for hardware sizing
- Current customer base
- Current active users of the mobile banking app
- Current transaction volumes via the mobile channel - per day, per week and per month
- Expected growth in customer base and active users
- Expected growth in transaction volumes
- Expected TPS | For Expected Customer Base and growth please be guided by RFP.

Current users : 1.5 crores
Current Active users: 50 lakhs
Current Transaction Per day: 75,000

Excepted TPS 1000 Which should be scalable enough to cater the customer needs.
Any transaction initiated through this App. Should be completed within 30 seconds without failure. |
| 15 | 15 | 3. Scope of Work | Other Terms and Conditions : 4. Security features should meet the standards and procedures as per Bank's IT Security Policy and Bank's Information Security, Cyber security guidelines should be followed, in line with prevailing Industrial Standards as mentioned in this RFP. | We will request the Bank to provide the Bank's Security Guidelines and Policies to ensure compliance. | Will be shared with the successful bidder |

| 16 | 16 | 3. Scope of Work | Other Terms and Conditions: 9. Bank/Regulator/Bank's empaneled Auditors reserves the right to audit the successful bidder's premises and platform used for Mobile Banking Application development and its associated hardware/software. 10. Periodicity for Regulatory Audits would be required as per the rules and guidelines laid down by the regulator or as required by the regulator not limited to UIDAI /NPCI/RBI/other authorities/agencies/other relevant Acts, rules, regulations, directions as applicable. These audits plan to include, but are not limited to, a review of: access and authorization procedures, physical security controls, input/output controls, DB controls, backup and recovery procedures, network security controls and program change controls | We request that that such Audits shoud be conducted only to verify if Bidder is performing services in accordance with the service levels. A third party auditor may be appointed only with the mutual consent of the parties on a non-contingent basis after he has executed a confidentiality agreement with the Bidder. Bidder is not obligated to share any information relating to Bidder's costs, Bidder proprietary data, confidential information of Bidder's other customers and internal audit reports of the Bidder. Such audit shall be conducted (a) upon thirty days prior written notice to Bidder; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with Bidder's ability to perform the Services in accordance with the Agreement. Please confirm. | Pls. Be guided by the RFP |
| 17 | 16 | Other Terms and Conditions | In case the performance is adversely affected or the utilization of any server or any peripheral, exceeds the threshold of 75%, more than 3 times in a quarter, the successful Bidder is required to upgrade the hardware/solution, within one month without any extra cost to the Bank. | Bidder request "Any upgrade to the hardware/Solution needs to be paid by the bank" | Pls. Be guided by the RFP |

18	17	3. Scope of Work	Other Terms and Conditions: 20.Regulatory Compliance-The Bidder should comply with all guidelines specified by RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the above mentioned authorities) within one year of complete implementation (i.e. one year from sign-off), the bidder would have to comply with the same without any extra 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)	We request the Bank to provide a detailed list of regulatory requirements needed to be complied by solution. Further, any changes to the agreed scope of work will be needed to be agreed between the parties via a change management process and charges for the same have to be mutually agreed. We will request the requirement to make changes to the scope of work without cost. Please confirm.	Will be shared with the successful bidder.
19	18	3. Scope of Work	Other conditions: a. 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. b. No right to employment in the Bank shall accrue or arise, at any point of time under this project. c. Bank reserves the right to change the Successful bidder with three months' notice to the concerned person of the Company. d. A detailed agreement will be done with the successful bidder specifying roles and responsibilities. e. The offered solution shall be subject to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The	We request deletion of sub section a. and subsection c and seek replacement as follows: We request that these clauses be modified as follows:"Either party may terminate the contract, with thirty days prior written notice, if the other party has committed a material breach of this contract and if such breach has not been cured during the notice period. The Bank shall pay the Bidder for all products and services provided up to the effective date of termination." Further, we request that that Audits specified in sub clause e. shoud be conducted only to verify if Bidder is performing services in accordance with the service levels. A third party auditor may be appointed only with the mutual consent of the parties on a non-contingent basis after he has executed a confidentiality agreement with the Bidder. Bidder is not	Please be guided as per RFP.

				obligated to share any information relating to Bidder's costs, Bidder proprietary data, confidential information of Bidder's other customers and internal audit reports of the Bidder. Such audit shall be conducted (a) upon thirty days prior written notice to Bidder; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with Bidder's ability to perform the Services in accordance with the Agreement. Please confirm	
			successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period without any extra cost. f. Obtaining Road permits or any other document for delivery of the material till Bank's premises will be the sole responsibility of the successful bidder (successful bidder). The successful bidder (successful bidder) shall arrange road permit for locations applicable at no extra cost to the Bank. However, Bank will sign the necessary forms as purchaser, as per the requirements.		
20	19	Instruction to Bidders: Section 7	VALIDITY OF BID DOCUMENT Bid shall remain valid for 12 months from last date of submission of bid prescribed by PNB. A bid valid for shorter period shall be rejected by the purchaser as non-responsive.	We request that the Bid validity be reduced to 90 days from the date of submisssion.	Please be guided as per RFP.
21	20	10 BID EARNEST MONEY	The BG should have a validity of 12 months from the date of submission of bid with claim period of another 12 months.	Bidder request "BG should be valid up to 12 months from the date of submission of bid"	Please be guided as per RFP.
22	22	Instruction to Bidders: Section 17	TERMS AND CONDITIONS OF THE BIDDING FIRMS The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.	Given the complex nature of the services involved we will request the Bank to allow deviations to the RFP which will enable us to submit a commercially competitive and responsive bid. Please confirm.	Please be guided as per RFP.

