



DIGITAL BANKING TRANSFORMATION DIVISION, HEAD OFFICE, PLOT NO-4, SECTOR 10, DWARKA,  
NEW- DELHI – 110075

**RESPONSE TO PRE – BID QUERIES OF RFP FOR DIGITAL BUSINESS PLATFORM**

Sr.	RFP Page Number	RFP Clause Name and No.	RFP Clause	Bidder's Query / Suggestion / Remarks	Bank's Response/ Clarification
1	51	13. Eligibility Criteria	g) The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, in the last 2 years or more using the said Digital Business Platform. (One journey in each segments)	<b><u>Request to modify the clause as:</u></b> The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 2 Scheduled Commercial Banks in India using the said Digital Business Platform. (One onboarding and one lending journey in atleast one segment)	Please be guided by Corrigendum-1 of RFP, Serial No. 3
2	51	13. Eligibility Criteria	j. Bidder should provide 3 client references (Scheduled Commercial Banks) and contact details (email/ landline / mobile) of customers (as per criteria mentioned in point g) for whom the Bidder has executed similar projects in India (with PO date and go live date of the Project), for Agriculture, MSME, Retail Journeys and Digital liability Products etc.	<b><u>Request to modify the clause as:</u></b> Bidder should provide 2 client references (Scheduled Commercial Banks) and contact details (email/ landline / mobile) of customers (as per criteria mentioned in point g) for whom the Bidder has executed similar projects in India (with PO date and go live date of the Project), for Agriculture or MSME or Retail Journeys and Digital liability Products etc.	Please be guided by Corrigendum-1 of RFP, Serial No. 4
3	Page 43	12.13. Testing	The bidder must conduct performance tests on hosted components, ensuring coverage of all types (e.g. load, soak, stress, endurance, volume, peak scalability etc.) with numbers closely mirroring real world scenarios. The bidder will need to provide performance and stress reports to ensure that the overall platform meets the	1 Kindly share historic volumetric data volumes for the product in scope that is number of files logged in per product every month.	Please be guided by Corrigendum-1 of RFP, Annexure -XXIX
		12.13.17 & 12.13.17		2 What is the Login to Sanction % and Sanction to Disbursement %?	
				3 Number of concurrent users	

			SLA and non- functional requirements.		
4	Page 44	12.15. System setup, Installation, Sizing and Performance- 12.15.3	The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current and future business volumes and to extrapolate the same for the full TCO period (i.e., 5 years and extended on mutual consent for year on year basis Maximum 2 years). Some of the basic parameters (indicative) for sizing are given. Please refer to Annexure 'XXIV' and Annexure 'XXV for further Details.	1 What is the projected growth in volume Y O Y for subsequent 5 years?	This will be shared with the successful bidder post signing the NDA
				(Refer to Table 2 in Annexure sheet).	
				2 What is the approximate headcount of users? Kindly specify the FTE numbers activity wise?	
				3 Kindly provide the number of branches and credit hubs?	
				4 Will the origination module interface with XXXs DMS or it is expected to have its own DMS capabilities.	
				5 Current TAT for customer onboarding	
				6 Kindly share the peak hrs./months and volume usage for the application?	
				7 Breakup of the customers into Salaried Vs self-employed. What is the ratio?	
				8 Size of each document / total documents to be collected.	
5	Page 3	8.4. The Digital Business Platform shall facilitate loan related functions in the Bank including, but not limited to:	8.4.1. Base Platform Setup	1 share the process maps and notes of the existing process. Including loan application flow and description of process steps.	Loan application flow, existing process, document management, document collection methodology, Communication, Process of User on-boarding will be shared with the successful bidder post signing the NDA
		8.4.1. Base Platform Setup	1. User interface and experience (UI/UX)	2. What is the communication mechanism for various entities involved and the how the communication track is maintained?	
			2. Product configuration and Management	(E.g.: email, document upload in omni with the proof of status update, etc.)	

			3. Login Management and Dashboards solutions including:	As per our understanding the communication mode between various stakeholders happens via email/verbal. Kindly confirm.	
			I. Dashboards for applicants, channel partners, fintech companies, agencies, Bank's designated branches (DBs) like CGIs and for CLPCs, SIBs, LCBs and Administrative Offices as well as Back Offices.	3 Current methodology of document collection	
			II. Provision to upload scanned images/ files of documents at multiple stages in various formats.	4 What is the current process of user onboarding to use the app?	
			4. Tablet/mobile application for origination and processing by internal user	5 What are the various reports that are currently being used to track the various activities that might be happening.	
			5. Workflow Engine	6 Will the existing communication capabilities will be reused for customer communication and internal user communications? E.g. SMS and Email gateway	
			6. Loan Processing and Loan Management	7 How are the channels and the users being maintained.	
			7. e-Sign module	8 Sales hierarchy and roles, operations hierarchy and roles	
			8. Collection, Recovery and Digital Payment	9 Third party user/agents for lead creation their onboarding approval hierarchy.	
			9. Management Information System (MIS) and Audit trails	10 what is the current rework % and how is this communicated / handled currently	
			10. Analytical tools		
			11. Customer Assist (during entire loan life cycle)		
			12. Chatbot		
			13. Various communication channels including calls through Bank's Contact Centre, Email, SMS, missed call etc.		
			14. Various calculators – Eligibility, EMI etc.		
			15. Notification and Alerts Module for:		

			<p>i. Channel partners/ Fintech companies/ Agencies/ POS/ DBs</p> <p>ii. Feet on street/sales force through integration with SMS, App notification etc.</p> <p>16. Organizational level(internal)</p> <p>Requisite modules would need to be rolled out to all Branches, Circle offices, Zonal Offices, Loan Processing Centres, Head Office Departments and any other office as desired by the Bank, hence number of Users should be unlimited for Bank. Separate interfaces required for Customers, Vendors &amp; Empaneled Service Providers may be created, for which bank may issue as many numbers of users as required and will have the right to suspend the users as per requirement. The DBP Solution shall be installed, implemented and maintained at the Bank's DC &amp; DR site.</p>		
6	66	23	<p>One-time Enterprise Software Perpetual (Unlimited Users) License fee for the proposed solution and its component if any- 100% 1 Month after post go-live of any one journey in each segment. Viz Retail, MSME, Agri, TPP, Recovery &amp; Liability Products</p>	<p>It is requested to amend this clause on delivery of One-time Enterprise Software Perpetual (Unlimited Users) License fee for the proposed solution and its component- 100% of the license cost</p>	<p>Please be guided by Corrigendum-1 of RFP, Revised Payment Terms.</p>
7	66	23	<p>ATS/AMC Cost for the full solution- Quarterly in arrear</p>	<p>It is requested to amend this clause as " ATS/AMC Cost for the full solution- Yearly in advance" .</p>	<p>Please be guided by Corrigendum-1 of RFP, Revised Payment Terms.</p>
8	84	25.1.7	<p>Payment- Any deviation from the proposed payment terms would not be accepted.</p>	<p>It is requested to delete this clause.</p>	<p>Please be guided by RFP</p>

9	84	25.1.7	If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item.	It should be discussed between both the parties (Bank & vendor) & mutually agreed.	Please be guided by RFP
10	86	25.1.12	If existing vendor is breach of this obligation, they shall be liable for paying a penalty of an amount equivalent to 10% of the contract values on demand to the Bank	It is requested to amend this clause as " If existing vendor is breach of this obligation, they shall be liable for paying a penalty of an amount equivalent to 5% of the contract values on demand to the Bank"	Please be guided by RFP
11	86	25.1.12	Bank may also terminate the contract anytime during its currency, pursuant to change in guidelines issued by government / RBI and other statutory bodies affecting the Scope of Work defined under the contract.	It should be mutually discussed by the both party & suitable compensation should be paid to vendor.	Please be guided by RFP
12	90	25.1.20	Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 1(one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of 10% of the overall contract value.	It is requested to amend this clause as "Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 0.5 (half) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of 5% of the overall contract value.	Please be guided by RFP
13	91	25.1.20	Similarly, for delay in Services, subject to a maximum of 10% of the overall contract value Bank may at its option demand and recover from the Vendor(s) an amount equivalent to 1 (one) percent of the incomplete portion of services for every week of delay or part thereof.	It is requested to amend this clause as "Similarly, for delay in Services, subject to a maximum of 5% of the overall contract value Bank may at its option demand and recover from the Vendor(s) an amount equivalent to 0.5 (half) percent of the incomplete portion of services for every week of delay or part thereof.	Please be guided by RFP

14	91	25.1.20	For the purpose of this RFP, the total of penalties as per SLA and the Liquidated damages will be subject to a maximum of 7.5% of the overall contract value.	It is requested to amend this clause as "For the purpose of this RFP, the total of penalties as per SLA and the Liquidated damages will be subject to a maximum of 7.5% of the overall contract value".	Please be guided by RFP
15	92	26.2	Max. Limit- 10% of order value, beyond which Bank may terminate the contract.	It is requested to amend this clause as " Max Limit-5% of order value, beyond which Bank may terminate the contract".	Please be guided by RFP
16	93	26.4	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 2 times (double) of one day per man salary of the Resource cost, for each day during the implementation period, up to a maximum of 10% of project cost.	It is requested to amend this clause as " 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 2 times (double) of one day per man salary of the Resource cost, for each day during the implementation period, up to a maximum of 5% of project cost."	Please be guided by RFP
			Team lead/Project manager is required to be present Onsite throughout the contract period. Failure to do so will attract a penalty of 2 times (double) of one day per man salary of the Implementation Cost for each day up to a maximum of 10% of Project Cost.	" Team lead/Project manager is required to be present Onsite throughout the contract period. Failure to do so will attract a penalty of 2 times (double) of one day per man salary of the Implementation Cost for each day up to a maximum of 5% of Project Cost".	
17	95		The overall penalty is limited to 10% of the total contract value if not specified otherwise.	It is requested to amend this clause as "The overall penalty is limited to 5% of the total contract value if not specified otherwise".	Please be guided by RFP
18	143	Commercial Offer	TCO (Total Cost of Ownership) A + B + C + D	What is D? Details of item & commercial structure for D is not available.	Please be guided by Corrigendum-1 of RFP, Revised Commercial Offer Annexure-VIII
19		General	General	Please specify the concurrent users and no. of users for LMS	This will be shared with the successful bidder post signing the NDA
20	114	Team		Expected Team size details are	Please be guided by

		Profile		not specified, please provide the details as its part of evaluation criteria	RFP
21	118	Annexure-V(a) - Specification/Features-22	The solution should protect both data in rest, data in motion and data in use	Need clarification on "The solution should protect both data in rest, data in motion and data in use."	Encryption for all types of data in the system.
22	121	Annexure-V (b)Functional, Integration Requirement		For Data migration details of Product Configuration is needed in details for estimation	This will be shared with the successful bidder post signing the NDA
23	123	Annexure-V (b)Functional, Integration Requirement		In Workflow Engine - approximated no of workflow expected	It depends upon the Digital end-to-end specific journey
24	124	Annexure-V (b)Functional, Integration Requirement		Details on Business Rule Engine (BRE)/ Credit	Bidder solution to have inbuilt BRE / CDE. However, this will be shared with the successful bidder post signing the NDA
				Decisioning Engine (CDE) is required	
25	45	12.16	The Bidder is expected to provide 24x7 Support On-Site for the entire set-up for a period of the entire duration of the Contract period. The Support starts immediately after going live with MVP and subsequent Wave releases.	We understand that bidder has to do OS, middleware and Database administration on 24x7 basis. Please confirm	Yes, your understanding is correct.
26	54	15	Bank will discuss and finalize the hardware server, Storage, OS & Database License only to be used for the offered solution with the successful bidder and	We understand that Bank will supply the OS license to the bidders also Bidder can leverage the Oracle license which is under EULA. Please confirm	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party

			thereafter procure the software/Hardware/Tools etc		software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".
27	54	15	Bidders' will be required to provide the specification and sizing for the necessary hardware, to operationalize the complete solution.	We understand that Bank will provisioned the Hardware and bidder has no role to monitor and maintain the Hardware. Please confirm	DBP will integrate with Performance monitoring tool of the bank. Until Bank procures Performance monitoring tool bidder will manually do the performance monitoring
28	56		All hardware, network, security, storage related support and services shall be undertaken by the OEM under AMC/ATS contract. However, updates/patching/fine-tuning/monitoring/upkeep of the software (OS/DB/Middleware/Tools etc.) shall be undertaken by the bidders' resource (L1/L2 or any other resource as required for the activity) on Banks' premises without any additional cost to the Bank.	We understand that Bank will provide the tool for OS Patching. Please confirm	Infrastructure provided by the Bank, the patching will be done by the Bank, However, Patching pertaining to application software/ any other software brought by the Bidder has to be accomplished by the Bidder.
29	55		The proposed system must be capable of and compatible for Disaster Recovery Implementation with Recovery Point Objective (RPO)- 30 minutes and Recovery Time Objective (RTO)- 120 minutes or as per revision	We are assuming that Bank must have DR automation tool. If Yes, necessary licenses will be extended to this project. Please confirm	Bidder will integrate with DR automation tool as and when provided by the Bank. Till then bidder will manually switch over from DC to DR and vice versa.



			in Banks' BCP/DR Policy.		
30	55		It is required that the Bidder provides support in setting up of DC/DR/Near Line Site/UAT environments.	Is bank having Near DR site ? If yes then please elaborate the Replication strategy in between DC to NDR and DC to Far DR.	This will be shared with the successful bidder post signing the NDA
31	17	5. Customer Experience: 5.1	Omnichannel experience to customers/users i.e., initiate an activity in one channel and close in another with similar experience across all channel and ensure interaction across multiple touchpoints: Branch, contact center, mobile apps, online banking, ATMs, chat/email/text, chatbots, video, etc.,	What is expected from the Video? If there are any existing Video calling tool please specify	Bidder to integrate with Bank's Video KYC solution /tools at no additional cost.
32	32	8.6.1. Language	The App and Web should support Multi-Lingual UI/UX covering all major Indian Languages including support of their corresponding character set and implementation should be such that any language can enabled on-the-fly.	Which language support is required from chatbot perspective? Please share list of languages	Bank's discretion to use any regional language
33	16	2.1.19	The Bank will provide Data Centers with necessary rack, spaces and power. Hardware will be provided by Bank	Please confirm if the bank will provide OS and virtualization software ?	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third party software required for the DBP solution(modern micro services based On-Premise, cloud native architecture with

					containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".
34	16	2.1.19	The Bank will provide Data Centers with necessary rack, spaces and power. Hardware will be provided by Bank	Please provide the Make/Model with clock-speed of the CPUs so that we can provide appropriate sizing.	Please be guided by the RFP Annexure - XXIV
35	55	15	e. Other components required for hosting the hardware including server racks, cables, HSM etc. (DC, DRC and UAT).	will the bank provide HSM if it is required for the solution.	Yes
36	15	2.1.4	The Platform will integrate seamlessly with the back-end systems of the Bank like CBS, LOS, LMS, Trade Finance, DMS, CMS, CRM, Call Center, etc. It would also integrate with external entities like Insurance, Fintechs, Government services and payment networks, etc.	What is the existing DMS solution? Are the API available for integration with all the required systems.	APIs are available
37	15	2.1.4	The Platform will integrate seamlessly with the back-end systems of the Bank like CBS, LOS, LMS, Trade Finance, DMS, CMS, CRM, Call center, etc. It would also integrate with external entities like Insurance, Fintechs, Government services and payment networks, etc.	What is the existing CRM solution? The bank has specified Lead Capture and Management as part of proposed Digital Business Platform, shouldn't the existing CRM Lead Management be utilized for the same?	Yes, SAP CRM
38	34	10	The DBP Solution should be capable of Integrating with the Banks API Platform / Gateway and standard ESB Solution. The Bidder to integrate with the Bank's Existing	What is the existing ESB and API Gateway solution at the bank?	This will be shared with the successful bidder post signing the NDA