23	23	Instruction to Bidders: Section 22	PRELIMINARY EXAMINATION: The purchaser may waive any minor informality or non-conformity or irregularity in a bid, which does not constitute a material deviation, provided such waiver does not prejudice to affect the relative ranking of any bidder.	Given the complex nature of the services involved we will request the Bank to allow deviations to the RFP which will enable us to submit a commercially competitive and responsive bid. Please confirm.	Please be guided as per RFP.
24	28	Annexure I, Terms and Conditions	1. SIGNING OF CONTRACT The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non- Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days of the award of the tender or within such extended period as may be permitted by the Bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (45 working days*), the EMD will be forfeited after a grace period of 15 working days*. The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.	We understand that all terms shall be mutually agreed between the parties before execution. We request deletion of the lines"The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.". Please confirm.	Pls. Be guided by the RFP

			Note: working days refers to Bank's working days.		
25	28	2 - DURATIO N OF CONTRA CT	The contract will be valid for five years (three years warranty plus two years AMC/ATS) from the date of agreement signed with the Bank,	Please specify the work scope for application services apart from defect fixes (L3). Does the Bank need application L1/L2/L3 services from the vendor. Please provide the support window expected for Appln L1/L2/L3 - per severity. What is the additional application work scope expected during Warranty Vs ATC. Please confirm the following: - (a) Application L1 and L2 are needed for 1 Year - (b) L3 (defect fix) is required for entire contract duration	L2 resource only.

26	28	PERFOR MANCE BANK GUARAN TEE	The successful bidder will have to submit Performance Bank Guarantee amounting to 10 % of Contract value within one month of acceptance of purchase order & initially valid for a period of 5 years with claim period of another 12 months.	Bidder request claim period of 3 months	Please be guided as per RFP.
27	28	PERFOR MANCE BANK GUARAN TEE	In case successful bidder fails to perform the contract, Bank shall invoke the Performance Bank Guarantee to recover penalty/damages.	Bidder request "In case successful bidder fails to perform the contract, for the reason solely attributable to bidder, Bank shall invoke the Performance Bank Guarantee to recover penalty/damages"	Please be guided as per RFP.
28	29	7	Bidder shall be responsible for implementation of complete solution at both DC & if ordered for DRS (currently in Mumbai) or any other alternate site as per the Bank's requirement within 12 weeks from the date of delivery or within 3 months from the date of Purchase Order, whichever is later.	In case the bank is open to allow the bidder to propose a custom build solution, the typical implementation timeline will need to be revised to approx 8-9 months with deliveries in a phased manner. Please confirm and clarify	Pls. Be guided by the RFP
29	29	Annexure I, Terms and Condition s	5.NOT ACCEPTANCE/ NON EXECUTION OF ORDER In case the bidder shortlisted through this RFP process (hereinafter called "successful bidder") refuses to accept / execute the order, Bank will procure the same from the respective OEM as per existing terms & conditions and rate accepted by OEM. The said successful bidder will have to bear the difference of cost if any of such item / product purchased by Bank from OEM (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the said successful bidder). Bank also reserves the right to blacklist/debar the	We request deletion of this clause and submit that Bank has a statutory right of substituted performance in case there is a failure by the Bidder to perform the contract. Will request confirmation on this.	Please be guided as per RFP.

			said successful bidder in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/debarment.		
30	29	NOT ACCEPT ANCE/ NON EXECUTI ON OF ORDER	The said successful bidder will have to bear the difference of cost if any of such item / product purchased by Bank from OEM (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the said successful bidder). Bank also reserves the right to blacklist/debar the said successful bidder in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/debarment.	Bidder request deletion of "The said successful bidder will have to bear the difference of cost if any of such item / product purchased by Bank from OEM (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the said successful bidder). Bank also reserves the right to blacklist/debar the said successful bidder in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/debarment."	Please be guided as per RFP.

31	29	9. PAYMENT	-	Bidder request A-Hardware Cost - 100% on delivery B- Total Software Cost including all required licenses - - 100% on delivery C-Implementation Cost including customization & integration Design Sign Off: 20% Phase -1 UAT Sign off: 40% Phase -2 UAT Sign off: 30% Go Live: 10% D-OTS Cost ATS/AMC - On Yearly basis in Advance OTS (Onsite Technical Support) Cost On Quarterly basis in advance Payment should be within 30 days from the date of Invoice	Hardware: Please be guided as per RFP. Implementation – Corrigendum1, Sl. No. 2
32	30	Annexure I, Terms and Conditions	10. INSURANCE The hardware/equipment to be supplied under the contract period shall be fully insured till installation of the system by the bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. Bank will not be responsible for any loss to bidder on account of non-insurance to any equipment or services. All expenses towards insurance shall be borne by the successful bidder.	We request the clause be modified as follows:" Bidder transfers title to a Machine to the Bank, upon payment of all the amounts due. For each Machine, Bidder bears the risk of loss or damage up to the time it is delivered to the Bidder -designated carrier for shipment to the Bank or to Bank's designated location. Thereafter, Bank assumes the risk. Each Machine will be covered by insurance, arranged and paid for by Bidder for the Bank, covering the period until it is delivered to the Bank or Bank's designated location. For any loss or damage, the Bank must i) report the loss or damage in writing to Bidder within 10 business days of delivery and ii) follow the applicable claim procedure."	Please be guided as per RFP.

33	31	11. ANNUAL MAINTEN ANCE CONTRA CT (AMC) & ANNUAL TECHNIC AL SUPPOR T (ATS)	Free of cost version upgrade/customization will be done by bidder whenever new version of firmware/software is released or new requirements comes.	Please confirm: Version upgrade - will mean backward compatible upgrades that do not have any functional impact	Yes.
34	32	13. ONSITE TECHNIC AL SUPPOR T (OTS)	The successful Bidder shall provide requisite skilled resources during the implementation period and two L2 resource at DC	Please provide the work scope of L2 resources at DC. Are you referring DC L2 services or application services ?	Please be guided as per RFP.
35	33	B. Post implemen tation onsite support	Provides the required operational support to monitor the proposed applications	What is the application monitoring tool that is used by the client. Can same be leveraged for this work scope as well?	Will be shared with the successful bidder.
36	33	B. Post implemen tation onsite support	general	What is the ticketing tool currently used by the client. Can we assume same tool will be extended to the vendor as well for ticket logging and tracking. can we assume that logging of the tickets during support will be done by the client itself	Vendor has to provide the tool.
37	33		B.1After implementation the Successful bidder has to ensure the availability of two resident engineers for 12 months from the date of signoff of L2 level during office hours (9 am to 6 pm) at Bank's Data Center	Is PNB open for Remote Support for Infrastructure Management?	NO
38	35	14.1	Complete Implementation :: Within 12 weeks from the date of delivery	Do you want the bidder to provide to propose an off the shelf COTs product only. In case the bidder can propose custom	The committee to decide on the implementation in the Phased manner but

				build solution, please allow 8-9 months of implementation in a phased manner.	timelines should not be more than 6 months.
39	35	Annexure I, Terms and Conditions	14. PENALTY CLAUSE	We request the following clause be introduced as new Section 14.5 "Notwithstanding anything stated to the contrary, the aggregate of all penalties and liquidated damages under the Contract shall not exceed 10% of the Total Contract Price. Any penalty shall be levied only for reasons solely attributable to the Bidder. Penalty shall constitute the Bank's sole and exclusive remedy against the Bidder for such defect/delay."	Please be guided as per RFP.
40	35	14 .1 Penalty due to delay in Services	Complete Implementation	Bidder request "1% of (C) for every week delay" and Max Penalty " 10% of (C)"	**Corrigendum1, Sl. No. 3**
41	36	14.3 Penalty due to erroneous behavior of the Solution	If the solution, or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.	Bidder request deletion as the bank should own the responsibility to complete due diligence of succesful and error freee implementation of solution before deployment / go-live.	Pls. be guided by the RFP
42	36	14.4 Penalty due to Absence of Onsite Engineer (L2 resource & Team Lead)		Bidder request "penalty would be deducted @0.5% of the Implementation cost, for each week, upto a maximum of 5% of Implementation cost. And Failure to do so will attract a penalty of 1% of Implementation Cost for each week upto a maximum of 5% of Implementation cost.	Please be guided as per RFP.

| 43 | 37 | Annexure I, Terms and Conditions | 18. INFORMATION SECURITY Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to Bank during the ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost. | We request deletion of the requirement for compliance with future information security guidelines. The compliance with new guidelines, if any, will be handled via a change control process and additional costs, if any, need to be mutually agreed between the parties. | Please be guided as per RFP. |

| 44 | 37 | Annexure I, Terms and Conditions | 21.   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 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. In the event of any third party raising claim or bringing action against the Bank including but not limited to action | We will request that the clause be modified as follows: "The Bidder shall, as its sole liability, indemnify the Bank for all court awarded direct damages for which it is legally liable and arises out of third party claim that an unaltered Bidder manufactured product provided to Bank infringes that party's patent or copyright.   Bidder's liability is excluded regarding any claim based on any of the following (a) altered products (b) Bank's modification of the products; (c) the combination, operation, or use of the product with other materials; (d) use of the products outside the Bank's enterprise. The Vendor will be promptly notified of any such claims and will have sole control over the proceedings." | Please be guided as per RFP. |

| 45 | 38 | Annexure I, Terms and Conditions | 23. 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: a) Excessive delay in execution of order placed by the Bank b) Discrepancies / deviations in the agreed processes and/or products c) Failure of successful bidder (successful bidder) to complete | We request that these clauses be modified as follows:Either party may terminate the contract, with thirty days prior written notice, if the other party has committed a material breach of this contract and if such breach has not been cured during the notice period. The Bank shall pay the Bidder for all products and services provided up to the effective date of termination. | Please be guided as per RFP. |

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. Successful bidder (successful bidder) will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative.

			implementation of solution within the time as specified in the RFP document d) Violation of terms & conditions stipulated in this RFP. e) Exceeding any of the threshold limit of Delay as per clause 15.1. f) Penalty as in Clause 15.2 reaches its max. limit. 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 successful bidder are not found satisfactory", the Bank shall be free to Blacklist the successful bidder thereby debarring them from participating in future Bids/Tender processes.		
46	38	Annexure I, Terms and Conditions	24. NO RIGHT TO SET OFF In case the Bidder has any other business relationship with the Bank, no right of set-off, counter- claim and cross-claim and or otherwise will be available under this empanelment to the Bidder for any payments receivable under and in accordance with that business.	We request that this clause be made mutual to state that neither party shall have a right of setoff.	Please be guided as per RFP.
47	38	Annexure I, Terms and Conditions	26. COMPLIANCE WITH LAWS The Parties will comply with all laws and regulations applicable to their respective businesses including without limitation, all privacy, database, copyright, trademark, patent, trade secret, export and Anti Bribery Laws.	We understand that for the Bidder this will imply that it will comply all laws which are applicable to it as provider of IT services.	Please be guided as per RFP.