			Enterprise Service Bus / API Gateway.		
39	23 and 27	Point XI on Pg 23 Sec 8.1 on Pg 27	EWS	Do we need to integrate with existing EWS or provide a new one? Please clarify. Also, mention what is the existing EWS solution?	Bidder to integrate with the existing EWS solution
40	NA	NA	Volume Projections for sizing	Bank has not specified Business volumes, user volumes, TPS, concurrency, YoY growth projections in the RFP. These details are required for sizing.	Please be guided by Corrigendum-1 of RFP, Annexure -XXIX
41	30	8.4.1	Base Platform Setup	Is the bidder required to provide Collection Management software or integrate with existing?	DBP should have the capability to build or integrate/redirect to existing journeys / platform of the bank.
			8. Collection, Recovery and Digital Payment	In section 8.3, it is mentioned that integration with Third party loan collection.	Please be guided by Corrigendum-1, Serial No. 15 of RFP
42	33	8.8.7	The microservices should also be integrated with centralized monitoring and performance telemetry tools. The monitoring tool/solution as well as all aggregated monitoring related data should reside in the private cloud/on-premise environment. The bidder should procure, setup and maintain the central monitoring tools. The monitoring tools should be a commercial solution with OEM support available (beyond bidder's support).	Can we leverage Bank's existing App Monitoring tool if available as that will save the cost for the bank?	Yes
43	16	25.1.3	2.1. Business & Functional Requirement 2.1.16 The Bank wants to have this (DBP) Platform for minimum period of 5 years and thereafter can be extended on mutual consent for year on year basis for a Maximum tenure of 2 years.	Please confirm that the engagement duration would be 5 years including the implementation, warranty, ATS and support.	Please be guided by RFP
44	17	High Level Scope of	4. Portfolio Monitoring and Delinquency Management	Does the bidder need to leverage the existing LOS or a	Please be guided by the RFP

		the solution	b) The system should integrate and fetch data from CBS, Banks MIS system and other reporting systems including LOS and proposed DBP to create hierarchy and geography wise segmentation of the portfolio for showing repayment status, approaching repayments, Status of funds in linked accounts, DPD (Days Past Due) status etc.	new system needs to be proposed for DBP	Please be guided by the RFP
45	18	6. Functionalities:	the Bank is committed to implement EASE (Enhanced Access and Service Excellence) Reforms which are periodically rolled out by the Government of India to further the agenda of customer-centric digital transformation.	Request the bank to provide the list of EASE reforms that are required to be present in the solution at the time of go-live	This will be shared with the successful bidder post signing the NDA
46	18	6. Functionalities:	6.2. There are 102 Tentative swim lanes journeys identified upfront in the scope of work. It can also increase /decrease as per requirement of Bank.	Please provide the list of all 102 swim journeys, RFP has only 69 MVP	There are 104 Tentative swim lanes journeys ETB & NTB noting with 'yes' .
47	19	6. Functionalities:	6.11. The various modules in the proposed system should be interfaced with the tools like predictive analysis, scorecards, identity validation, business analytics, algorithms etc. based on Bank's requirement.	Please confirm if bank shall provide the tools for predictive analysis, scorecards, identity validation, business analytics, algorithms etc.	Yes
48	19	6. Functionalities:	6.15. Leveraging Account Aggregator services, Data Aggregation and Analytics Services etc.	Please confirm that bank has necessary tie-up with Account Aggregator services, Data Aggregation and Analytics Services vendor and DBP shall only be required to integrate with them	Yes

49	22	6.18.	The solution should also have the facility of uploading and capturing of documents across the digital lending journeys. System should be capable of scanning and analyzing the document using OCR and/or other capabilities. The uploaded/captured document should be indexed and stored within the system or Document Management system of the Bank as required by the Bank. The system should support document compression facility.	Please confirm if bidder has to provide OCR and DMS or the existing systems of the bank needs to be leveraged for scanning, uploading, compression, indexing and analyzing the documents	Bidder needs to provide OCR. DMS is available with the bank
50	23	6.18.	The Bidder shall also make available SDK, Plug-in and/or API based integration facility along with required middleware/gateway, for all the products developed on the platform for integration with third party partner application/platforms.	Please confirm if the bidder needs to provide the middleware / gateway for SDK, Plug-in and/or API based integration facility or bidder can leverage the existing ESB or API gateway of the bank	Bidder needs to provide OCR. DMS is available with the bank
51	24	6.18.	All changes suggested by internal/external auditors, statutory & regulatory bodies and by RBI, NPCI, SEBI, UIDAI etc. will be provided at no additional cost to the Bank during the tenure of the project awarded to the bidder.	Request the bank that such changes suggested by auditors, statutory & regulatory bodies be routed through change request procedure on T&M basis as extend of such changes cannot be predicted at the time of submitting bids	Please be guided by the RFP
52	24	7.1.3. Workflow Configuration:	Platform should allow for new workflows to be created using configuration.	Please confirm if the bidder can leverage the existing workflow solution of the bank	No. Bidder solution to have the said functionality
53	26	8. Integration and Digital Operations	1. Digital Marketing tools and services (not limited to) i. Online activation and launch marketing ii. Innovative campaigns	Please confirm of the digital marketing tools shall be provided by bank and bidder only has to do necessary integrations	Yes
54	26	8. Integration and Digital Operations	2. Application Program Interface (API) Management I. Internal APIs	Please confirm of the API management tools shall be provided by bank and bidder only has to do necessary	Yes

			ii. External APIs	integrations	
55	4	Last Date and Time for Online Bid Submission [Both Technical & Commercial Bid] (or Hash submission )	01/05/2023 up to 16:00 Hrs	Request that bid submission date be post poned to 25th May, Bidders would need atleast 1 month time after written response to prebid queries is provided by bank.	Please refer PNB tender portal and website for the updates.
56	12	1.2 Objectives of the RFP	1.2.4. To migrate the existing LMS (Loan Management System) to the proposed Digital Business Platform to have single platform for all the lending journeys	Please provide the details of the current LOS and LMS system for retail/MSME/Agri/Corporate segment. How much date needs to be migrated to the new system. Please confirm if new LOS and LMS are required within T+120 days or its implementation can be proposed in phases.	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.  Yes, your understanding is correct. Bank will decide at later stage mutually
57	53	Other Conditions:	As per Advisory issued by Ministry of Skilled Development and Entrepreneurship Dated:12/09/2022, It is mandatory for the bidder to have formally certified skilled workforce or commitment by the bidders/Service providers to the effect that they would ensure that all their workers (on boarded at Bank) would be skilled through Recognition of Prior Learning (RPL) Program within two months from the date of commencement of work under the project, at the cost of the service provider/vendor.	Request the bank to delete the clause as it is not applicable to scope under currently RFP and applies to unregulated workforce of the country only.	Please be guided by the RFP

			RPL or prior learning assessment and recognition (PLAR), which is a component of Skill India's flagship scheme PMKVY, is an assessment process used to evaluate a person's existing skill sets, knowledge and experience gained either by formal, non-formal or informal learning. The process helps in aligning the competencies of the unregulated workforce of the country to the standardized National Skills Qualification Framework (NSQF) to enhance employability opportunities and reduce the skill gap.		
58	56	15. Hardware, Software and Tool Requirement	If the Bank requires at a later stage the bidder should provide redundancy of hardware, software, licenses etc. at DC as well as DR for PNB sponsored RRBs/Subsidiaries separately.	Bidder understands that the current scope is only for PNB. Additional scope of PNB sponsored RRBs/Subsidiaries shall be dealt separately at mutually agreed terms and additional negotiated price.	Yes. your understanding is correct. Bank will decide at later stage mutually
59	58	18. Facilities Management (Onsite Resources)	Specifically, for the development of journeys, Bidder should have at least 50 technical resources every month (In India) dedicated for the bank on its roles across areas such as, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), as on the date of RFP.	What is the expectation from the bidders? whether the bank is ready to pay for 50 resources dedicated to PNB?	Bidder to make available suitable Technical team at bank's premises
60	64	22. Project Timeline	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of 3 Digital Lending Journeys as per Bank's requirement & Priority on receipt of Purchase Order - T+ 95 days	Please confirm what is the 3 Digital Lending Journeys expected. Are there 3 journeys to be choosed from 69 MVP journeys given in the RFP.	swim lane/journey as per Annexure – XXII

61	66	23. Payment Terms	One-time Enterprise Software Perpetual (Unlimited Users) License fee for the proposed solution and its component if any - 100% on 1 Month after post go-live of any one journey in each segment. viz Retail, MSME, Agri, TPP, Recovery & Liability Products	Request that 100% software license be released on delivery instead to journey go live	Please be guided by Corrigendum-1 of RFP, Revised Payment Terms
62	66	23. Payment Terms	ATS/AMC Cost for the full solution - Quarterly in Arrears	Request that ATS/AMC cost of the solution be payable yearly in advance	Please be guided by Corrigendum-1 of RFP, Revised Payment Terms
63	67	23. Payment Terms	Resource Cost Facility Management Cost - Quarterly in Arrears	Request that FMS be payable monthly is arrears	Please be guided by Corrigendum-1 of RFP, Revised Payment Terms
64	68/69	24.9. Bid Earnest Money	The BG should have a validity of 12 Months from the last date of submission of bid.	As per RFP the bid validity is 120 days so the BG validity should also be 120 days. Request you to please modify the BG validity suitably	Please be guided by RFP
65	95	26.8.Taxes	26.8.Taxes The rates quoted in Commercial offer should be inclusive of all taxes except GST. However, GST shall be paid to the bidder on actual basis at the rate applicable. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.	<u>Additional clarification to the clause : All invoices and bills will be raised by Bidder as per the Payment Terms and will become due for payment within thirty (30) days of presentation. All payments due for more than thirty (30) days will attract an interest at the rate of 2 percent per month on the invoice amount calculated from the date the payment became due until the recovery is made in full with interest. Without prejudice to the other rights available, Bidder also reserves the right to withhold the provision of Services till such time all the payments due to it under this Agreement have been made by Bank and any such withholding by the Bidder shall not be treated as breach by it of the provisions of this Agreement. Any dispute regarding the invoice will be communicated to the selected bidder within 10 days from the date of receipt of the invoice else the invoice is</u>	Please be guided by RFP



				<u>deemed to have been accepted by the Bank.</u>	
66	76	24.29. Use of Contract Document and Information;	The bidder shall not, without the Banks prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract. Successful bidder will have to sign Bank's approved Non[1]Disclosure Agreement (NDA).	The bidder shall not, without the Banks prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract. Successful bidder will have to sign Bank's approved Non[1]Disclosure Agreement (NDA) <u>on mutually agreed terms and conditions.</u>	Please be guided by RFP
67	76	24.30. Force Majeure (Applicable to Successful Bidder/Vendor);	Provided that the Successful bidder and the bank shall within fifteen (15) days from the occurrence of such a cause notify the other in writing of such causes. Unless otherwise directed by the Bank in writing, the Successful bidder shall to the extent possible mitigate the consequences of the force majeure event and make all necessary alternative arrangements to perform their obligations and accordingly continue to perform its obligations under the contract as far as possible, and shall seek all means for performance of all the obligations, not prevented by the Force Majeure event. Provided further that in case of delay in Services, which shall be solely decided by the Bank, the Bank shall not be held liable for non-performance of its obligations under the contract and the Bank shall have the right to terminate the contract/PO without giving any further notice to the bidder. The Bank reserves the right to assign the work to other service providers without	Provided that the Successful bidder and the bank shall within fifteen (15) days from the occurrence of such a cause notify the other in writing of such causes. Unless otherwise directed by the Bank in writing, the Successful bidder shall to the extent possible mitigate the consequences of the force majeure event and make all necessary alternative arrangements to perform their obligations and accordingly continue to perform its obligations under the contract as far as possible, and shall seek all means for performance of all the obligations, not prevented by the Force Majeure event. Provided further that in case of delay in Services, which shall be <del>solely</del> <u>mutually</u> decided by the <del>parties</del> <u>Bank</u> , the <del>parties</del> <u>Bank</u> shall not be held liable for non-performance of its obligations under the contract. <u>In the event of the occurrence of any of the foregoing, the date of performance will be deferred for a period of time equal to the time lost by reason of the delay. If such an event lasts for a continuous period of thirty (30) days, then and—the</u> <del>either party</del> <u>Bank</u> shall have the right to terminate the contract/PO <del>without</del> <u>by</u> giving any <del>further</del> notice <u>in writing</u> to the	Please be guided by RFP

			any consequences and claims.	<del>other bidder.</del> The Bank reserves the right to assign the work to other service providers <del>without any consequences and claims.</del> <u>However Bidder shall be entitled to receive payments for all services rendered by it under this Agreement.</u>	
68	77	Non-Exclusivity;	Notwithstanding anything contained in the present Agreement, the arrangement hereby agreed between the parties, shall be on a non-exclusive basis. Bank reserves its right to appoint/engage one or more service provider(s) to provide like services concurrently or otherwise during the currency of this Agreement.	Notwithstanding anything contained in the present Agreement, the arrangement hereby agreed between the parties, shall be on a non-exclusive basis. Bank reserves its right to appoint/engage one or more service provider(s) to provide like services concurrently or otherwise during the currency of this Agreement. <u>Notwithstanding the above, the Bidder shall be free to do similar business either for itself or for any other party or offer similar services to any third parties but without in any way affecting the services agreed to be offered by Bidder under this Proposal/agreement.</u>	Please be guided by RFP
69	79	24.32. Service Level Agreement	The sum total of penalties will not exceed 10% of order value.	The sum total of penalties will not exceed 10% of <u>delayed services or deliverables</u> <del>order value.</del>	Please be guided by RFP
70	81	25.1.2. Signing of Contract;	25.1.2.5. Failures of vendors to adhere to said agreed terms & conditions of RFP or, any attempt to get the same changed from Bank latter on, shall not be accepted by Bank under any circumstances and may lead to cancellation of empanelment and penal action against such bidder, as the Bank may found suitable including invoking the PBG and/or black-listing of such vendor.	25.1.2.5. Failures of vendors to adhere to said agreed terms & conditions of RFP or, any attempt to get the same changed from Bank latter on, shall not be accepted by Bank under any circumstances and may lead to cancellation of empanelment and penal action against such bidder, as the Bank may found suitable including invoking the PBG <del>and/or black-listing of such vendor.</del>	Please be guided by RFP

71	83	25.1.5. Acceptance of Orders to successful vendors;	<p>The successful bidder shall have to accept and acknowledge orders within 7 working days from the date of work order placement. In case of acceptance, vendor has to submit separate PO-wise PBG within 30 days of purchase order. Bank has a right to cancel the order and also Bank reserves the right to blacklist/debar the said successful bidder if the order is not accepted within a period of 7 working days from the date of order, otherwise it will be considered as accepted.</p>	<p>The successful bidder shall have to accept and acknowledge orders within 7 working days from the date of work order placement. In case of acceptance, vendor has to submit separate PO-wise PBG within 30 days of purchase order. Bank has a right to cancel the order <del>and also Bank reserves the right to blacklist/debar the said successful bidder if the order is not accepted within a period of 7 working days from the date of order, otherwise it will be considered as accepted.</del></p>	Please be guided by Corrigendum-1 of RFP, Serial No. 16
72	83	25.1.7. Payment;		<p><u>All payments due for more than thirty (30) days will attract an interest at the rate of 2 percent per month on the invoice amount calculated from the date the payment became due until the recovery is made in full with interest. Without prejudice to the other rights available, Bidder also reserves the right to withhold the provision of services till such time all the payments due to it under this Agreement have been made by Bank and any such withholding by the Bidder shall not be treated as breach by it of the provisions of this Agreement.</u></p>	Not Accepted

73	84	25.1.11. Indemnity	<p>The Successful 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, negligence or/and misconduct 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 Contract/purchase order. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon.</p>	<p>The Successful bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes (except GST) and assessments including <del>penalties, punitive damages,</del> reasonable attorney's fees and court costs which are or may be required to be paid by reasons of <del>any breach of the bidder's obligation, negligence or/and misconduct under these general conditions or for which the bidder has assumed responsibilities under the purchase contract including those imposed under any</del> <u>contract violation of any</u>, 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 <del>performance of any system covered by the purchase contract.</del> <del>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 Contract/purchase order.</del> 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 <del>and/ or compensation</del> thereon.</p>	Please be guided by RFP
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			<p>In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the deliverable 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 will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative.</p>	<p>In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the deliverable 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 <del>at the bidder's cost</del> against such third party's claim and / or actions <del>and against any law suits of any kind</del> initiated against the Bank. Successful bidder will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative.</p>	<p>Please be guided by RFP</p>
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				<p>Please add this clause to the existing clause : Supplier shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from: (i) Supplier's compliance with Bank's specific technical designs or instructions (except where Supplier knew or should have known that such compliance was likely to result in an Infringement Claim and Supplier did not inform Bank of the same); (ii) inclusion in a Deliverable of any content or other materials provided by Bank and the infringement relates to or arises from such Bank materials or provided material; (iii) modification of a Deliverable after delivery by Supplier to Bank if such modification was not made by or on behalf of the Supplier; (iv) operation or use of some or all of the Deliverable in combination with products, information, specification, instructions, data, materials not provided by Supplier; or (v) use of the Deliverables for any purposes for which the same have not been designed or developed or other than in accordance with any applicable specifications or documentation provided under the applicable Statement of Work by the Supplier ; or (v) use of a superseded release of some or all of the Deliverables or Bank's failure to use any modification of the Deliverable furnished under this Agreement including, but not limited to, corrections, fixes, or enhancements made available by the Supplier .</p>	<p>Please be guided by RFP</p>
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				<p><u>Please add this clause to the existing clause : Bank shall not be entitled to seek any indemnification from the Supplier unless Bank provides the supplier with (i) prompt written notice of any claim, demand or action for which Bank is seeking or may seek indemnification hereunder and gives the supplier the right to have sole control over the defense and settlement negotiations; (ii) does not make any statement or admission in relation to such claim which may prejudicially affect the chances of settlement or defense of such claim; (iii) reasonably cooperate with the supplier in assisting the defense of the claim and in the negotiations or settlements of any such claim, demand or action by providing all assistance and information to perform the above obligations; and (iv) allow the supplier, at its own expense, exclusively defend such litigation, negotiations and settlements with counsel of its own choosing.</u></p>	Please be guided by RFP
74	86	25.1.12. Termination of Contract	<p>The quality of services given by the bidder &amp; performance of the services provided by the bidder 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</p>	<p>The clause should be modified as : The quality of services given by the bidder &amp; performance of the services provided by the bidder will be reviewed monthly and if the services are not found <u>as per the agreed scope</u><del>satisfactory</del>, the Bank reserves the right to terminate the contract by giving <u>360</u><del>30</del> days' notice to the bidder, including <u>15—30</u><del>15</del> days curing period. <del>The decision of the Bank regarding quality of services shall be final and binding on the bidder.</del> 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</p>	Please be guided by Corrigendum-1 of RFP, Serial No. 24