48	38	23. TERMINA TION OF CONTRA CT	Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.	Bidder request deletion of "Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons." Also deletion of "the Bank shall be free to Blacklist the successful bidder thereby debarring them from participating in future Bids/Tender processes."	Please be guided as per RFP.
49	38	23. TERMINA TION OF CONTRA CT		Bidder request "Bank to pay for Work done till the effective date of termination and any balance sheet amount in case of termination for cause"	Please be guided as per RFP.
50	39	Annexure I, Terms and Condition s	29. 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 the products or any part thereof in India or abroad. 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. q The Bank will give notice to the	We will request that the clause be modified as follows: "The Bidder shall, as its sole liability, indemnify the Bank for all court awarded direct damages for which it is legally liable and arises out of third party claim that an unaltered Bidder manufactured product provided to Bank infringes that party's patent or copyright. Bidder's liability is excluded regarding any claim based on any of the following (a) altered products (b) Bank's modification of the products; (c) the combination, operation, or use of the product with other materials; (d) use of the products outside the Bank's enterprise. The Vendor will be promptly notified of any such claims and will have sole control over the proceedings."	Please be guided as per RFP.

			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. 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.		
51	39	Annexure I, Terms and Conditions	30. ASSIGNMENT The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.	We will request the clasue to be modified as follows: "Neither party may assign their obligations under the contract, in whole or in part, without the prior written consent of the other. Any attempt to do so is void. Any assignment, in whole or in part, to one of its Indian affiliate or to a successor organization by merger or acquisition does not require the consent of the other. The Bidder shall be permitted to assign its rights to payments under this engagement with intimation to the Bank".	Please be guided as per RFP.
52	39	30 ASSIGNMENT	The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.	Bidder request additon of "Assignment of Service Provider's rights to receive payments or assignment by Service Provider in conjunction with the sale of the portion of the Service Provider's business that is responsible for performing the Services is not restricted."	Please be guided as per RFP.
53	40	Annexure I, Terms and	33. LIMITATION OF LIABILITY Successful bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. This	We request the clause to be modified as follows:"The Bidder's aggregate liability for all claims related to this Agreement shall be limited to actual direct damages not	Please be guided as per RFP.

		Condition s	limit shall not apply to third party claims for a) IP Infringement indemnity b) Bodily injury (including Death) and damage to real property and tangible property caused by successful bidder/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the successful bidder that gave rise to claim, under this tender. Successful bidder shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.	exceeding the charges paid by the Bank to the Bidder for the individual product or service that is the subject of claim (if recurring, twelve months charges apply). Notwithstanding anything stated herein, the risk purchase by the Bank on account of termination by the Bank for a material breach, if any, shall be subjected to the limits as mentioned above.This limit shall not apply to damages for bodily injury (including death) and damage to real property and tangible personal property for which Bidder is legally liable. Bidder will provide third party product warranties on a pass-through basis to the Bank in accordance with the relevant third party terms and conditions. Further, there are no implied conditions or warranties. The Bidder shall in no event be liable for indirect, consequential, incidental or special damages, loss of/damage to, data, loss of profit, business, goodwill and third party claims, even if Bidder has been advised of possibility of such damages."""	
54	47	Annwxure V	COMPLIANCE STATEMENT	Given the complex nature of the services involved we will request the Bank to allow deviations to the RFP which will enable us to submit a commercially competitive and responsive bid. Please confirm.	Please be guided as per RFP.
55	54	Profile	There will be two profiles: 1. View Only 2. View and Transact Profile can be changed from View to View and Transact: 1. Through App Registration (Using A/c No - OTP, Debit Card - ATM PIN)	The relevant APIs for profile change would be exposed. The Branch application would have to integrate with these services to enable profile change via the Branch. Please confirm if the understanding is correct.	The details will be discussed with successful bidder

			2. Through Branch (OTP on Registered Mobile Number)		
56	54	Transfer Funds	6. Pay to Contacts	Please clarify this requirement. Which payment network will be used for paying via the Contact details.	Transfer to contacts within PNB for whom this feature is enabled.
57	54	Transfer Funds	7. Cardless transaction feature	Please clarify this requirement. How will this transaction get processed in PNB? Is the ATM infrastructure enabled to process cardless transaction?	The details will be discussed with successful bidder
58	55	Bill Payment	3. Manage Billers	Which are the bill aggregators that need to be integrated with?	Presently BBPS system.
59	55	Voice Assistance based transactions	Voice Assistance based transactions	Please clarify what is expected in these transactions. Is this only text to voice capability or voice to text? Please explain.	BOTH
60	55	Unified Payment Interface (UPI)	1. Manage VPA (Virtual Payment Address) 2. Send / Collect money through UPI 3. Transaction History 4. Complaint Management 5. User Deregistration 6. Blocking / Unblocking of UPI	We assume the services for all these requirements would be provided. Please confirm if these services are via a third party UPI service provider or directly with NPCI.	Bank's UPI vendor
61	56	Value Added Services	1. PAN/ Aadhar Registration 3. Apply for Government Schemes: 4. Atal Pension Yojna 5. PM Jeevan Jyoti Yojna 6. PM Suraksha BimaYojna	Please confirm if the Bank has services available to enable these features. Please clarify if the application for the government schemes is via the core banking system.	Yes

62	56	Value Added Services	8. Refer a friend(pre-login)	Please elaborate on how this referral will work. Is there any referral code or any rewards as part of the referral. Please explain the process.	Application should have capability to generate & share simple link through any other application having capability to share the link to download this application. There will be no code or rewards as part of referral.
63	56	Value Added Services	9. Offers/Banners (pre-login)	Please confirm if the Bank has a campaign management system.	No. Bidder should have provision for the campaign management system.
64	56	Value Added Services	11. Manage Scheduled Transactions	We assume the core banking system has the capability to store, manage and process standing instructions and scheduled transactions. The proposed solution will allow the customer to set the transaction. Please confirm.	Have to be managed by the solution itself.
65	56	Value Added Services	12. Locker enquiry	Please confirm if the Bank has services available to enable locker enquiry.	yes
66	56	Complaint Service Management	1. Raise a complaint / Service Request 2. Track your request 3. Request history	Please provide details of the complaint service system in the Bank to be integrated with for enabling these features.	The details will be discussed with successful bidder
67	56	EFRM Integration	Integration with EFRM (Enterprise Fraud Risk Management Solution) solution.	Please provide the integration protocols or the web services exposed for the proposed solution to integrate with the EFRM system.	The details will be discussed with successful bidder
68	56	Other Services	7. Chatbot	We assume the proposed solution has to integrate with the Bank's Artificial Intelligence powered Chatbot PIHU (PNB Instant Help for You) for this requirement. Please confirm.	yes
69	57	Operations	4. Change Host Integration	Please elaborate this requirement. What is the expectation from the proposed solution?	

70	26,27	Instructio n to Bidders: Section 28, Section 30	28. CONFIDENTIALITY The bidder shall not, without the written consent of the Bank, disclose the contract or any provision thereof, any specification, or information furnished by or on behalf of the Bank in connection therewith, to any person(s). The bidder shall not, without the prior written consent of the Bank, make use of any document or information except for purposes of performing this agreement; 30. NON DISCLOSURE 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 and its customers. The successful bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following: - · That the successful bidder will treat the confidential information as confidential and shall not disclose to any third party. The successful bidder will also agree that its employees, agents, sub- contractors shall maintain confidentiality of the confidential information. · That the successful bidder will agree that it shall neither use, nor reproduce for use in any way, any confidential information of the Bank without consent of the Bank. That the successful bidder will also agree to protect the confidential information of	We will request that the bidder be allowed to disclose the contents of this RFP to it's OEM's and Subcontractors on a need to know basis and under similar obligations of confidentiality.	Please be guided as per RFP.

			the Bank with at least the same standard of care and procedures used by them to protect its own confidential Information of similar importance. Without limitation of the foregoing, the successful bidder shall use reasonable efforts to advise the Bank immediately in the event that the successful bidder learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Contract to be entered into between the Bank and the successful bidder, and will reasonably cooperate in seeking injunctive relieve against any such person. · That if the successful bidder hires another person to assist it in the performance of its obligations under the Contract, or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Contract to another person, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Bidder is bound to maintain the confidentiality. This clause will remain valid even after the termination or expiry of this agreement. · That the successful bidder will strictly maintain the secrecy of Bank's data.		
71			Generic	Does PNB have team for Hands and Feet support?	Please be guided as per RFP.

Sr.No					
72			Generic	Is there any existing Service Desk that bidder can leverage?	Please be guided as per RFP.
73			Generic	Any integration to be done with existing Service Desk (if any)	Please be guided as per RFP.

Sr.No	RFP Page No.	RFP Clause Name and No.	RFP Clauses	Bidder's Query/Suggestion/ Remark	Bank's Response
1	13	Hardware Requirement - 2	For Bidders who will be using Non-Oracle products, PO will be placed for non-oracle licenses as per the requirement of the Bank.	For the non-oracle products, please confirm if the PO will be placed by the bank or the bidder.	Bank will place Purchase Order to bidder as per items defined in "Performa for Indicative Commercial Offer (ANNEXURE-XII)" of RFP.
2	56	Accessibility	1. To be made available in English and Hindi and other regional languages (As per EASE (Enhanced Access and Service Excellence) 3.0)	Please mention the name of specific regional languages that needs to be considered apart from English and Hindi or does the bidder needs to consider all the regional languages in India.	Apart from English & hindi, all Languages included in the 8th Schedule of Indian Constitution.
3	56	Accessibility	3. Search Functionality	Request the bank to confirm if the search functionality is limited to recent transactions or suggest otherwise	Please be guided as per RFP.
4	30	Section 9 9. Payment	Hardware Cost	Request the bank to modify the hardware payment term as 50% on receipt of purchase order and 50% on delivery	**Corrigendum1, Sl. No. 2**

S. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response

1	9	2. Purpose of the project	PNB is looking for Mobile Banking App supporting low internet connectivity and targeted for customers of Rural and Suburban areas.	Can you clarify low internet connectivity ? Is this to be enabled for feature phones without 3G/4G/5G or smart phones ?	Pls. Be guided by the RFP.
2	9	2. Purpose of the project	General	Whether Bank will have 2 mobile solutions 1) for Urban and 2) for Rural/Suburban areas for different customer segments?	NO
3	10	3. Scope of work	The solution should have multi-lingual interface	Whether multilingual interface only to be enabled or multiple language configuration in mobile part of scope ?	Pls. Be guided by the RFP
4	10	3.Scopeof work	The solution should be accessible to blind/partially blind.	Can you clarify the solution requirements?	Will be shared with the successful bidder.
5	29	Annexure I Terms & Conditions	1. Signing of Contract The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days of the award of the tender or within such extended period as may be permitted by the Bank.	The Service Level agreement and other contractual documents including clauses like Indemnity , Limitation of Liability and Termination etc. to be mutually discussed and agreed between the bank and bidder	Please be guided as per RFP.
6	29	Annexure I Terms & Conditions	3. Performance Bank Guarantee The successful bidder will have to submit Performance Bank Guarantee amounting to 10 % of Contract value within one month of acceptance of purchase order & initially valid for a period of 5 years with claim period of another 12 months.	We request the Bank to consider the PBG value limited to 5% of implementation services value only valid till period of implementation and revisions in terms of the PBG and same to be mutually agreed between bank & Infosys.	Please be guided as per RFP.

7	29	Annexure I Terms & Conditions	9. Payment Payment* will be made as per the following schedule: - A-Hardware Cost B- Total Software Cost including all required licenses C-Implementation Cost including customization & integration D-OTS Cost	We Request bank to consider following payment milestones: A. Hadrware Cost to be released 100% on delivery of Hardware B. Software License Cost to be released 100% on delivery of Software Licenses C. Implementation cost including customization & integration - 25% on project commencement , 50% on delivery of UAT and 25% on Go Live ATS/AMC - Annually in advance OTS cost - monthly in arrears	**Corrigendum1, Sl. No. 2**
8	35	Penalty Clause	14.1 - Penalty due to delay in Services, 14.2 - Penalty due to Downtime , 14.3 - Penalty due to erroneous behavior of the Solution & 14.4 - Penalty due to Absence of Onsite Engineer	We request for waiver of any kind of Penalty from Bank	**Corrigendum1, Sl. No. 3**
9	10	3. Scope of work	2. Provide interfaces required to integrate the solution with other Banking systems and applications.	As we understand, the PNB LITE application will only consume the services provided by other banking systems and applications but prodcution of services for the consumption of third party applications is not in scope. Please confirm.	Pls be guided by the RFP

10	10	3. Scope of work	5. Recurring performance/load testing to be done on the application with all the customizations during each release and the report to be shared with the Bank.	As we understand the performance and load testing will be done in staging (pre prod) area for each customization. The performnce and load testing tool license will be arranged by the bank. Please clarify.	Successful Bidder to arrange for the same.
11	10	3. Scope of work	6. The Mobile Banking application should be compact in size (Max. 20Mb).	The App size can very on Android and iOS platform and may change on OS version upgrade as well. We request bank to provide an extandable range of acceptable app size on android and iOS	Pls be guided by the RFP
12	10	3. Scope of work	14. Application should be available in all Android and iOS version which are allowed by regulatory authorities.	We request to provide a minimum OS version to be supported by PNB LITE application	Will be shared with the successful bidder
13	11	3. Scope of work	20. Application should be able to integrate with Bank's Artificial Intelligence powered Chatbot PIHU (PNB Instant Help for You).	The chatbot integration will be pre login or post login? Please specify	Facilitation for both pre and post login will be as per Banks requirement. The PIHU chat bot already has queries. Successful bidder needs to integrate the same in the mobile application.
14	11	3. Scope of work	26 Successful Bidder should provide a dashboard for fetching reports and monitoring purpose.	AS we understand the reports referred here are fucntional and expected to be drawn through RM Portal. Please confirm.	Functional and transactional

15	12	3. Scope of work	37 The bidder should handle the version control and change management process with proper audit trails of the changes made in the solution.	As we understand, the version control and change management process will be done in PNB premises. Please cofirm if the license of the tools will lbe provided by bank.	Successful Bidder to arrange for the same.
16	12	Supply of software licenses	1. The bidder shall supply a complete Hybrid Technology Mobile Banking Application to meet the functional and technical specifications.	From Hyprid technology, do we mean the featurs of Native app and web applications?	Pls. be guided by the RFP
17	17	Other Terms and Conditions	28. The bidder should also get the code reviewed by an external agency (CERT-In empaneled agency) after doing any customization or patch migration during contract period. The code review document is to be provided to the Bank, before sign-off.	Does bank want external code review to be a recurring activity for each customization?	Yes. Once a year.
18	14	Hardware Requirement	5. Hardware, OS, DB should be sized to support up to 2 crores Mobile users (Retail) with 20% increase per Year	We request the Bank to provide detailed volumetric data in year on year numbers for 5 years : 1. Total number of Accounts with Proposed Mobile Banking facility 2. Max number of Mobile users Logged in to Proposed Mobile Banking System at any point of time 3. Average number of Financial transactions per day 4. Average number of Non-Financial transactions per day 5. Period over which transaction history data has to be maintained in m-banking database 6. Number of financial transactions during peak hour (one hour window)	Will be shared with the successful bidder