			30 days, for any valid reason		
			Notwithstanding anything contained, the Bank reserves the right to terminate the contract at any time without assigning any reasons.	The clause should be modified as: Notwithstanding anything contained, the Bank reserves the right to terminate the contract at any time without assigning any reasons. <u>In the event of any order being cancelled, the Bank shall be liable to make payments of all the amount due under the order for which services have been rendered by the Bidder to the Bank till the date of cancellation.</u>	Please be guided by RFP
			In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes. • In case of order cancellation any payments made by the Bank to the vendor would necessarily will have to be returned to the bank with interest to the bank @ 15% per annum, further the vendor will also be required to compensate the Bank for any direct loss incurred by the Bank due to cancellation of the contract any additional expenditure incurred by the Bank to appoint any other vendor. This is after repaying the original amount paid	<u>The clause should be modified as : Bidder shall also have the right to cancel the agreement if the Bank commits a breach of the terms and conditions of the agreement and, where such breach is curable, fails to cure the same within 15 days provided for curing such breach.</u> <del>In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes. • In case of order cancellation any payments made by the Bank to the vendor would necessarily will have to be returned to the bank with interest to the bank @ 15% per annum, further the vendor will also be required to compensate the Bank for any direct loss incurred by the Bank due to cancellation of the contract any additional expenditure incurred by the Bank to appoint any other vendor. This is after repaying the original amount paid.</del>	Please be guided by Corrigendum-1 of RFP, Serial No. 24



75			<p>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 Bidder shall be fully responsible to compensate the bank against such financial loss, including all expenses and court and legal fees.</p>	<ul style="list-style-type: none"> <li>The supplier shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. <del>If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder shall be fully responsible to compensate the bank against such financial loss, including all expenses and court and legal fees.</del></li> </ul>	Please be guided by RFP
			<p>The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim. • The Bidder 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 bidder, including-all inventions, designs and marks embodied therein in perpetuity.</p>	<ul style="list-style-type: none"> <li>The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim. <u>The Bank shall also allow the Vendor, at its own expense, exclusively defend such litigation, negotiations and settlements with counsel of its own choosing.</u></li> </ul>	Please be guided by RFP
			<p>The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim. • The Bidder 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 bidder, including-all inventions, designs and marks embodied therein in perpetuity.</p>	<ul style="list-style-type: none"> <li>The Bidder shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India <del>or abroad</del> to access, <del>replicate</del> and use software (and other software items) provided by the bidder, including-all inventions, designs and marks embodied therein in perpetuity.</li> </ul>	Please be guided by Corrigendum-1 of RFP, Serial No. 24

				<p><u>Vendor shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from: (i) Vendor's compliance with Bank's specific technical designs or instructions (except where Vendor knew or should have known that such compliance was likely to result in an Infringement Claim and Vendor did not inform Bank of the same); (ii) inclusion in a Deliverable of any content or other materials provided by Bank and the infringement relates to or arises from such Bank materials or provided material; (iii) modification of a Deliverable after delivery by Vendor to Bank if such modification was not made by or on behalf of the Vendor; (iv) operation or use of some or all of the Deliverable in combination with products, information, specification, instructions, data, materials not provided by Vendor; or (v) use of the Deliverables for any purposes for which the same have not been designed or developed or other than in accordance with any applicable specifications or documentation provided under the applicable Statement of Work by the Vendor ; or (v) use of a superseded release of some or all of the Deliverables or Bank's failure to use any modification of the Deliverable furnished under this Agreement including, but not limited to, corrections, fixes, or enhancements made available by the Vendor .</u></p>	<p>Please be guided by RFP</p>
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				<p><u>In the event that Bank is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Vendor is required to indemnify Bank under this section according to a final decision of the courts or in the view of Vendor, Vendor, may at its own expense and option: (i) procure for Bank the right to continue using such Deliverable; (ii) modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance; (iii) replace the Deliverable with work product that is equal in capacity and performance but is non-infringing; or (iv) If such measures do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Vendor shall refund the Bank the fees effectively paid for that Deliverable by the Bank subject to depreciation for the period of Use, on a straight line depreciation over a 5 year period basis. The foregoing provides for the entire liability of the Vendor and the exclusive remedy of the Bank in matters related to infringement of third party intellectual property rights.</u></p>	<p>Please be guided by RFP</p>
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				<p><u>The Bank warrants that all software, information, data, materials and other assistance provided by it under this agreement shall not infringe any intellectual property rights of third parties, and agrees that it shall at all times indemnify and hold Vendor harmless from any loss, claim, damages, costs, expenses, including Attorney's fees, which may be incurred as a result of any action or claim that may be made or initiated against it by any third parties alleging infringement of their rights.</u></p>	Please be guided by RFP
76	88-89	25.1.19. Limitation of Liability	<p>Successful Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. In the following circumstances limitation of liability shall not apply and the bidder shall be liable for amount of cost, damages, compensation, penalty etc. suffered by the bank:</p>	<p>Successful Bidder's aggregate liability under the contract shall be limited to a maximum of <u>the total amount paid to Bidder by the Bank in the preceding twelve months under that applicable work that gives rise to such liability (as of the date the liability arose)</u><del>the contract value</del>. In the following circumstances limitation of liability shall not apply and the bidder shall be liable for amount of cost, damages, compensation, penalty etc. suffered by the bank:</p> <p><del>a) Breach of the confidentiality provisions;</del></p> <ul style="list-style-type: none"> <li><del>• Liability of Vendor (including third party claims) in case of bodily injury (including death),</del></li> <li><del>• Liability of Vendor (including third party claims) in case of damage to real property and tangible property caused by Vendor's gross negligence,</del></li> </ul>	Please be guided by the RFP

		<p>a) Breach of the confidentiality provisions; • Liability of Vendor (including third party claims) in case of bodily injury (including death), • Liability of Vendor (including third party claims) in case of damage to real property and tangible property caused by Vendor's gross negligence, • Liability of the Vendor in case of gross negligence or willful misconduct attributable to the Vendor while providing services under the Agreement; • Liability of the Vendor in case of fraudulent acts or willful misrepresentation attributable to the Vendor regarding the services provided under the Agreement b) Liability for an infringement of a third party's IPR by the bidder; c) Employment liabilities for bidder's staff relating to the period of their employment within contractual period while working with purchaser Bank and; d) Any other liability that cannot be capped or excluded as a matter of applicable law and imposed by the statutory authority/ government bodies/ court tribunals etc. e) Any other breach caused due to the non-performance of the obligations of the bidder under the Agreement. f) This limit shall not apply to third party claims.</p>	<p>• <del>Liability of the Vendor in case of third party claims for</del> gross negligence or willful misconduct attributable to the Vendor while providing services under the Agreement;</p>	Please be guided by the RFP
			<p>• <del>Liability of the Vendor in case of fraudulent acts or willful misrepresentation attributable to the Vendor regarding the services provided under the Agreement</del></p>	Please be guided by the RFP

				<del>b)- Liability for an infringement of a third party's IPR by the bidder; e) Employment liabilities for bidder's staff relating to the period of their employment within contractual period while working with purchaser Bank and;</del>	Please be guided by the RFP
				<del>d) Any other liability that cannot be capped or excluded as a matter of applicable law and imposed by the statutory authority/ government bodies/ court tribunals etc.</del>	Please be guided by the RFP
				<del>e) Any other breach caused due to the non-performance of the obligations of the bidder under the Agreement.</del>	Please be guided by the RFP
				<del>f) This limit shall not apply to third party claims.</del>	Please be guided by the RFP
				<u>Neither party shall be liable to the other for any special, indirect, incidental, consequential (including loss of profit or revenue), exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages.</u>	Please be guided by the RFP

				<p><u>Bidder shall be excused and not be liable or responsible for any delay or failure to perform the services or failure of the services or a deliverable under this Agreement, to the extent that such delay or failure has arisen as a result of any delay or failure by the Bank or its employees or agents or third party service providers to perform any of its duties and obligations as set out in this Agreement. In the event that Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank, then Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank. Such failures or delays shall be brought to the notice of the Bank and subject to mutual agreement with the Bank, then Bidder shall take such actions as may be necessary to correct or remedy the failures or delays. Bidder shall be entitled to invoice the Bank for additional costs incurred in connection with correction or remedy as above at time &amp; material rate card as agreed upon between the parties.</u></p>	<p>Please be guided by the RFP</p>
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77	90	25.1.20. Liquidated Damages;	Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 1(one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of 10% of the overall contract value	Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 1(one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of <del>10</del> 5% of the overall <u>delayed services or deliverables</u> <del>contract value</del> . <u>The liquidated damage shall be payable only for the SLA breach for reasons solely attributable for the Bidder and such liquidated damage shall be Bank's sole and exclusive remedy for all delays herein.</u>	Please be guided by RFP
	26. Penalty; 91			The overall penalty is limited to <del>10</del> 5% of the total <u>delayed services or deliverables</u> <del>contract value</del> if not specified otherwise. <u>The penalty shall be payable only for the SLA breach for reasons solely attributable for the Bidder and such liquidated damage shall be Bank's sole and exclusive remedy for all delays herein.</u>	Please be guided by RFP



				<p><u>Exceptions to uptime needs to be added : Uptime - The time lost due to any of the following reasons shall be taken into account while calculating the availability/ uptime requirement:</u></p> <p><u>(a) Time lost due to power or environmental failures; (b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or any units thereof due to causes attributable to Bank such as attachment of additional devices, making alteration to the system, maintenance of the system, etc. without Vendor' consent and/ or failure to maintain the site as required by the Vendor; (d) Time taken for scheduled maintenance/ troubleshooting either for preventive purposes or improvement in function or other purposes; (e) Time taken for reconfiguration or other planned downtime situations; (f) Scheduled shutdowns as required by Bank (Vendor may also request Bank for a shutdown for maintenance purpose, which request will not be denied unreasonably by Bank); (g) Time taken for booting the system (h) Time lost due to unavailability of links.</u></p>	Please be guided by RFP
78	101	26.14. 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 payment's receivable under and in accordance with that business.	<p><del>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 payment's receivable under and in accordance with that business.</del></p>	Please be guided by RFP

79	137	Annexure-VI Compliance statement	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid)	<b><u>Request to modify the clause as :</u></b> We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and <b>subject to the deviations submitted along with the bid proposal we agree</b> to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid)	Please be guided by RFP
80	151	Annexure-XV	M/s , a company incorporated under the companies act, 1956/2013 with its headquarters at,  do hereby confirm that company/ entity has not been debarred/ blacklisted for corrupt and fraudulent practices or any other reason by the Govt. of India/ State Governments/ Regulatory Agencies/ PSU/ other institution.	<b><u>Request to modify the clause as :</u></b> <b>To the best of our knowledge and as per records available with the Company,</b> ..... a company incorporated under the companies act, 1956 with its corporate office at, .....do hereby confirm that company/ entity has not been debarred/ blacklisted for corrupt and fraudulent practices or any other reason by the Govt. of India/ State Governments/ Regulatory Agencies/ PSU/ other institution.	Please be guided by RFP
81	153	Annexure-XVII - Acceptance Letter	We understand & agree that in event of being successful in the bid and being empaneled, we shall comply to the terms & conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of empanelment, contract signing and/ or subsequent purchase order/s from Bank.  We understand and agree that such attempts and non-compliance to RFP terms may lead to cancellation of our selection and suitable penal action may be taken by Bank against us including invoking the PBG and black-listing.	<b><u>Request to modify the clause as :</u></b> <b>Subject to the deviations submitted along with the bid proposal,</b> Wwe understand & agree that in event of being successful in the bid and being empaneled, we shall comply to the terms & conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of empanelment, contract signing and/ or subsequent purchase order/s from Bank.  We understand and agree that such attempts and non-compliance to RFP terms may lead to cancellation of our selection and suitable penal action may be taken by Bank against us including invoking the PBG and <b>black-listing-</b>	Please be guided by RFP

82	157	Annexure- XIX Performa for Integrity Pact	I/We agree that the Notice Inviting Tender (NIT) is an invitation to offer made on the condition that I/We will sign the enclosed integrity Agreement, which is an integral part of tender documents, failing which I/We will stand disqualified from the tendering process. I/We acknowledge that THE MAKING OF THE BID SHALL BE REGARDED AS AN UNCONDITIONAL AND ABSOLUTE ACCEPTANCE of this condition of the NIT.	<b><u>Request to modify the clause as :</u></b> I/We agree that the Notice Inviting Tender (NIT) is an invitation to offer made on the condition that I/We will sign the enclosed integrity Agreement, which is an integral part of tender documents, failing which I/We will stand disqualified from the tendering process. <b>Subject to the deviations submitted along with the bid proposal,</b> I/We acknowledge that THE MAKING OF THE BID SHALL BE REGARDED AS AN UNCONDITIONAL AND ABSOLUTE ACCEPTANCE of this condition of the NIT.	Please be guided by RFP
83	160	Annexure- XIX Performa for Integrity Pact	<p>Section 3-Disqualification from tender process and exclusion from future contracts.</p> <p>If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the existing provisions of GFR, 2017, PC Act, 1988 and other Financial Rules/Guidelines etc.</p>	<p><b><u>Request to modify the clause as :</u></b> Section 3-Disqualification from tender process <b>and exclusion from future contracts.</b></p> <p>If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the current tender process <b>or take action as per the existing provisions of GFR, 2017, PC Act, 1988 and other Financial Rules/Guidelines etc.</b></p>	Please be guided by RFP
84	160	Annexure- XIX Performa for Integrity Pact	(2). If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in" Guidelines on Banning of business dealing".	<b><u>Request to modify the clause as :</u></b> (2). If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process <b>or action can be taken as per the procedure mentioned in" Guidelines on Banning of business dealing".</b>	Please be guided by RFP

85	162	Annexure-XIX Performa for Integrity Pact	This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.	<b>Request to modify the clause as :</b> This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after <del>the last payment</del> <b>under termination/expiration</b> of the contract, and for all other Bidders <del>6</del> <b>3</b> months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.	Please be guided by RFP
86	165	Annexure-XX Non-Disclosure Agreement	2.2.3 Limit access to such Confidential Information to those of its (including its Affiliates") directors, partners, advisers, agents or employees who are directly involved in the consideration/evaluation	2.2.3 Limit access to such Confidential Information to those of its <del>(including its Affiliates")</del> directors, partners, advisers, agents or employees who are directly involved in the consideration/evaluation	Please be guided by RFP
87	167	Annexure-XX Non-Disclosure Agreement	The obligation pursuant to Clause 2 and 3 (Confidentiality and Non-Disclosure of Confidential Information) will be valid for perpetual basis from the date of execution of Service Level Agreement which term may be extended by mutual consent in writing of both the parties. This Agreement may be terminated by the BANK by giving thirty (30) days' notice in writing to the other party without assigning any reason whatsoever.	<b>Request to modify the clause as :</b> The obligation pursuant to Clause 2 and 3 (Confidentiality and Non-Disclosure of Confidential Information) will be valid for perpetual basis from the date of execution of Service Level Agreement which term may be extended by mutual consent in writing of both the parties. This Agreement may be terminated by <del>the BANK</del> <b>either parties</b> by giving thirty (30) days' notice in writing to the other party without assigning any reason whatsoever.	Please be guided by RFP
88	167	Annexure-XX Non-Disclosure Agreement	The obligations of each party hereunder will continue and be binding irrespective of whether the discussion between the parties materialize into a specific understanding/ business relationship or not, however, this agreement on Confidentiality and Non-Disclosure of Confidential Information) is perpetual basis even after	<b>The NDA duration cannot be perpetual hence request to modify the clause as :</b> The obligations of each party hereunder will continue and be binding irrespective of whether the discussion between the parties materialize into a specific understanding/ business relationship or not, however, this agreement on Confidentiality and Non-Disclosure of Confidential Information) is <del>perpetual</del> <b>shall</b>	Please be guided by RFP

			termination/ expiry of the Agreement.	be for the resultant Service Level Agreement period and two (2) years thereafter <del>basis</del> even after termination/ expiry of the said Agreement.	
89	167	Annexure-XX Non-Disclosure Agreement	8 Damanges	<b>Damages for breach of NDA shall be governed by the said contact for this project hence request to modify the clause as:-</b>	Please be guided by RFP
			(c) Each party agrees to indemnify the other against loss suffered due to breach of terms of this agreement and undertakes to make good the financial loss caused directly or indirectly by claims brought about by its customers or by third parties.	<del>8 Damanges</del>	
				<del>(c) Each party agrees to indemnify the other against loss suffered due to breach of terms of this agreement and undertakes to make good the financial loss caused directly or indirectly by claims brought about by its customers or by third parties.</del>	
90	169	Annexure-XX Non-Disclosure Agreement	18. Indemnity	<b>Indemnity for breach of NDA shall be governed by the said contact for this project hence request to modify the clause as :</b>	Please be guided by RFP
			The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims etc. incurred by the Disclosing Party as a result of a breach of this Agreement.	<del>18. Indemnity</del>	