				7. Number of non-financial transactions during peak hour (one hour window) 8. Percentage of Simple Transactions (like balance enquiry / mini statement) 9. Percentage of Medium Transactions (like fund transfer / payment transactions) 10. Percentage of Complex Transactions (like detailed statement / batch transactions) 11.Please specify the target CPU Utilization for the server if not using default Please mention the existing hardware platform in case of re-use	
19	7	General Tender Details	Last date and time for Hash submission - 26th August 2020	We request for extension in timeline for submission of bid by four weeks	Pls. be guided by the RFP
20	39	Patent Rights	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.	We submit that Infosys will grant to the Bank a fixed term based, revocable, non-exclusive, non-transferable, limited license to Use the software in the Territory agreed between the parties. The software will only be subject to use only and not to replicate the same.	Pls. be guided by the RFP

SL#	RFP Page	RFP Clause Name and No	RFP Clause	Bidders Query/Suggestion/Remarks	Bank's Response
1	2	2. PURPOSE OF THE PROJECT	Punjab National Bank invites sealed tenders from technically and commercially competitive OEMs or Bidders having IP Rights of the Customization of the offered mobile Banking application & Admin Console for the said activities. The OEM and Bidder should be a well-qualified to implement and manage the end-to-end initiative.	Is PNB open to working with an System Integrator (and a Prime Bidder), well qualified to implement and manage the end-to-end initiative?	Pls. be guided by the RFP
2	3		This invitation of Bids is open to all Original Equipment Manufacturers (OEMs) of the Mobile Banking Application having presence in India, provided bidders fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III).		Pls. be guided by the RFP
3	18	3. SCOPE OF WORK	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	Hope all terminations in the RFP would abide by the clause 23. Termination clause	Yes.
4	10	3. SCOPE OF WORK	10. The solution should have multi-lingual interface.	Please provide the list of languages to be supported apart from English and Hindi.	All the languages as per 8th schedule of the constitution
5	10	3. SCOPE OF WORK	11. The solution should be accessible to blind/partially blind.	Is the Bank only looking at text to speech functionality to help the blind and partially blind? Please elaborate on the other features to be enabled as part of this requirement.	Text to speech and speech to text.

6	11	3. SCOPE OF WORK	16. Application should have the capability to integrate with Bank's system like CBS (CoreBanking Solution), Switch, DCMS (Debit Card Management System), CCMS (CreditCard Management System) etc., merchant platform, BBPS (Bharat Bill PaymentSystem) platform, EFRM (Enterprise Fraud Risk Management Solution) solution or anyother interface as desired by Bank.	Please provide details of each of these systems along with the version numbers- CBS- Switch- DCMS- CCMS- merchant platform- EFRM- CRM- Complaint service system- Chatbot- Banking correspondent- Remittance agencies- ATM- FI	Will be shared with the successful bidder.
7	11	3. SCOPE OF WORK	The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for Retail Mobile Banking Application (PNB One Lite) including Admin Console for Bank Staff.	Is there any migration from the existing mobile banking required as part of the solution scope? Is this required, please confirm.	All customers data should be fetched from existing Bank's Host applications on real time basis.
8	12	Supply of Software Licenses	2. The Licenses for the solution should be Enterprise wide which means unlimited client licenses for Bank's Customers in India and should support new channels during the contract period, without any extra cost to the Bank.	Could you please provide details on the new channels mentioned here?	Details will be shared with successful bidder. However, the application should be capable to integrate new application interfaces. Further, Bank will only pay implementation cost for such activities.
9	13	Hardware Requirement	1. Bidder is required to size, supply, design, commission and maintain hardware, OS, DB as well as all software required for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR and Non-Production (Test, Development & Training). The bidder is required to provide the necessary hardware to operationalize the	Please provide the following details for hardware sizing - Current customer base - Current active users of the mobile banking app - Current transaction volumes via the mobile channel - per day, per week and per month - Expected growth in customer base and active users - Expected growth in	For Expected Customer Base and growth please be guided by RFP. Current users : 1.5 crores Current Active users: 50 lakhs Current Transaction Per day: 75,000

			complete Hybrid Technology-channel Mobile Banking Application.	transaction volumes - Expected TPS	Excepted TPS 1000 Which should be scalable enough to cater the customer needs. Any transaction initiated through this App. Should be completed within 30 seconds without failure.
10	30	9. PAYMENT	ATS/AMC On Half Yearly basis in Advance	While ATS can be discussed, but all hardware and software AMC is annually in advance, hence would the bank be ok to look at Annual AMC in advance?	**Corrigendum1, Sl. No. 2**
11	36	14. PENALTY CLAUSE	If the solution, or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis	Hope this abides by the 33. LIMITATION OF LIABILITY clause and is limited to the maximum contract value of that year	Pls. be guided by the RFP
12	36		Penalty as in 14.1, 14.2, 14.3 & 14.4 can be levied simultaneously. Maximum deducted penalty of one type will not affect any other type of penalty i.e. All the five types of penalties can be levied up to their maximum limit simultaneously	Bidder proposes a penalty 0.5% of the value of deliverable for per week delay subject to a maximum of 5% of the affected value of the respective deliverable. Bidder request that the payments should be made to the Bidder within 30 days from the Bidder's invoice date.	**Corrigendum1, Sl. No. 3**