				<del>The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims etc. incurred by the Disclosing Party as a result of a breach of this Agreement.</del>	
91	51	<b>13. Eligibility Criteria</b>	The Bidder must have a minimum annual turnover of Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, & 2021-22) from the Digital Business Platform.	Revenue from Digital Business Platform are not shown separately in the financial statements. Please confirm of certificate duly certified by CA would be sufficient to serve the purpose.	Please be guided by Corrigendum-1 of RFP, Serial No.1 & Serial No.5
92	31	8.5.1	The platform should have capability to collect and analyze data generated from the Analytics platform and from other applications of the bank to generate real time/near real time analytics	Does the bank have any Data Lake with Real-time Streaming Capability? Can we leverage that?	Bank will be implementing a data lake solution with real time data streaming capability. Bidder's solution to integrate with that.
93	31	8.5.2	The bidder to build real time decisioning engine such as offer generation, personalization, credit decision etc.	How the Bank is doing any Real-time Campaign today? Can the same technology be leveraged here as well?	Bidders solution to integrate with bank's campaign management solution
94	31	8.5.5	The platform shall be capable of leveraging analytical models developed by bank's Analytics Center of Excellence (ACoE) for deep analytics in coordination with Data Lake project team	Can the bank let us know the Analytical Models that the ACoE has already developed? Can we assume that at least 50% of the models can be leveraged from the ACoE?	Bidders solution to integrate with bank's analytical solution/tool
95	31	8.5.8	Generate regulatory reports and Analysis with respect to Digital Banking Operations	What are the Regulatory Reports that are being mandated around Digital Banking Ops by RBI? Can the bank provide some details around it?	This will be shared with the successful bidder post signing the NDA
96	31	8.5.9	Once the Bank envisages to become digital in lending sphere, it needs to use more of data-driven rule engine powered by AI/ML models.	Are there any Rule Engine that's being used by the bank that's being leveraged for this program?	BRE to be part of bidder's solution
97	31	8.5.5	Data Lake project team	Please provide the various technologies that are being used in the current data lake program	This will be shared with the successful bidder post signing the NDA

98	31	8.5.5	Data Lake project team	What is the Reporting/Dashboard/Visualization tool & Advanced Analytics Tool that's being used for Reports/Dashboards. Can the same be leveraged for this program as well?	Yes
99	31	8.5.5	Data Lake project team	Please explain the overall data flow, architecture of how the current Analytical models are generated (source systems, ETL, Portal). Please share the tools & technologies (DB, ETL, Analytics tool etc.)	This will be shared with the successful bidder post signing the NDA
100	118	20	The system should provide Website Analytics - An administrative centre for reviewing, filtering and exporting overall website statistics, including the ability to view statistics by page or section and presenting the information in a graphical representation	Is this not done currently for the website? Do we need to bring in tools such as Adobe/Google etc. to understand which webpage etc. are being frequently used etc.?	Please be guided by the RFP
101	30	8.4.1	Management Information System (MIS)	How many users will be there for MIS? Concurrency, Type of users, please provide details	This will be shared with the successful bidder post signing the NDA
102	128	7.1	DBP shall extract any or all data for analytical functions or for other purposes for end users or other systems at Bank in desired format	Whether the program has to factor in any set of outbound files everyday basis for other systems to consume?	Yes
103	22	6.1.8	The bidder shall integrate with all the relevant internal and external systems viz. CBS, LOS, MIS, EDW, PNB ONE, CIC, UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, other Data and Analytical sources and Bank systems through Secured APIs and other secured available mechanisms.	The data that is required to cater to the analytical use cases, including the reporting needs to be directly ingested from the core banking product, say Finacle, others, or the same needs to be ingested from the existing EDW/Data lake within PNB?	Bidders solution to integrate with bank's EDW and analytics platforms
104	22	6.1.8	The bidder shall integrate with all the relevant internal and external systems viz. CBS, LOS,	Please provide the details of the existing EDW, End to end data flow, including the technology details.	This will be shared with the successful bidder post signing the NDA.



			MIS, EDW, PNB ONE, CIC, UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, other Data and Analytical sources and Bank systems through Secured APIs and other secured available mechanisms.	<p>Also provide the below information about each of the systems (EDW, Internal and External)</p> <p>1 - Approximate # of Entities/Tables</p> <p>2 - Total Volume &amp; # of Years of Data</p> <p>3 - Volume of Data to be Ingested / day</p> <p>4 - Whether the data to be made available as Files, exposed through APIs or data can be pulled directly from the system for building the analytical models?</p>	
10 5	31	8.5.5	Data Lake project team	<p>Does bank having EULA for any DB, reporting tool, Analytics platform/tool? If yes, then can we leverage the same stack for this engagement?</p>	<p>Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".</p> <p>Bidder to integrate with Bank's Analytics Platform/Tool</p>
10 6	31	8.5.5	Data Lake project team	Is the procurement of the proposed software also in scope or the same will be made available by PNB?	Bidder to integrate with bank's analytical tool/solution
10 7	12 and 13	1.2 and 2.1	Objectives and Broad Scope	We understand that the primary objective is to create the "Digital Bank within the Bank" and PNB	Primary objective is to



				wants to digitize the bank's core functionality. Regarding analytics and reporting requirement, which generally gets the clarity at later stage and many parameters will evolve/change during the implementation of core functionality of the digital bank. Do you want SI to propose an detail assessment first at this stage to understand the analytics and BI/Reporting needs and then post assessment propose the detail solution/estimation/plan once we will have more clarity or do you want the detailed as part of this response.	implement journeys on a digital business platform.
108	16	2.1.18	Platform will be deployed on On-Premise (DC & DR)...capable of being shifted to Bank's cloud/public cloud.	We understand PNB wants the core platform to be hosted on On-Premise. For analytics use cases (AI/ML/advance analytics/BI), do you have any preferred tools and data platform. Are you open for cloud based solution/services for data & analytics platform which is generally preferred by many other customes.	Bank has an EDW and analytics platform. These are on-prem and can be leveraged.
109	22	6.1.8	The bidder shall integrate with all the relevant internal and external systems viz. CBS, LOS, MIS, EDW, PNB ONE, CIC, UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, other Data and Analytical sources and Bank systems through Secured APIs and other secured available mechanisms.	<p></p> <p>1) Can you please provide the information about the existing data and analytical platform. How do you envisage the target state data and analytics platform? Is the existing EDW and Analytical Applications a centralised one or do you have multiple in silos?</p> <p>2) Do you want to extend the existing EDW and other data analytical applications to implement the new analytical/reporting use cases or you want us to suggest a new consolidated data platform</p> <p>3) Can you please provide us an idea about the new/increamental changes that needs to be incorporated to implement the new use cases?</p>	Bank has an EDW and analytics platform. These are on-prem and can be leveraged. However, this will be shared with the successful bidder post signing the NDA.

110	31	8.5.5	The platform shall be capable of leveraging analytical models developed by bank's Analytics Center of Excellence (ACoE) for deep analytics in coordination with Data Lake project team	Approximately how many new analytical models will be required to build, who will build these models. Will it be developed by the bank's internal CoE team? What will be the scope of involvement for the project team?	Models will be developed by bank's team.
111	126	6	Reports & Dashboards	You have provided the requirements of different types of reports and reporting functionalities. Can you please elaborate the approximate numbers of reports and dashboards to be developed as part of reporting requirements?	This will be shared with the successful bidder post signing the NDA.
112	12	1.2.4	To migrate the existing LMS (Loan Management System) to the proposed Digital Business Platform to have single platform for all the lending journeys	What's existing LMS system is being used? How much data (application volume) etc. needs to be migrated?	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.
113	15	2.1.7	The Solution should be integrated with modules/software and streamline process through Robotic Process Automation	Does the Bank have existing RPA tool license. Also RPA is normally system/platform agnostic and can be independently deployed	Yes, Bidder to integrate with Bank's existing RPA tool at no additional cost to bank.
114	15	2.1.9	Solution should have functionalities of User Management, Hierarchal Management,	What is hierarchical management referred to here as?	Yes, your understanding is correct.
			Committee based sanction approach etc	Is it Org level like Zone, Branch, Region etc. or users level like RM, ZM, ZH,RH etc.	
115	15	2.1.11	The Solution should be completely integrated with Bank's Core Banking Solution "Finacle" and other in-house developed & procured software i.e. Risk Rating Module, Bureau One, Preventive Monitoring System, CERSAI, HRMS,	Do the Bank systems expose APIs	Yes, your understanding is correct.
116	15	2.1.11	The Solution should be completely integrated with Bank's Core Banking Solution "Finacle" and other in-house developed & procured software i.e. Risk Rating Module,	Which version of Finacle is in use currently?	Finacle-10
				V7 , V10?	

			Bureau One, Preventive Monitoring System, CERSAI, HRMS,		
117	15	2.1.11	The Solution should be completely integrated with Bank's Core Banking Solution "Finacle" and other in-house developed & procured software i.e. Risk Rating Module, Bureau One, Preventive Monitoring System, CERSAI, HRMS,	<p>1. W.r.t HRMS integration what exactly shall be the purpose to integrate if we assume the user authentication shall be done via LDAP/AD?</p> <p>2. Does Risk Rating Module, Preventive Monitoring System, HRMS expose APIs to be consumed by the new platform?</p>	Yes, your understanding is correct.
118	17	3.1.1	Web Portals including <b>Internet Banking</b> for all Customer segments	<p>For the internet banking, is it only to capture and send leads for any Loan application or what?</p> <p>Because internet banking may have more secured and tightly governed (non open access) functionality. Web portal could be open to general public (non existing customers)</p>	DBP Platform to be integrated with bank's Internet Banking System.
119	17	3.1.4	Portfolio monitoring and Delinquency management	Does the Bank have an existing Collection management system and is this requirement on top of that, or is the plan to migrate from existing Collection management system to proposed Platform	No such point found in RFP
120	17	4a	The bidder shall provide a system for portfolio monitoring and delinquency management for the loans being sanctioned/renewed/reviewed through the Digital Business Platform	<p>What is expected from Portfolio Management?</p> <p>An MIS or a dashboard for all the Loan applications across all the Products or anything else?</p>	Yes, your understanding is correct. A dashboard for all the Loan applications starting from sanction to till recovery of Account.
121	17	4a	<p>The bidder shall provide a system for portfolio monitoring and delinquency management</p> <p>for the loans being sanctioned/renewed/reviewed through the Digital Business Platform</p>	<p>Delinquency Management shall required the CBS/LMS to be used for contemporary picture/snapshot of the outstanding/overdues etc.</p> <p>How is LOS / DBP expected to serve the purpose which is part of CBS?</p> <p>Pls help with further expectations.</p>	Till sanction it is part of LOS, then after it is part of LMS.

12 2	17	5.1	Omnichannel experience to customers/users i.e., initiate an activity in one channel and close in another with similar experience across all channel and ensure interaction across multiple touchpoints: Branch, contact center, mobile apps, online banking, ATMs, chat/email/text, chatbots, video, etc.,	Does the bank have the existing services which can send leads, applications triggers from Chatbot, Emails, Chat, SMS etc?	Bank is in the process of procuring CRM solution which is capable of all these.
				Where from will the proposed LOS/DBP get the inputs?	
12 3	18	5.4	<p>. The Solution should support Multi-Lingual UI/UX covering all major Indian</p> <p>Languages including support of their corresponding character set</p>	<p>1. The expectation is only to show the UI text/Labels in the Vernacular or is it expected to enter and store the data also in multilingual?</p> <p>2. If data entry in different language to be enabled, then does the existing bank system and external systems to which the new platform integrates, will it able to handle these languages/character-set for various functionalities (de-dup, blacklist check, customer &amp; account creation, name match, bureau fetch etc.)</p>	Yes, UI text/labels to show and store the data. Yes, the system is capable of same.
12 4	18	6.1	<p>The existing digital journeys will also be shifted to this platform to have all digital</p> <p>offerings of the banks through single platform at Bank's discretion.</p>	What are these existing digital journeys? How are they implemented and used?	Please be guided by the RFP.
12 5	18	6.1	<p>The existing digital journeys will also be shifted to this platform to have all digital</p> <p>offerings of the banks through single platform at Bank's discretion.</p>	Will this expect migration of the existing journeys in progress applications or only fresh loan applications to start processing in these existing journeys?	Both. Migration of the existing journeys in progress applications and all fresh loan applications in this DBP Platform .
12 6	18	6.3	The platform shall have all the capabilities of Loan Management System also	<p>If bank is expecting a full fledged LMS then which system between CBS and LMS shall do the actual servicing?</p> <p>Won't there by conflict?</p> <p>Additionally, what all capabilities from an LMS is expected here?</p>	<p>Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.</p> <p>The bank's current</p>

				A full fledged LMS is a big enterprise system in itself.	LMS addresses customer detail capture, external integrations for data fetch and validations, loan appraisals and loan processing using scorecards, manual underwriting and other processes and loan sanction. The LMS is not involved in doing loan servicing. Loan servicing is done by the CBS. Hence there is no conflict.
127	18	6.7	The platform will trigger and SMS alerts to customers in case of loan account slipped in SMA0, SMA1, SMA2 and NPA	Will there be an API based fetch from the CBS to get the SMA and NPA tagging so that DBP can send SMS?	Yes, your understanding is correct.
128	18	6.8	The platform should have the capacity of Dual authentication system	Whom this shall be required for since the Business user may be authenticated via the LDAP/ADs? and End customers can proceed via Mobile OTP validation	For all users. Yes, your understanding is correct.
129	18	6.9	. The DBP has capability to inbuilt Legal & Valuation function for auto fetching/Uploading the report	Expetation from Auto fetching here? Is it some internal system or regulatory one or what?	Please be guided by Corrigendum-1 of RFP Serial No. 18
130	18	6.5	The platform should have the capability of CGTMSE Coverage Management in Loan Management System.	What all details is Bank capturing for CGTMSE Coverage? Do they also take into account other govt. security schemes?	CGTMSE Claim Settlement will not be part of DBP however DBP Platform should have capability to consume APIs Provided by CGTMSE for building the digital journeys for coverage of CGTMSE
131	20	6.18	Pre Qualified Credit Card, Credit Card against FD, NTB Credit Card	Does Bank offer Add On cards also against Primary Credit Cards?	Yes, your understanding is correct.
132	20	6.18	Pre Qualified Credit Card, Credit Card against FD, NTB Credit Card	Are NTB Credit Card variants different from ETB Credit Card variants?	Cards are same but the processing is different .

13 3	22	6.18	Back Office Operations (for Administrative functionalities)	<p>The admin functionalities mentioned here are admin control of the proposed applications w.r.t access, settings, masters definitions etc or any other outside system Admin/Back office operations capabilities?</p> <p>Pls share some example for Back office operations.</p>	No outside system admin/Backoffice operation capacity required.
13 4	22	22	<p>The solution should also have the facility of uploading and capturing of documents across</p> <p>the digital lending journeys. System should be capable of scanning and analyzing the</p> <p>document using OCR and/or other capabilities. The uploaded/captured document should</p> <p>be indexed and stored within the system or Document Management system of the Bank as</p> <p>required by the Bank. The system should support document compression facility</p>	Need elaborated requirement for OCR capabilities.	Bank is having its own DMS. Bidder needs to integrate with the system. DBP will integrate with suitable providers / bring in capability of OCR from standard documents such as PAN, Aadhar, etc
13 5	23	6.18	• Admin, Business and Performance Monitoring Dashboards	<p>What is expected from the Performance Monitoring here?</p> <p>Any DSA/Staff/RMs performance or Loan Product's performance?</p>	Performance Monitoring is to be use for all the resource of the Bank.
13 6	23	6.18	<p>• The Proposed solution should broadly cover but not limited to the following</p> <p>functionalities through the customer journey: -</p> <p></p> <p>X. Operation Monitoring</p>	<p>What is expected under this?</p> <p>Other than SLA/TAT monitoring.</p> <p>Any more examples pls</p>	This will be shared with the successful bidder post signing the NDA
13 7	23	6.18	XIX. Legal & Securitization Module etc.	<p>What is expected from the Securitization Module here?</p> <p>Is it security of platform/system or Buy out and Loan portfolio selling (ABS)?</p> <p>If ABS then shouldn't it be part of CBS kind of system?</p>	This is related to Loan portfolio

13 8	23	XI.	Warning Signals including RBI's 42 Early Warning Signals	How exactly do we need this to be catered into LOS?	Bidder will integrate with DBP Platform
13 9	26	7.1.4.4	The platform should be capable of configuring and deploying multiple credit scoring and Limit assessment models and risk scorecards	Is the exception to consume the Credit scoring models that are built by Bank in decisioning or to build new scoring models	Bidder to consume the Credit scoring models that are built by Bank in decisioning and also to build new scoring models
14 0	26	8	Digital marketing	Does the Bank have existing Campaign management tool	yes
14 1	26	7.1.8.	Scalability: The solution should be easily vertically and horizontally scalable. It should support auto scaling using frameworks such as dockers / kubernetes.	Is bank having enterprise license of any virtualization tool (e.g. VMWare) or orchestration tool to manage Kubernetes cluster (e.g. OpenShift)?	Please be guided by Corrigendum - 1 of RFP, Commercial (revised), Hardware and Software BOM
14 2	27	8.1	Credit Card Management System	Which Credit Card Management System is being used?	This will be shared with the successful bidder post signing the NDA
14 3	27	8.1	• LAS/LMS	Which LAS/LMS is currently implemented?	LMS is CBS.
14 4	27	8.1	General Ledger	What exactly is in scope for GL integration and from which probable events from the Originations of applications? As we understand the GL posting shall be happening from/within existing CBS only.	Bidder to integrate with CBS
14 5	31	8.5.1	The platform should have capability to collect and analyze data generated from the Analytics platform and from other applications of the bank to generate real time/near real time analytics as well as 3rd party Insights on usage to optimize the product offering, and continuous engagement experience using Advanced Analytics models such as – funnel analysis, customer segmentation, next best offer, cross sell/upsell,	Does the Bank have its Data warehouse and in-house Analytics platform? Is the expectation to have necessary Reports and Dashboards to be generated from these Analytics output to be shown in Digital platform	Expectation is that the proposed solution should be integrated with bank's Datawarehouse and analytics platform

			hyper personalization, Collection's scorecards, Treatment strategy		
14 6	31	8.5.2	The bidder to build real time decisioning engine such as offer generation, personalization, credit decision etc	Is the Offers generation processed done in-house by Bank and is the expectation to have these rendered in Digital platform to Users	Offer generation and personalization will be done in marketing platform. DBP will integrate with the marketing platform. Credit decisioning will be as per the engine within DBP.
14 7	32	8.6.5.1	The bidder should provide the capability for captured, generated and uploaded documents are stored and retrieved for omnichannel experience	Does the Bank have existing DMS and would requirements like Indexing, classification etc be handled by DMS	Bidder to integrate with the existing DMS of the Bank.
14 8	32	8.6.4.1.	Bidder should provide the capability to reach out to customer for different campaigns via different mediums like SMS, email, WhatsApp etc	Is it expected from the bidder to manage the programs/campaigns for such communications or bidder just need to enable with the set up/system while bank shall manage the campaigns/programs/rules etc	DBP will integrate with Bank's communication hub or CRM to send out appropriate communications generated by the campaign mgmt. system.
14 9	34	12.1	Google Wear, Apples Watch	Can we get more clarify on the use cases for these devices. Is it limited to sending necessary notifications on these devices to customers	This will be shared with the successful bidder post signing the NDA



150	44	12.15.2	Bank intends to maximize use all its software for which it already has Enterprise User Licenses.	Apart from Oracle license is bank having any other enterprise licenses (e.g. Gitlab, Kubernetes, APM etc.)? Please share the list.	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".
151	45	12.16.7	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	Is bank having enterprise license of performance monitoring tool?	Yes DBP will integrate with Performance monitoring tool of the bank. Until Bank procures Performance monitoring tool bidder will manually do the performance monitoring
152	45	12.16.9	Monitoring the threshold of devices' utilization with respect to number of users, concurrent connections, etc. and reporting the same to the Bank on daily basis.	What's the total number of daily users who will be using the system (including all channels mobile, desktop etc)? What's the expected YOY growth of users?	Please be guided by Corrigendum-1 of RFP, Annexure -XXIX
153	45	12.16.9	Monitoring the threshold of devices' utilization with respect to number of users, concurrent connections, etc. and reporting the same to the Bank on daily basis.	What's the total number of concurrent users who will be using the system?	Total number of expected concurrent Users for F.Y 2023-24 will be 9500 with a yearly growth of 20%

15 4	54	15	Bank will discuss and finalize the hardware server, Storage, OS & Database License only to be used for the offered solution with the successful bidder	Is bank having RHEL OS license? If yes which version?	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".
15 5	56	15	Bidder to ensure that the Supplied, Software and Solutions is built on Latest Technologies and latest software versions and should be compatible with higher version of OS.	Platform uses various Open source tools (Tomcat, MongoDB, Hazel cast, Redis) etc. Is it acceptable/allowed by Bank to install open source software for on-premise deployment?	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".

156	118	13	The solution should ensure that the log collection, storage, management, integrations are done in a secured and tamper proof manner.	Is bank having any licensed software for application log aggregation e.g. Splunk, ELK?	Yes  DBP will intergate with relevant security solutions of the bank such as AD, PIM, SIEM, WAF
157	118	17	Bidder should be able to integrate with any third-party solution for performance monitoring of the proposed solution selected by the Bank at no additional cost to Bank.	The license cost of third-party solution to be used for performance monitoring, bank will bear the cost? Please confirm	Bank has its own performance monitoring that is under process.
158	118	20	The system should provide Website Analytics - An administrative centre for reviewing, filtering and exporting overall website statistics, including the ability to view statistics by page or section and presenting the information in a graphical representation	Is the Bank having Google analytics or equivalent license for this?	Bidder should integrate with Bank's website analytics solution in future
159	51	13	The Bidder must have a minimum annual turnover of Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, & 2021-22) from the Digital Business Platform.	<p>We understand considering the size &amp; stature of Punjab National Bank, the Institution is looking is for stable &amp; reliable partners, where there is no threat of insolvency.</p> <p>We would request the Bank to consider the following eligibility terms - -Minimum Turnover of 75 Cr in the preceding three financial years</p>	<p>Yes, your understanding is correct.</p> <p>And please be guided by Corrigendum-1 of RFP, serial no-1</p>
160	25	7	Minimum 3 such type of implementation with modern micro services-based cloud native architecture with Financial services Organizations in India, at- least 1 in SCB.or Minimum 3 Such types of implementation with modern micro services based on-Prem architecture with Financial Services Organization in India at least 1 in SCB	We request the Bank to relax on the number of implementation from 3 to Minimum 1 type of implementation with modern micro services-based cloud / On-Prem native architecture with Financial services Organizations in India.	Please be guided by the RFP

16 1	Pg 135	Annexure-V (b)	System should be On-Prem native. It should also be ready for deployment on public (AWS, GCP, Azure) / private cloud.	We understand that the clause mentioned here just points to some cloud service provider like AWS/Google/Azure and it can include other cloud service provider like Oracle Cloud Infrastructure (OCI).	Please be guided by Corrigendum-1 of RFP, Serial No. 19
		21.4		1. Oracle has been named by Ministry of Electronics & Information Technology, Government of India (MeitY) as an empaneled cloud infrastructure solution provider	
				2. OCI is simple, predictable and superior cloud price performance	
				3. OCI is reliable on-premises-equivalent performance and massive scalability supporting the goal of making more services digital and more easily accessible to citizens and industry	
				4. OCI has the ability for governments to maintain an active Disaster Recovery (DR) location and also move significant quantities of data for less – a unique benefit only Oracle can offer	
16 2	Pg 16	2.1.18	The Platform will be deployed on On-Premise (DC & DR) of Punjab National Bank only. The Offered Solution should be capable of being shifted from On-premise to On-cloud model/Bank's cloud service provider/ Bank's cloud server/ Public cloud, if required by the Bank in future.	We understand that bank aspiration is to migrate the DBP solution to public/private cloud in near future. Seeing the benefits cloud provides, there are other Indian banks who have already adopted public / private on-cloud model. Is there any particular reason you are not looking for cloud from Day 1 itself?	Please be guided by the RFP
16 3	Pg 16	2.1.19	In future the Bank has an aspiration to being shifted from On-premise to On-cloud (Public/Private)	It is mentioned "In future, the Bank...", can you give some direction on the timeframe bank would most likely migrate the DBP solution from on-prem to cloud. Tentatively should it be 12 to 24 months, 24 to 36 months or more than 36 months from now?	Clause stands as per the RFP
16 4	Pg 44	12.15.3	The Bidder must provide requirement of optimal size of the Hardware,	On which page of the RFP document we can find details of the current and future business	Please be guided by Corrigendum-1 of RFP revised

			<p>Operating System, Database, keeping in view the current and future business volumes and to extrapolate the same for the full TCO period (i.e., 5 years and extended on mutual consent for year on year basis Maximum 2 years). Some of the basic parameters (indicative) for sizing are given. Please refer to Annexure 'XXIV' and Annexure 'XXV' for further Details.</p>	volumes /indicative sizing to arrive at the BOM?	Annexure-XXIV & XXV
16 5	Pg 40	12.10.8	Pre-prod/staging, UAT, SIT and Dev Environment at DC	Here it is mention of different non-prod environments like pre-prod, SIT, Dev etc. But in Annexure 'XXIV' and Annexure 'XXV, you have only asked BOM for DC, DR and UAT. So, should we also include pre-prod, SIT, Dev environments in the hardware and software BOM?	Please be guided by Corrigendum-1 of RFP revised Annexure-XXIV & XXV
16 6	Pg 55	15	The successful bidder will be provided a staging area through SFTP for movement of code/patching the application.	Here in the requirement, it is mention of Staging environment. But in Annexure 'XXIV' and Annexure 'XXV, you have only asked BOM for DC, DR and UAT. So should we also include Staging environment in the hardware and software BOM?	Yes
16 7	Pg 55	15	It is required that the Bidder provides support in setting up of DC/DR/Near Line Site/UAT environments.	Can you please clarify on the "Near Line Site" Environment? Is this separate environment apart from DC, DR and UAT? Should we include "Near Line Site" environment in the hardware and software BOM?	yes
16 8	Pg 34	10	The Bidder to integrate with the Bank's Existing Enterprise Service Bus / API Gateway	Can you please provide the OEM name for existing on-prem Enterprise Service Bus / API Gateway solution?	This will be shared with the successful bidder post signing the NDA
16 9	Pg 34	9.2	The sandbox should be an easily accessible environment for third party developers to use. The sandbox should be available 24/7, able to host multiple virtual APIs and define user limits and quotas.	In Annexure 'XXIV' and Annexure 'XXV, the BOM includes 3 sections each one for DC, DR and UAT environment. Under which section in BOM, we should include details for Sandbox environment?	Please be guided by Corrigendum-1 of RFP revised Annexure-XXIV & XXV

17 0	Pg.54	14.17	The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank	<a href="https://www.oracle.com/content/published/api/v1.1/assets/CONT_C1EA18FD31C648CFAC82B1C_C2C186232/native/Data%20Processing%20Agreement%20for%20Oracle%20Services%20-%20010123.pdf?cb=cache_ee77&amp;channelToken=117bec9b3b4e4e90a1c4c9069d210baf&amp;dowload=false">Audit/Visit requirements will differ basis on-prem or cloud service provider solution. With cloud service provider the scope needs to be detailed out and updated for right to visit as per mutually agreed plan. We understand that bank is ok to update the scope basis the underlying on-prem/cloud solution.</a> <a href="https://www.oracle.com/content/published/api/v1.1/assets/CONT_C1EA18FD31C648CFAC82B1C_C2C186232/native/Data%20Processing%20Agreement%20for%20Oracle%20Services%20-%20010123.pdf?cb=cache_ee77&amp;channelToken=117bec9b3b4e4e90a1c4c9069d210baf&amp;dowload=false">https://www.oracle.com/content/published/api/v1.1/assets/CONT_C1EA18FD31C648CFAC82B1C_C2C186232/native/Data%20Processing%20Agreement%20for%20Oracle%20Services%20-%20010123.pdf?cb=cache_ee77&amp;channelToken=117bec9b3b4e4e90a1c4c9069d210baf&amp;dowload=false</a>	We are looking at modern micro services On-Premise, cloud native architecture with containerized deployment.
17 1	Pg. 78		Inspection and Audit	Audit requirements will differ basis on-prem or cloud service provider solution. With cloud service provider the scope needs to be detailed out and updated per mutually agreed plan. We understand that bank is ok to update the scope basis the underlying on-prem/cloud solution.	We are looking at modern micro services On-Premise, cloud native architecture with containerized deployment.
17 2	NA	NA	NA	We request you to make this RfP as Closed Tender for the already empaneled and eligible FinTechs/Companies with the Banks as scope of this RfP is aligned with earlier published empanelment. If this RfP remains open RfP, it will be prejudicial to the companies who got empaneled after tough RfP Processes earlier. (RfP Reference. PNB/HO/DBTD/PROC/01/2022-23)	Please be guided by the RFP
17 3	16	2.1.14	The DBS should provide credit functions of Lead Capturing, Due Diligence, Assessment, Monitoring (including EWS), Compliance, Audit, Recovery, Legal & Statutory in an integrated approach with the core	Whether bidder should develop all the functionality or the same should facilitate the functions listed? Whether CBS APIs for the same are available or CBS API should be developed?	The expectation is that the bidder will provide all the functionality mentioned. They will also integrate with the CBS of the bank. Appropriate APIs from

			banking solution of the Bank to provide End to End Credit Journey Experience on a single platform		the CBS' side will be made available
17 4	19	TPP Category	Mutual Funds	Request you to kindly clarify the journey to be developed or the same should be integrate with the available journey? If Journey to be developed request you to provide BRD to understand the requirements.	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery. successful bidder will finalize the BRD in closed coordination with Bank's Team.
17 5	44	12.15.3	The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current and future business volumes and to extrapolate the same for the full TCO period (i.e., 5 years and extended on mutual consent for year on year basis Maximum 2 years). Some of the basic parameters (indicative) for sizing are given. Please refer to Annexure 'XXIV' and Annexure 'XXV' for further Details	Kindly provide volumatix for the current and future users and business volumes?	Please be guided by Corrigendum-1 of RFP revised Annexure-XXIV, Annexure XXV & Annexure XXIX
17 6	51	e.	The Bidder must have a minimum annual turnover of <b>Rs. 500 crores</b> in <b>3 Financial Years (2019-20, 2020-21, &amp; 2021-22)</b> from the <b>Digital Business Platform</b> .	The Turnover Criteria is such that No MSE can take part in the Bidding Process. We request you to consider 10 Crore Annual Turnover for past 3 years allowing MSEs also to take part.	Please be guided by Corrigendum-1 of RFP, Serial No. 1
17	51	g	The Bidder should have	The company is having Market	End to End journey

7			implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, <b>in the last 2 years or more</b> using the said Digital Business Platform. (One journey in each segments)	Place arrangement having journey till disbursement. However, currently disbursement module is not used by the customers, whether this qualifies? Whether dedicated E-2-E journey being implemented which has not gone live be considered?	means from Sourcing (eligibility) till Disbursement.
178	51	g		The company is having market place on continuous basis since 2018, whether this be consider or journey developed in last 2 years only be considered?	Please be guided by the RFP
179	51	g	Reference letter from customers <b>OR</b> Proof of Go-live of journeys.	Whether customer credential letter obtained for other RfP of the PNB be considered or fresh letter is to be obtained? Further, email confirmation of live status of the journey will suffice the requirements? Whether Journey Document can be present as proof of go-live of journey along with working link to conduct journey to satisfy the requirement?	Fresh Customer credential to be submitted as per the format given in the RFP Customer credential letter is on or after date of publication of RFP.
180	51	g		Further can we submit email confirmation on the journey deployed and running successfully from the bank official rank above AGM to suffice the requirement?	Please be guided by the RFP
181	54	15	Any other Middleware or tool required for the successful operationalization of the solution should be factored in and provided by the successful bidder and requisite commercials should be factored in as part of Commercial Bid. The bidder will be responsible for installation, configuration, performance management, monitoring and upkeep of the whole solution.	Whether the same shall be procured by bidder or shall be provided by the Bank? As some of the tools are based on the actual requirement. In such case how the same can be factored in advance in such case?	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third-party software required for the DBP solution (modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial



					Offer” and Annexure XXV “SOFTWARE BILL OF MATERIAL”.
18 2	67	24	In case of company, Board Resolution in favor of authorized person and Power of Attorney/Authorization letter in case the authorized person delegates authority to another person of the company to sign the Bid documents is to be submitted with bid documents	The company has Board constituted committee empowered to take decision on its behalf. Whether Resolution of such committee will suffice the requirement?	Yes (But on Current date)
18 3	93	26.5	Attendance for L1 and L2 engineers. Minimum attendance level on any day is 90% of agreed deployment	We request you to consider onsite/offsite working for the project	Please be guided by the RFP.
18 4	109	e.	The Bidder must have a minimum annual turnover of <b>Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, &amp; 2021-22)</b> from the <b>Digital Business Platform</b> .	The Turnover Criteria is such that No MSE can take part in the Bidding Process. We request you to consider 10 Crore Annual Turnover for past 3 years allowing MSEs also to take part	Please be guided by Corrigendum-1 of RFP, Serial No. 1
18 5	110	g.	The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, <b>in the last 2 years or more</b> using the said Digital Business Platform. (One journey in each segments)	The company is having Market Place arrangement having journey till disbursement. However, currently disbursement module is not used by the customers, whether this qualifies? We also request you to consider market place journey also and also the journey development in process upon confirmation from the concerned Bank	Please be guided by Corrigendum-1 of RFP, Serial No. 3
18 6	112	1	Journeys implemented in <b>SCBs</b> (Scheduled Commercial Banks) <b>(Maximum Marks 25) using the modern microservices based, On-Prem native architecture</b>	We request you to consider cloud-based journey also along with on-Prem	Please be guided by Corrigendum-1 of RFP, Revised Annexure-IV
18 7	114	6	Team Profile	We request you to consider offsite development	Please be guided by Corrigendum-1 of RFP, Revised Annexure-IV
18	149	NA	Attach copy of Purchase	Whether Email Confirmation	For Go- Live: -

8			Orders / Agreement Copy, a n d Installation & Go Live certificate (Hardcopy / Through Email of the above- mentioned products	confirming GO-Live will suffice the requirement? Or whether Confirmation Certificate obtained and submitted for PNB's other tender earlier suffice the requirement? We request you to kindly allow email confirmation on the journey implemented from the bank officer not below the rank of AGM to suffice the requirement	Installation & Go Live certificate (Hardcopy / Through Email of the above- mentioned products would suffice the requirements.
189	65	Project Timeline - 22.	No penalty shall be levied in case of delay(s) in deliverables of the contract for the reasons where there is a delay due to Bank readiness. The same shall be at the sole discretion of the Bank.	Bidders request Bank to delete the additional text "The same shall be at the sole discretion of the Bank."	Please be guided by Corrigendum-1 of RFP, Revised Project Timelines
190	75	Delay in the Bidder's Performance - 24.28.	The performance of the services shall be made by the bidder in accordance with the terms and conditions mention in the RFP. Any delay will attract penalty in terms of RFP.	Bidders request Bank to add "If the delay is due to the reason solely attributable to the Bidder"	Please be guided by Corrigendum-1 of RFP, Serial No. 22
191	76	Force Majeure (Applicable to Successful Bidder/Vendor) - 24.30.	Provided further that in case of delay in Services, which shall be solely decided by the Bank, the Bank shall not be held liable for non-performance of its obligations under the contract and the Bank shall have the right to terminate the contract/PO without giving any further notice to the bidder. The Bank reserves the right to assign the work to other service providers without any consequences and claims.	Bidders request Bank to keep the termination right mutual for both the parties.	Please be guided by RFP
192	76	Non-Disclosure - 24.31.	Complete clause	Bidders request Bank to keep this clause mutual	Please be guided by RFP
19	77	Non-	<b>Survival</b>	Bidders request Bank to keep	Please be guided by

3		Disclosure - 24.31.	The Parties have expressly agreed that any liabilities or obligations set forth in this contract by their nature and content are intended to survive the performance hereof, shall so survive despite such completion/expiration or termination of this contract.	the post termination/expiration obligations for a definite period	RFP
194	80	Source Code Escrow Agreement - 24.33.	Service provider agrees to bear the payment of fees due to the escrow agent.	Bidders request Bank that fees for escrow agent to be borne by Bank	Please be guided by RFP
195	81	Notification of Selection of Bidder - 25.1.1.	25.1.1.2 Upon receiving the notification of selection, the selected vendors will have to provide acceptance (as per Annexure-XVII) within Fifteen (15) days from date of receipt of the notification.	Bidders request Bank to keep this for a period of 30 days	Please be guided by RFP
196	81	Notification of Selection of Bidder - 25.1.1.	25.1.1.4 Bank has a right to cancel the order if the same is not accepted within a period of 15 working days from the date of order, otherwise it will be considered as accepted.	Bidders request Bank to keep this for a period of 30 days	Please be guided by RFP
197	81	Signing of Contract - 25.1.2.	25.1.2.3. Within 15(Fifteen) days from notification of successful bidder, the successful bidder shall sign the contract and return it to the Bank.	Bidders request Bank to keep this for a period of 30 days.	Please be guided by Corrigendum-1 of RFP, Serial No. 23
198	84	Delay in Bidder's Performance - 25.1.10.	25.1.10. Delay in Bidder's Performance Delivery of the service and performance of the Services shall be made by the Bidder in accordance with the time schedule specified by purchaser.	Bidders request Bank that liquidated damages to be capped at 5%	Please be guided by Corrigendum-1, Serial No. 30 of RFP

			Any delay in performing the obligation by the Bidder will result in imposition of liquidated damages @ 1% per week of delay over and above the agreed delivery period, and/or termination of rate contract for default.		
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199	84	Indemnity - 25.1.11.	The Successful 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, negligence or/and misconduct under these general conditions or for which	Bidders request Bank to restrict indemnity to direct liabilities, costs, claims, expenses, damages only	Please be guided by RFP
			Page 85 of 179		
			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		

200	85	Indemnity - 25.1.11.	<p>In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the deliverable 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 will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative. PNB shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third-party services and the bidder shall compensate the bank for any such financial loss arising out of such claim/litigation.</p>	<p>Bidders request Bank to restrict it to direct claims, actions, direct loss and damages only</p>	<p>Please be guided by RFP</p>
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201	85	Indemnity - 25.1.11.	Bidder further agrees that it shall, at its own expense, defend or cause to be defended or, at its option, settle any claim or action ("Claim") brought against the Bank by a third party alleging that the use of the Licensed Material by the Bank infringes any Intellectual property Rights of that third party. Subject to the other conditions of this section, Bidder shall pay any compromise, settlement or judgment entered against the Bank with respect to any Claim and fully indemnify the Bank in respect of all costs and expenses relating to the Claim provided that the Bank notifies Vendor in writing of the Claim immediately on becoming aware of it.	Bidders request Bank to restrict indemnity to direct claim or action, direct costs, losses and damages only	Please be guided by RFP
202	86	Termination of Contract - 25.1.12.	<p>The quality of services given by the bidder &amp; performance of the services provided by the bidder will be reviewed monthly and if the services are not found satisfactory, the</p> <p>Page 86 of 179</p> <p>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.</p>	Bidders request Bank to keep this for a period of 30 days	Please be guided by Corrigendum-1, of RFP Serial No. 24
203	87	Termination of Contract -	In case of order any cancellation	Bidders request Bank to remove "with interest" from	Please be guided by Corrigendum-1, of RFP

		25.1.12.	payments made by the Bank to the vendor would necessarily will have to be returned to the bank with interest to the bank @ 15% per annum, further the vendor will also be required to compensate the Bank for any direct loss incurred by the Bank due to cancellation of the contract any additional expenditure incurred by the Bank to appoint any other vendor. This is after repaying the original amount paid.	this clause.	Serial No. 24
204	88	IPR Rights - 25.1.15.	<p>The Successful Bidder shall indemnify and keep harmless 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.</p> <p>• The Bidder shall, at their own expense, defend and indemnify and keep the Bank harmless 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.</p>	Bidders request Bank to restrict indemnity to direct claims and damages only	Please be guided by RFP
205	89	Assignment - 25.1.16.	The successful bidder shall not assign to anyone, in whole or in part, its obligations to perform under the contract, except with the Bank's prior written consent and PNB reserves its right to terminate the Agreement, if no such consent is obtained by the successful bidder.	Bidders request Bank to keep this clause mutual	Please be guided by RFP

206	89	Assignment - 25.1.16.	If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this contract shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the successful bidder and such amalgamated/merged entity.	Bidders request Bank to procure new licenses for the new entities merged.	Please be guided by RFP
207	97	Confidentiality - 26.11.	Complete clause	Bidders request Bank to keep this clause mutual	Please be guided by RFP
208	92	Penalty due to Downtime or due to performance below the expected Turnaround time of any application integrated with the Solution, which may impact Banks business - 26.2.	Penalty due to Downtime or due to performance below the expected Turnaround time of any application integrated with the Solution, which may impact Banks business	Bidders request bank to exclude the integrated application as we do not have control on the same	Please be guided by Corrigendum-1, of RFP Serial No. 39
209	125	Business Rule Engine - 4.13.	The CAM generated by BRE should also provide explanations and reasonings to the users/reviewers for each data point presented, analysed and decisioning made through this platform.	User understands the data on CAM will be through BRE and the document will be generated through Document Management Systems - please confirm	CAM and BRE to be part of solution proposed
210	125	Document Management - 5.2.	The platform shall have the functionality of de-duplication and smart indexing functionality for faster searching and smart document suggestion.	Please elaborate smart document Suggestion	DBP will integrate to existing DMS tools and other existing software of the bank, refer RFP for more details
211	128	Data and Analytics - 7.2.	System should provide data APIs or equivalent mechanisms to extract data as required. System should allow for easy	Please elaborate the same with an example	Bank should be able to extract all data from the platform for analytics and reporting purposes



			access to metadata.		through suitable APIs
212	133	Integrations - 11.	The Platform shall support following Integrations:	Vendor Assume Bank will provide API for all integrations, however it is responsibility of vendor to integrate. All API hit cost to be borne by bank. Please confirm if our understanding is correct	Yes, your understanding is correct
213	128	Data and Analytics - 7.3.	DBP shall support Lending Analytics for data- driven insights in areas such as identifying new products for specific customer segments, targeting the right customers, optimizing marketing campaigns, offering risk-based pricing.	Does Bank have their own AI/ML engine or Vendor is to bring the AI/ML platform -- please clarify	Bank has its own analytics platform, bidder to integrate with bank's analytics platform
214	128	Data and Analytics - 7.1.	DBP shall extract any or all data for analytical functions or for other purposes for end users or other systems at Bank in desired format	Please specify what type data are we referring in this scenario and will this data be used by Bank's own analytical platform or vendors	All data in the platform. This will be used in bank's own data warehouse and analytics platform
215	123	Business Rule Engine - 4.1.	The platform shall provide functionality to configure rules, risk scorecards, limit assessment models and credit policies as per the guidelines of the Bank.	Vendor assumes credit scoring and assessment models will be provided by the bank and vendor needs to configure/setup these models in proposed DBP solution	Yes
216	124	Business Rule Engine - 4.9.	Platform shall provide functionality to assess aggregated data (internal, external, structured, and unstructured) and reports to create Credit Risk Assessment models and Scorecards for enabling automated and assisted credit decisioning.	Please specify list of external data points and sources. Also, please confirm will bank be providing these data points or this has to be arranged by Vendor	External data points and sources will vary by use case / journey. If bank already has such a provider enlisted, then bank will provide, else the bidder is free to propose
217	18	Functionalities	The platform should have	Please confirm the modules	CGTMSE Claim

		s - 6.5.	the capability of CGTMSE Coverage Management in Loan Management System	to be covered under CGTMSE Coverage - also confirm that the claim settlement is not the part of DLP?	Settlement will not be part of DLP however DLP Platform should have capability to consume APIs Provided by CGTMSE for building the digital journeys for coverage of CGTMSE
218	18	Scope of Work - 2.	The platform will trigger and SMS alerts to customers in case of loan account slipped in SMA0, SMA1, SMA2 and NPA.	Please let us know if Collections is also part of scope	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery.
219	18	Scope of Work - 2.	The platform will trigger and SMS alerts to customers in case of loan account slipped in SMA0, SMA1, SMA2 and NPA.	Please let us know if NPA and Recovery Management if also part of scope	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery.
220	18	Functionalities - 6.12.	Co Lending	Is Co-lending platform part of Scope or Vendor has to integrate with existing Co Lending platform	Integrate with co-lending platform
221	23	The Proposed Solution Should Broadly cover the following features and functionalities :	Warning Signals including RBI's 42 Early Warning Signals	Does vendor have to provide EWS solution or integrate with Bank's existing EWS solution , If vendor has to provide EWS solution, then vendor assumes that data sources of 42 Early Warning Signals will be provided by bank	Integrate with EWS and other platforms
222	130	Annexure V (b) - 10.1.	Functionality to upload and capture documents and read/extract text,	Vendor Assumes data extraction/OCR will be done	Yes, your understanding is correct.

			images etc. through OCR.	on structured documents like Aadhaar, PAN, DL etc.	
223	134	Annexure V (b) - 11.4.	Credit Bureau (CIBIL, Equifax, Highmark, Experian). This should be available as a ready API.	Vendor assumes API and cost of bureau pull will be borne by bank. Vendor needs to integrate with Credit Bureau	Yes, your understanding is correct.
224	112	Annexure 4	Maximum 25 Marks • Journeys implemented in SCBs (Scheduled Commercial Banks) (Maximum Marks 25) using the modern microservices based, On-Prem native architecture.	Does this include standard On -Prem Deployment or only micro services based containerized architecture.	System should be modern micro services On-Premise, cloud native architecture . It should also be ready for deployment on public / private cloud in future as per the requirement of the Bank .
225	16	Business & Functional Requirement - 2.1.18.	The Platform will be deployed on On-Premise (DC & DR) of Punjab National Bank only. The Offered Solution should be capable of being shifted from On-premise to On-cloud model/Bank's cloud service provider/ Bank's cloud server/ Public cloud, if required by the Bank in future.	We understand that bank's aspiration is to migrate the DBP solution to public/private cloud in near future. Seeing the benefits of Public Cloud, there are other Indian banks who have already adopted public / private on-cloud model. Any particular reason PNB is not looking for Public Cloud from Day 1 itself?	Please be guided by the RFP
226	16	Business & Functional Requirement - 2.1.19	In future the Bank has an aspiration to being shifted from Onpremise to On-cloud (Public/Private)	It is mentioned "In future, the Bank...", can you give some direction on the timeframe bank would most likely migrate the DBP solution from on-prem to cloud. Is this 12 to 24 months, 24 to 36 months or more than 36 months from now?	We are looking at on-prem as of now. This will be shared with the successful bidder post signing the NDA
227	44	Bidder's Responsibilities - 12.15.3	The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current and future business volumes and to extrapolate the same for the full TCO period (i.e., 5 years and extended on mutual consent for year on year basis Maximum 2 years). Some of the basic parameters (indicative) for sizing are given. Please	We are not able to find details of the current and future business volumes /indicative sizing to arrive at the BOM? Please indicate the relevant page for this data.	Please be guided by Corrigendum-1 of RFP, Revised Annexure XXIV & XXV

			refer to Annexure 'XXIV' and Annexure 'XXV' for further Details.		
228	40	Deployment Architecture - 12.10.8	Pre-prod/staging, UAT, SIT and Dev Environment at DC	Here it is mention of different non-prod environments like pre-prod, SIT, Dev etc. But in Annexure 'XXIV' and Annexure 'XXV', you have only asked BOM for DC, DR and UAT. So should we also include pre-prod, SIT, Dev environments in the hardware and software BOM?	Please be guided by Corrigendum-1 of RFP, Revised Annexure XXIV & XXV
229	55	Hardware, Software and Tool Requirement - 15	The successful bidder will be provided a staging area through SFTP for movement of the code/patching application.	Here in the requirement, it is mention of Staging environment. But in Annexure 'XXIV' and Annexure 'XXV', you have only asked BOM for DC, DR and UAT. So should we also include Staging environment in the hardware and software BOM?	Please be guided by Corrigendum-1 of RFP, Revised Annexure XXIV & XXV
230	55	Hardware, Software and Tool Requirement - 15	It is required that the Bidder provides support in setting up of DC/DR/Near Line Site/UAT environments.	Can you please clarify on the "Near Line Site" Environment? Is this separate environment apart from DC, DR and UAT? Should we include "Near Line Site" environment in the hardware and software BOM?	Please be guided by Corrigendum-1 of RFP, Revised Annexure XXIV & XXV
231	34	Enterprise Service Bus / API Gateway - 10	The Bidder to integrate with the Bank's Existing Enterprise Service Bus / API Gateway	Please provide the OEM name for existing on-prem Enterprise Service Bus / API Gateway solution?	This will be shared with the successful bidder post signing the NDA
232	34	Sandboxing - 9.2	The sandbox should be an easily accessible environment for third party developers to use. The sandbox should be available 24/7, able to host multiple virtual APIs and define user limits and quotas.	In Annexure 'XXIV' and Annexure 'XXV', the BOM includes 3 sections each one for DC, DR and UAT environment. Under which section in BOM, we should include details for Sandbox environment?	The details may be put in the both the annexures as per the need of the Sandbox environment. Kindly add additional rows to include the same in both the annexures.
233	78	Non-Disclosure - 24.31.	Inspection and Audit	Audit requirements will differ basis on-prem or cloud service provider solution. With cloud service provider the scope needs to be detailed out and updated per mutually agreed plan. We understand that bank is ok to update the scope basis the underlying on-prem/cloud solution.	We are looking at modern micro services On-Premise, cloud native architecture with containerized deployment.