13	38	23. 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	Bidder requests Termination of Convenience notice period of at least 90 days to be provided. Bidder requests to be paid for all services rendered till date and for the hardware and software delivered till the date of termination. Termination for cause by customer to be done only in case of material breach by Bidder and cure period of 30 days to be provided. Bidder also requests that in case of non-payment of invoice by customer as per the agreed payment terms, Bidder has the right to terminate the contract after giving 30 days' notice.	Pls. be guided by the RFP
14	54	Profile	There will be two profiles:1. View Only2. View and TransactProfile can be changed from View to View and Transact:1. Through App Registration (Using A/c No - OTP, Debit Card -ATM PIN)2. Through Branch (OTP on Registered Mobile Number)	The relevant APIs for profile change would be exposed. The Branch application would have to integrate with these services to enable profile change via the Branch. Please confirm if the understanding is correct.	The details will be discussed with successful bidder
15	54	Transfer Funds	6. Pay to Contacts	Please clarify this requirement. Which payment network will be used for paying via the Contact details.	Transfer to contacts within PNB for whom this feature is enabled.
16	54	Transfer Funds	7. Cardless transaction feature	Please clarify this requirement. How will this transaction get processed in PNB? Is the ATM infrastructure enabled to process cardless transaction?	Will be shared with successful bidder.

17	55	Bill Payment	3. Manage Billers	Which are the bill aggregators that need to be integrated with?	BBPS system
18	55	Voice Assistance based transactions	Voice Assistance based transactions	Please clarify what is expected in these transactions. Is this only text to voice capability or voice to text? Please explain.	Text to speech and speech to text.
19	55	Unified Payment Interface (UPI)	1. Manage VPA (Virtual Payment Address) 2. Send / Collect money through UPI 3. Transaction History 4. Complaint Management 5. User Deregistration 6. Blocking / Unblocking of UPI	We assume the services for all these requirements would be provided. Please confirm if these services are via a third party UPI service provider or directly with NPCI.	Through Bank's UPI vendor.
20	56	Value Added Services	1. PAN/ Aadhar Registration 3. Apply for Government Schemes: 4. Atal Pension Yojna 5. PM Jeevan Jyoti Yojna 6. PM Suraksha BimaYojna	Please confirm if the Bank has services available to enable these features. Please clarify if the application for the government schemes is via the core banking system.	Yes
21	56	Value Added Services	8. Refer a friend(pre-login)	Please elaborate on how this referral will work. Is there any referral code or any rewards as part of the referral. Please explain the process.	Application should have capability to generate & share simple link through any other application having capability to share the link to download this application. There will be no code or rewards as part of referral.
22	56	Value AddedServices	9. Offers/Banners (pre-login)	Please confirm if the Bank has a campaign management system.	No. Bidder should have provision for the campaign management system.
23	56	Value Added Services	11. Manage Scheduled Transactions	We assume the core banking system has the capability to store, manage and process	The SI for the transactions initiated from the app is to

Sr. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
				standing instructions and scheduled transactions. The proposed solution will allow the customer to set the transaction. Please confirm.	be stored, managed and processed at solution end.
24	56	Value Added Services	12. Locker enquiry	Please confirm if the Bank has services available to enable locker enquiry.	Yes.
25	56	Complaint Service Management	1. Raise a complaint / Service Request 2. Track your request 3. Request history	Please provide details of the complaint service system in the Bank to be integrated with for enabling these features.	Will be shared with successful bidder.
26	56	EFRM Integration	Integration with EFRM (Enterprise Fraud Risk Management Solution) solution.	Please provide the integration protocols or the web services exposed for the proposed solution to integrate with the EFRM system.	Will be shared with successful bidder.
27	56	Other Services	7. Chatbot	We assume the proposed solution has to integrate with the Bank's Artificial Intelligence powered Chatbot PIHU (PNB Instant Help for You) for this requirement. Please confirm.	Yes
28	57	Operations	4. Change Host Integration	Please elaborate this requirement. What is the expectation from the proposed solution?	Pls. be guided by the RFP

Sr. No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	43	ANNEXURE-III, ELIGIBILITY CRITERIA	Point No.5	ISO 27001:2013 is eligible if don't have CMM Level 3	Pls. be guided by the RFP

2	20	INSTRUCTION TO BIDDERS, BID EARNEST MONEY	Point No.10	For MSE, is it nessesory to submit the NSIC certificate? Or we can submit the DIC and UAM for taking the benefit of MSE.	Pls. be guided by the RFP
3	45	ANNEXURE-IV, BIDDER'S INFORMATION	Point No.7	For MSE, is it nessesory to submit the NSIC certificate? Or we can submit the DIC and UAM for taking the benefit of MSE.	Pls. be guided by the RFP
4	10	Scope of Work	point no. 10	How many languages should the app support?	Apart from English, Languages included in the 8th Schedule of Indian Constitution.
5	10	Scope of Work	point no. 15	Does the registeration process also include V-KYC?	No