234	0	Generic	Generic	Bidder assumes Bank's existing LOS will be leveraged for Branch journey's - please confirm our understanding	No – Proposed DBP will be leveraged
235	34	External APIs - 11.3	In-case of scalability/technical shortcomings of the existing API integrations, bidder will need to re-implement all integrations with 3rd Parties/external APIs through the bidder procured API gateway.	Bank to provide the API	Yes
236	34	External APIs - 11.5	Bank's internal applications should communicate via ESB. Bidder should create or customize existing core system's APIs required for digital journeys.	Bank to provide the existing core system's APIs	Yes
237	28	External and Internal Integrations - 8.2	Bidder should ensure integration of channels with banks existing (and any upcoming in the future) and external integrations (not limited to) such as:	Please confirm if the APIs of these integrations will be provided by the Bank or the vendor?	Bank will provide, bidder to integrate at no additional cost to the bank
238	31	Analytics & Reporting - 8.5	The platform should have capability to collect and analyze data generated from the Analytics platform and from other applications of the bank to generate real time/near real time analytics as well as 3rd party Insights on usage to optimize the product offering, and continuous engagement experience using Advanced Analytics models such as – funnel analysis, customer segmentation, next best offer, cross sell/upsell, hyper personalization, Collection's scorecards, Treatment strategy, EWS, Settlement models, etc.,	Please confirm that the Bank will provide customer data for such analytics related model	Bidders platform will integrate with bank's data warehouse and analytics platform
239	19	Functionalities - 6.12.	The Bank intends to build Co-lending capabilities with integration to Co-Lenders, fintech partners	Does the Bank wants as separate co-lending module? Also, related partner's availability of integration	Bidder will integrate with Bank's existing Co-

			and other business partners. Bidder to enable End-to-End & parallel (e.g., parallel credit decision) automation of processes for different Loan Products across segments like Retail, MSME, NRI, Agriculture and Corporate. The proposed Platform should be able to integrate with these partner(s) through APIs/SDKs/APKs and enable Customers to initiate & conclude the loan application process on The Bank's 'Digital Bank' platform.	capability is to be arranged by the Bank. Please confirm our understanding.	lending Platform
240	14	Business & Functional Requirement - 2.1	The Digital Business Platform (DBP) should be a Multi-lingual, responsive web portal and Android & iOS-based Application, enabling Customers and Employees/Agents/Partners (field agents, Lawyers, valuers, etc. to record physical visits, give comments, upload documents, etc.) with common User Interface / User Experience (UI/UX) across Web, Mobile and Tab for all the Products.	Please specify the regional languages required by the Bank	This will be shared with the successful bidder post signing the NDA
241	25	Technical & Architecture Requirements - 7.1.4.1	The bidder shall provide functionality to assess aggregated data (internal, external, structured, and unstructured) and reports to create Credit Risk Assessment models and Scorecards for enabling automated and assisted credit decisioning.	Please confirm that these scorecards/models/rules shall be provided by the Bank?	Yes, your understanding is correct

242	22	The Proposed Solution Should Broadly cover the following features and functionalities :	The solution should also have the facility of uploading and capturing of documents across the digital lending journeys. System should be capable of scanning and analyzing the document using OCR and/or other capabilities.	Is the vendor required to facilitate OCR Services or integrate with any third party system for same	DBP will integrate with suitable providers / bring in capability of OCR from standard documents such as PAN, Aadhar, etc
243	3	Cost of RFP	*MSE (Micro and Small Enterprises) bidder is exempted from payment of cost of RFP if bidder can furnish requisite proof subject to the satisfaction of Bank. However, Traders/Sole Agents/ Distributors etc. Are excluded from this relaxation.	Can an Udyam Registration be considered as requisite proof for a Small enterprise ? Kindly confirm.	Yes
244	13	1.2.5	Single Platform for all-digital journey (Assets & Liability Product).	What is scope for Liability Products here w.r.t this RFP.	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery.
245	13	1.2.5	1.2.5. The objective of LMS (Loan Management System) in Digital Business Platform is as under: -  ➤ Single Platform for all-digital journeys (Assets & Liability Products)	While the RFP does elaborate on the Assests there is very little to no information on the scope of Digital Liability products. Request the Bank to elaborate on what is the expectation from LMS with respect to liability products? This will help in rightly estimating the efforts.	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.  Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery. .

246	14	2.1.1 - Business and functional requirement	The Platform must address the needs of all Customer Segments of the Bank (viz. Retail, NRI, Corporate, MSME, Agri etc.)	Bidder requests Bank to delete "etc" and mention clearly what other segments are to be addressed by the Platform.	Please be guided by Corrigendum-1 of RFP, Serial No. 31
247	15	2. Scope of Work	2.1.11 The Solution should be completely integrated with Bank's Core Banking Solution "Finacle" and other in-house developed & procured software i.e. Risk Rating Module, Bureau One, Preventive Monitoring System, CERSAI, HRMS, etc. and updated versions of these software to provide entire credit lifecycle experience on a single platform while conforming to bank guidelines of Maker/Checker, Approval, Committee Approach etc.	What is the mechanism used to integrate with Finacle and other solutions? (API / ESB or specify in case any other)	the integration varies from application to application and hence will be discussed and finalised with successful bidder.
248	15	6. Functionalities:	6.5. The platform should have the capability of CGTMSE Coverage Management in Loan Management System.	Requesting elaboration on CGTMSE coverage in LMS	DLP Platform should have capability to consume APIs Provided by CGTMSE for building the digital journeys for coverage of CGTMSE
249	15	2.1.4	The Platform will integrate seamlessly with the back-end systems of the Bank like CBS, LOS, LMS, Trade Finance, DMS, CMS, CRM, Call center, etc. It would also integrate with external entities like Insurance, Fintechs, Government services and payment networks, etc.	Please provide a list of identified partners and internal/external systems with whom integration should be implemented as part of the scope and therefore the bid cost? Can it be confirmed that any additional third party integrations beyond the named initial list can be charged based on mutually agreed terms?	DBP will integrate to existing security tools and other existing software of the bank, rest be guided by RFP.
250	15	2.1.6	<a href="http://www.psbloansin59minute.com">It should also be integrated with www.psbloansin59minute.com to provide straight through credit experience to customer as well as enable bank to onboard such leads without</a>	Bidders understanding is that the Bank will provide the requisite API's for integration Kindly confirm.	Yes



			<a href="#">manual intervention.</a>		
251	15	2.1.9	Solution should have functionalities of User Management, Hierarchal Management, Committee based sanction approach etc	While the Bidders Platform has the said functionalities, we want to ensure that the Bank will be defining the User Management, Hierarchal Management. Kindly confirm our understanding.	Yes, your understanding is correct
252	15	2.1.11	The Solution should be completely integrated with Bank's Core Banking Solution "Finacle" and other in-house developed & procured software i.e. Risk Rating Module, Bureau One, Preventive Monitoring System, CERSAI, HRMS, etc. and updated versions of these software to provide entire credit lifecycle experience on a single platform while conforming to bank guidelines of Maker/Checker, Approval, Committee Approach etc.	Bank is going to define all the systems that has to be integrated, and whenever there are updates to the external system or API that are upgraded on vendor's/PNB end , version upgrades and new integrations cannot be included at this time, and this will estimated at that time of upgrages for implementation. Kindly confirm our understanding.	Yes, your understanding is correct.
253	15	2.1.12	Solution to be able to generate multiple assessment methodologies based on the loan type (output & input format).	Pls clarify what is meant by multiple assessment methodologies - Calculation of Eligibility of loan, tenure? Does this refer to multi-program assessment based on various surrogates such as Banking, Bureau etc? Kindly also elaborate on the various output and input formats expected.	This will be shared with the successful bidder post signing the NDA
254	16	2.1.14	<div>The DBS should provide credit functions of Lead Capturing, Due Diligence, Assessment,</div> <div>Monitoring (including EWS), Compliance, Audit, Recovery, Legal &amp; Statutory in an</div> <div>integrated approach with the core banking solution of the Bank to provide End to End</div> <div>Credit Journey</div>	Is PNB expecting to have EWS alerts for Loan Portfolio?	EWS Bank system need to be Integrated with Proposed DBP Platform.

			Experience on a single platform		
255	16	2.1.18	The Offered Solution should be capable of being shifted from On-premise to On-cloud model/Bank's cloud service provider/ Bank's cloud server/ Public cloud, if required by the Bank in future	Bank to provide the cloud infra and cost of data migration in case the solution is shifted from on prem to cloud. The Bidders understanding is that these will be mutually agreed at the time of migration. Kindly confirm.	We are looking at on-prem as of now. This will be shared with the successful bidder post signing the NDA
256	16	2.1.21	Bank expects implementation of 'Digital Business Platform basis Microservices, Restful API, On-premises & using Agile product development methodology and integration with bank's existing Core Banking & surround systems. In an event, Govt/RBI decides to issue license to Digital Bank in future, the proposed solution shall be able to run the business as an independent Bank leverage on Digital Bank License	Bank to clarify the scope of an "independent bank" ?	Please be guided by RFP
257	16	2. Broad scope of work	2.1.19 The Bank will provide Data Centers with necessary rack, spaces and power. Hardware will be provided by Bank. In future the Bank has an aspiration to being shifted from On[1]premise to On-cloud (Public/Private) [Within the physical boundary of the country] after obtaining the necessary permissions from the regulatory authorities in that case Bidder should have the capability to shift from On-premise to On-cloud (Public/Private).	<p>2.1.19 is conflicting with "12.14.1. Setup of the platform along with provisioning of the required hardware, software, and infrastructure components. The bidder should have the capability to supply, install, commission and maintain/manage required hardware for the entire solution stack in High Availability and Data Center (DC), Disaster Recover (DR), Near DR."</p> <p>Request PNB to clarify:</p> <p>a) whether entire hardware required for this DLP project will be provided by PNB or not?. The RFP has conflicting statements on this point. Therefore requesting clarity.</p>	Please be guided by Corrigendum-1 of RFP, Revised Annexure VIII (Commercial Offer), Revised Annexure XXIV (Hardware BOM) & Annexure XXV (Software BOM)

				<p>b)Are the required OS licenses for all the servers will be supplied by PNB?( Redhat linux OS)</p> <p>c)If we need to implement Kubernetes containarization platform on-prem, will the Bank provide required licenses like Redhat OCP(openshift container platform) or Bidder has to include it as part of the BOM?</p> <p>d)Licenses required for other tools like Monitoring tools, Analytical Tools etc will be supplied by the Bank or it needs to be included by the bidder as part of the BOM?</p>	
258	16	2.1.16. Business and functional requirement	The Bank wants to have this (DBP) Platform for minimum period of 5 years and thereafter can be extended on mutual consent for year on year basis for a Maximum tenure of 2 years.	Parties shall mutually agree to revise commercials at the time of extension of agreement for year on year basis.	Clause stands as per the RFP
259	16	2.1.18. Business and functional requirement	The Offered Solution should be capable of being shifted from On-premise to On-cloud model/Bank's cloud service provider/ Bank's cloud server/ Public cloud, if required by the Bank in future.	<p>Bidder requests Bank to consider the below language:</p> <p>If such requirement of shifting from on-premise to on-cloud arises in future, Service provider and Bank shall execute separate agreement/addendum with mutually agreeable commercials.</p>	Please be guided by the RFP
260	17	4.e	The Portfolio Monitoring and Delinquency Dashboard shall be available under Web and App logins of designated users at different hierarchy levels of the Bank and its partners. The web and app mentioned here is the same that will be created as part of the Digital Business Platform	Please mention the hierarchy levels of the bank and clarify on the partners who would be using the app ?	The hierarchy levels of the bank include but not limited to Branch Office, Regional Office, Circle Office, Zonal office, Head Office, Administrative Office, Casa Back Office etc

261	17	5.1	Omnichannel experience to customers/users i.e., initiate an activity in one channel and close in another with similar experience across all channel and ensure interaction across multiple touchpoints: Branch, contact center, mobile apps, online banking, ATMs, chat/email/text, chatbots, video, etc	the integrations between Branch, contact center, mobile apps, online banking, ATMs, chat/email/text, chatbots, video, etc - is it part of the scope of the DBP?	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP.
262	18	6.Functionalities	6.7. The platform will trigger and SMS alerts to customers in case of loan account slipped in SMA0, SMA1, SMA2 and NPA.	Please provide the criteria for SMA0, SMA1, SMA2 and NPA	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.
263	18	6.Functionalities	6.8. The platform should have the capacity of Dual authentication system	Please state explicitly, what are the dual authentications required, to avoid assumptions	Password and OTP
264	18	6. Functionalities:	6.3. The platform shall have all the capabilities of Loan Management System also for processing of loans by the bank officials in addition to Straight through Processing or assisted journeys, so that going ahead, the platform being on latest technology can be used for the same as well. Qualified Bidder should have the capability to provide its own Loan Management System Platform or to further onboard a LMS vendor.	RFP expects to integrate with the LMS along with others, Is this RFP limited to LOS?	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.
265	18	5.4	The Solution should support Multi-Lingual UI/UX covering all major Indian Languages including support of their corresponding character set	Bank to provide the languages and corresponding character set	This will be shared with the successful bidder post signing the NDA

266	18	6	Additionally, the Bank is committed to implement EASE (Enhanced Access and Service Excellence) Reforms which are periodically rolled out by the Government of India to further the agenda of customer-centric digital transformation.	These future changes will be considered as CRs depending on the scope of the changes of the reforms. Kindly confirm the understanding.	Future changes will be done on CR basis.
267	18	6.1	The existing digital journeys will also be shifted to this platform to have all digital offerings of the banks through single platform at Bank's discretion	what are the all existing journeys, that are currently digital	This will be shared with the successful bidder post signing the NDA
268	18	6.2	There are 102 Tentative swim lanes journeys identified upfront in the scope of work. It can also increase /decrease as per requirement of Bank	Between the ETB and NTB journeys for the 69 stated Swim Lanes we have identified 104, bank to please define explicitly what are the 102 swim lanes identified by them	There is a typing error. Total swim lanes journey are 104 in number (tentatively)
269	18	6.1	The existing digital journeys will also be shifted to this platform to have all digital offerings of the banks through single platform at Bank's discretion.	Bank to please confirm if Data migration is also in scope for these existing digital journeys	Yes
270	19	6. Functionalities:	6.12. The Bank intends to build Co-lending capabilities with integration to Co-Lenders, fintech partners and other business partners. Bidder to enable End-to-End & parallel (e.g., parallel credit decision) automation of processes for different Loan Products across segments like Retail, MSME, NRI, Agriculture and Corporate. The proposed Platform should be able to integrate with these partner(s) through APIs/SDKs/APKs and enable Customers to initiate & conclude the	Bank to please clarify if LMS required to integrate with co-lending partners?	Bank intends to have DBP capability to Integrate with Co-lending Platform/solution of the bank

			loan application process on The Bank's 'Digital Bank' platform.		
271	19	6.15	Leveraging Account Aggregator services, Data Aggregation and Analytics Services etc	Bank to provide the API's for fintech integration and cost of fintech data to be borne by the bank. Is the bidder's understanding correct here?	Only the integration cost/efforts to be borne by the bidder.
272	20	6.18. The tentative list of Digital Business Journeys is as under:	Sl. No 14, 15,16 HL - Approved Project Finance (Salaried/Self-Employed)	Is tranche disbursement applicable to mentioned products?	Yes capability should be there
273	21	S.N. 46	Saving Account Opening via Video-KYC (DIY end to end digital customer journey)	Bank to mention the VKYC partner and provide APIs for integration.	This will be shared with the successful bidder post signing the NDA
274	22	6. Functionalities:	The uploaded/captured document should be indexed and stored within the system or Document Management system of the Bank as required by the Bank	Bank to share details of the existing DMS system	This will be shared with the successful bidder post signing the NDA
275	23	IX	IX. Disbursement	Is disbursement process to be a part of LMS (OR) Disbursement process will be done in other system and LMS will capture those details?	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.
276	23	XIV	XIV. Opening of account in CBS as per Sanction	Will the Loan account number be generated in the bidder system or within the Bank's existing CBS? Kindly confirm.	Bidder to Integrate with the LMS(CBS) and Migrate the LOS(Lens) on DBP.

277	24	6.18	All changes suggested by internal/external auditors, statutory & regulatory bodies and by RBI, NPCI, SEBI, UIDAI etc. will be provided at no additional cost to the Bank during the tenure of the project awarded to the bidder.	The use of the word "etc" indicates an open ended scope. Hence requesting the Bank to name the regulatory bodies as a finite list. Any additional requirements imposed by any other regulatory bodies will need to be assessed for scope and additional costs mutually agreed	Please be guided by Corrigendum-1 of RFP, Serial No. 32
278	26	8.1	Digital Marketing tools and services	Kindly elaborate the bidder scope in terms of said functionality	Only the integration cost/efforts with bank's tool to be borne by the bidder.
279	27	8.1	<p>Bidder should ensure integration of channels with banks existing internal systems</p> <p>including (but not limited to):</p>	Could you please elaborate whether Bank expects - EWS system as independent application where alter generation, monitoring to happen. And help us to understand whether EWS system is limited to Loan Monitoring rules. OR EWS Bank system need to be Integrated with Bidder's LOS-LMS System.	EWS Bank system need to be Integrated with Proposed DBP Platform.
280	27	8.1	Bidder should ensure integration of channels with banks existing internal systems including (but not limited to):	Treasury, Trade Finance and Swift Gateway, can the scope and functionality please be elaborated on?	Please be guided by Corrigendum-1 of RFP, Serial No. 33
281	30	8.External	8.3.2.7. Ability to provide Software Development Kit (SDK) to be integrated with third party apps.	What are the tools and technologies used by 3rd party apps? Is the expected SDK required to be Hybrid or Native?	The expectation is that the bidder will provide all the functionality mentioned. They will also integrate with the 3rd party app of the bank. Appropriate APIs / SDK etc from the 3rd party side will be made available.

282	31	8.5 Analytics and Reporting.	The platform should have capability to collect and analyze data generated from the Analytics platform and from other applications of the bank to generate real time/near real time analytics as well as 3rd party Insights on usage to optimize the product offering, and continuous engagement experience using Advanced Analytics models	Bidder presumes that Bank will provide the Analytical platform license. If yes, please share details of the same	Bank has its own Analytical platform and bidder to integrate with the same.
283	32	8.6.5 Document Generation and Preprocessing	The bidder should integrate with the bank's existing document management system	Please mention details about bank's Existing DMS platform (application name, vendor details, etc)	This will be shared with the successful bidder post signing the NDA
284	34	9.Sandboxing	9.1. API sandboxes will need to be setup for both internal and external consumers	Bidder presumes that Bank will provide required hardware, OS and DB licenses for sandbox setup. Is the bidder's understanding correct?	Yes your understanding is correct
285	34	12.1	Google Wear, Apple Watch	What is the purpose of Apple watch and Google wear for loan Journeys? Bank to explain the requirement in detail.	This will be shared with the successful bidder post signing the NDA
286	36	12.Tablets	12.6.2. Minimum device OS compatibility should be: > Android version: > iOS version:	Bank to confirm that compatibility for Android version 5 (API Level 22) and above & iOS: v12 and above will be sufficient	12.5.2: Minimum Device OS compatibility Version for android and iOS will be shared with the successful bidder while building BRD for any digital journey.
287	37	12.7.8	Ensure best design practices for Information architecture Language	Is the Bank expecting the bidder to provide any Content Management System, which will be used by Bank to change the content in the applications on a periodic basis?	Yes, your understanding is correct.



288	38	12. Device types to be supported	12.8.5. Bidder should integrate with all existing security solutions such as SIEM,WAF, Firewalls/Anti DDoS /NIPS or any control mechanism as part of automatic Realtime or near real time response mechanism appropriate for a on-premises environment. The Bidder will coordinate with Bank's Security Team	"All existing security solutions" is ambiguous, Bank to please define the exact expectation.	Please be guided by the RFP
289	38	12.5.2	Minimum device OS compatibility should be: > Android version: > iOS version:	Please provide OS versions. It is left blank	12.5.2: Minimum Device OS compatability Version for android and iOS will be shared with the successful bidder while building BRD for any digital journey.
290	38	12.6.2	12.6.2. Minimum device OS compatibility should be: > Android version: > iOS version:	Please provide OS versions. It is left blank	12.5.2: Minimum Device OS compatibility Version for android and iOS will be shared with the successful bidder while building BRD for any digital journey.
291	39	12.8.17.Tablets	12.8.17 Bidder must ensure closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank	All Critical and Major observations will be closed on priority without any additional cost. Kindly confirm the understanding is correct.	Please be guided by the RFP
292	39	12.8.15. Device types to be supported	12.8.15. The platform (custom build and commercial installed applications) should be integrated with the bank's existing security ecosystem (where applicable) and in the case of tooling required for on-prem native specific use-cases, new tools and security related applications will need to be procured, installed,	How is the bank's existing security ecosystem developed? Bank to provide details of the tools and security related applications as well as handshake details to integrate with said ecosystem. Bank to also bear cost of tools and applications required for security.	This will be shared with the successful bidder post signing the NDA

			configured and managed. All new tools and security related software should have OEM support (beyond the bidder's support).		
293	40	12.10.1 Deployment architecture	12.10.1. The On-Premises setup will need to have a single control plane, which allows for workloads to be seamlessly moved around.	Since the initial deployment will be On-Prem, does the bank have any server monitoring tools? If yes, bank to provide details of the same.	DBP will integrate with Performance monitoring tool of the bank. Until Bank procures Performance monitoring tool bidder will manually do the performance monitoring
294	40	12.10.2. Device types to be supported	<p>12.10.2. The setup should support features such as:</p> <ul style="list-style-type: none"> <li>▪ Seamless migration of running workloads</li> <li>▪ Backup and disaster recovery (across On-prem DC, DR and private cloud (In future if agreed by Bank)).</li> </ul>	Bank shall agree to the specific duration of transition period either at the end of contract period or if terminated due to any reason. Bank shall be liable to pay the vendor for any provision of services during the transition period, and such charges shall be mutually agreed by the parties at the the time of migration.	Please be guided by the RFP
295	42	12.13.10. Device types to be supported	12.13.10. The Bidder must also setup Test Environment, appropriately reflecting realworld scenarios with Test Data. Test Data must be generated to be facsimiles of real-world data for all attributes related to customer, user, product etc., especially in the case of PII data.	Bank to provide the Test case data for testing and QA purposes. Kindly confirm.	This will be shared with the successful bidder post delivery of journey in UAT as per BRD requirement.
296	42	12.12.10	All changes suggested by internal/external auditors, statutory & regulatory bodies and by RBI, NPCI, SEBI, UIDAI etc. will be provided at no additional cost to the Bank during the tenure of the project awarded to the bidder	Bidder requests Bank to consider the regulatory changes at free of cost for 21 man days and beyond that costs shall be mutually agreed by the parties.	Please be guided by the RFP
297	43	12.16.2	The Bidder must setup a support center to provide L1, L2 & L3 Support. This support center will be linked with the Bank's	While L1 resource will be onsite, Bank should please allow L2 and L3 resources to be offsite.	Please be guided by the RFP

			centralized call center		
298	43	12.16.3	The Bidder must ensure that the business application is up for 99.99% measured at a monthly basis.	<p>The Bank may kindly consider the following exclusions for uptime levels:</p> <p>(a) failure or latencies caused by Licensee's/Bank's infrastructure/Licensee's/Bank's system availability;</p> <p>(b) failure caused by delay in responses/non-responses from data- source servers;</p> <p>(c) downtime caused by API patch upgrades;</p> <p>(d) downtime caused by changes in data source protocols/data structures;</p> <p>(e) downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice).Downtime caused due to use of Software not in accordance with the Documentation.</p> <p>(f) delay in performance of Bank Dependencies.</p>	Please be guided by the Corrigendum1 of RFP, Serial No-8 & Serial No-33
299	44	12. Device types to be supported	12.15.2. Bank intends to maximize use all its software for which it already has Enterprise User Licenses. Bidders to evaluate them and select only when they believe that it is optimum for their solution. It should be provided by bidder without any cost to the Bank.	Bank should please provide a list of available licenses as this will help us in considering the cost of licenses at the bidder's end( We need to plan for the new s/w licenses at our end). Please help us with the OS recommendation and respective License recommendation.	This will be shared with the successful bidder post signing the NDA

300	44	12. Device types to be supported	12.15.3. The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current and future business volumes and to extrapolate the same for the full TCO period (i.e., 5 years and extended on mutual consent for year on year basis Maximum 2 years). Some of the basic parameters (indicative) for sizing are given. Please refer to Annexure 'XXIV' and Annexure 'XXV for further Details	Bank to please provide expected current volumes product wise(total application and total disbursements), what is the expected growth rate Year on Year product wise. (This will help us in working with the sizing and estimates )	Please be guided by Corrigendum-1 of RFP, Annexure XXIX
301	44	12. Device types to be supported	12.14.1. Setup of the platform along with provisioning of the required hardware, software, and infrastructure components. The bidder should have the capability to supply, install, commission and maintain/manage required hardware for the entire solution stack in High Availability and Data Center (DC), Disaster Recover (DR), Near DR.	We need clarity on the exact scope of the clause, please specify the exact scope so that we may estimate properly. Can the bank please confirm that the hardware, software and infra components will be procured and maintained/ managed by the bank	Bank will provide the base hardware, storage and Oracle Stack, any system software, application software, middleware and third party software required for the DBP solution(modern micro services based On-Premise, cloud native architecture with containerized deployment), is to be factored and same to be quoted in the Commercial Offer. Suitable details to be mentioned in Annexure VIII (revised) "Commercial Offer" and Annexure XXV "SOFTWARE BILL OF MATERIAL".
302	45	12.16.6	The Bidder should implement a suitable tool to monitor, record system performance and has an ability to raise automated tickets, based on the boundary conditions, into the ticketing system.	Cost of the tool to be borne by the bank unless open source	DBP will integrate with Performance monitoring tool of the bank. Until Bank procures Performance monitoring tool bidder will manually do the performance monitoring

303	45	12.16.12	Severity 1 – Any error or Events that halts the system or makes the system effectively in-operational, i.e., inability to initiate and close more than 25% of financial or non-financial transactions using the application. This will also include reports of Mobile/Internet Banking portal slowness (affecting end-user experience	How is 25% financial transactions defined, is it based on the projections of each product bank would share, which is needed for proposing the hardware and infrastructure requirements needed. Kindly explain.	25 % of the financial and Non – Financial transaction will be defined by the monthly volume of the previous month for the purpose of severity levels.
304	48	12.19.3	i) Documentation of Business Requirement	Bank to provide a complete and comprehensive Business Requirement Document for each product and swim lane basis which the SRS will be prepared.	Successful bidder will finalize the BRD in closed coordination with Bank's Team.
305	51	Eligibility Criteria Sl e.	The Bidder must have a minimum annual turnover of Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, & 2021-22) from the Digital Business Platform.	The Bidder requests to alter the clause to state "the average annual turnover of the bidder should be more than 30 Cr in the last 3 financial years (2019-20, 2020-21 & 2021-22)"	Please be guided by Corrigendum-1 of RFP, Serial No. 1
306	51	Eligibility Criteria Sl e.	The Bidder must have a minimum annual turnover of Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, & 2021-22) from the Digital Business Platform.	Request the Bank to clarify the eligibility criteria. Is the Bank's expectations from the criteria that the Bidder's clients should have done over 500Cr from the Digital Business Platform of the Bidder. If so, then we will be happy to provide a declaration of the same but no client will provide any written and signed proof of the same as this is sensitive information for the clients. Kindly clarify the eligibility criteria.	Please be guided by Corrigendum-1 of RFP, Serial No. 1
307	51	Eligibility Criteria Sl g.	The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, in the last 2 years or more using the said Digital Business Platform. (One journey in	While the eligibility criteria clearly states that "the Bidder should have implemented or under implementation". However, the documentary evidence required for the criteria - Annexure XIV asks for a Go-Live certificate. Kindly clarify can under implementation journeys also be considered for the same.	Please be guided by Corrigendum-1 of RFP, Serial No. 3

			each segments)		
308	51	Eligibility Criteria Sl g.	The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, in the last 2 years or more using the said Digital Business Platform. (One journey in each segments)	Request the Bank to clarify the eligibility criteria. As per our understanding the Bank requires at least 1 Journey in any of the segment (MSME/Retail/Agri) in at least 3 Scheduled Commercial Banks in India. For example: MSME in SCB1, Retail in SCB2 and Agri in SCB3. Kindly confirm	Please be guided by Corrigendum-1 of RFP, Serial No. 3
309	51	Eligibility Criteria Sl g.	The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in MSME/Retail/Agri segments in at least 3 Scheduled Commercial Banks in India, in the last 2 years or more using the said Digital Business Platform. (One journey in each segments)	Request the Bank to relax the eligibility criteria to state - "The Bidder should have implemented or under implementation, similar End-to-End Digital Business Journey in mandatorily any 2 of the 3 segments (MSME/Retail/Agri) in at least 3 Scheduled Commercial Banks in India, in the last 2 years or more using the said Digital Business Platform." For eg. At least 2 segments should be implemented/under implementation for 3 SCBs.	Please be guided by Corrigendum-1 of RFP, Serial No. 3
310	52	Eligibility Criteria Sl k.	Bidder should have positive net worth in three Financial Years (2019-20, 2020-21, 2021-22).	Request the Bank to consider relaxing the eligibility criteria to read as - "that bidder should have positive net worth in any 2 of the 3 Financial Years (2019-20, 2020-21 & 2021-22)	Please be guided by RFP
311	54	14.17. Security features	The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that	Bidder requests Bank to provide at least a prior notice of 7 days to visit Bidder's premises and inspect unless it is a regulatory requirement.	Clause stands as per the RFP

			data provided by the Bank is not misused.		
312	56	15. Hardware, Software and Tool Requirement	Bidder shall obtain a written permission from the Bank before applying any of the patches/ upgrades/ updates. Bidder must support older versions of the hardware/ software/ operating system/middleware etc. in case the Bank chooses not to upgrade to latest version. During the entire period, the Bidder must undertake comprehensive support of the product or specified software and all new versions, releases, and updates for all standard product or specified	All the updates and upgrades of the software shall be provided as part of the maintenance services. Further, the bidder requests clarification in the bidder's scope of support services pertaining to the hardware. The bidder shall not be obliged to provide any support services in relation to the hardware. Successor version of the software shall be provided by the Bidder at no extra License fee but at additional implementation cost. Also, it will entail additional investments at the Bank in the form of additional hardware and software infrastructure which costs the Bank will be expected to bear apart from the implementation cost. Kindly confirm the understanding.	Please be guided by the RFP.
313	56	15. Hardware, Software and Tool Requirement	All minor version upgrades during the period of contract at no extra cost to the Bank	While the Bidder agrees to the clause for minor version upgrades, the Successor Version of the licensed software which has a new modules and/or major functionality shall be provided by the Bidder to the Bank only at additional costs, such costs shall mutually agreed by the Parties.	Please be guided by the RFP.
314	56	15. Hardware, Software and Tool Requirement	Any major version update required in OS/DB due to end of support by the OEM shall be undertaken by the Bank	Any change in successor version will be informed by the Bidder to Bank, and Parties shall mutually agree to the costs for such change in successor version.	Clause stands as per the RFP
315	58	18. Facilities Management (Onsite Resources)	Enhancement, modifications, customization, patches, upgrades due to statutory, regulatory bodies like RBI, UIDAI, SEBI, NPCI, NSDL, SIDBI, MoF, DFS, GOI etc., changes are to be provided at no additional cost to the	Regulatory changes are provided at free of cost for 21 man days and beyond that period parties shall mutually agree to the costs for enhancement, modifications, customizations, and patches.	Clause stands as per the RFP

			bank.		
316	64	22 Project Timeline	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of 3 Digital Lending Journeys as per Bank's requirement & Priority on receipt of Purchase Order	Please provide the details of the 3 lending journeys. The assumption is that the bidder is expected to start implementing 1 lending journey each across 3 segments ( retail, MSME, Agri). If not, bank to provide details and phase wise list of products/journeys to be implemented, so that necessary preparations can be made.	This will be shared with the successful bidder post signing the NDA
317	64	22 Project Timeline	T+ 120 days	The banks needs to provide detailed and comprehensive plan/priority of products to be implemented in phases to ensure adherence to timelines and timelines can be mutually agreed with the bidder for each journey after all bank related dependencies are identified and closed.	to be discussed with the Vetting Committee
318	65	22 Project Timeline	*I is the date of Intimation/ Indent/Purchase Order for development of digital lending journey	The Bank to stipulate and confirm that at no point in time, will the vendor run more than 4 products parallelly. This is purely from the perspective of ensuring better go-live and project management.	Please be guided by Corrigendum-1 of RFP, Revised Timelines
319	65	22. Project timeline - Note 1	Overall penalty deduction on account of delay in deliverables is capped at 10% of Purchase order value.	The Bidder requests the Bank to add - "that such penalty can be levied on Bidder for delay in deliverables only for the reasons solely attributable to the Bidder."	Please be guided by the RFP
320	65	22. Project timeline - Note 2	The same shall be at the sole discretion of the Bank.	Bidder requests Bank to delete this language.	Please be guided by the RFP
321	65	22. Project timeline - Note 2	Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist	Bank should provide an opportunity to the Bidder to explain and hear from the Bidder as a principle of natural justice, Bidder shall explain the reasons for such	Please be guided by the RFP



			the Successful bidder, in case the Successful bidder exceeds the threshold limit of Delay for any of the items above. Bank, at its sole discretion, may exercise any or all of the options against the Successful bidder, in such circumstances.	delay, and after that Bank shall decide accordingly. Request to delete the language of sole discretion of Bank.	
322	66	23 Payment terms	1 Month after post go-live of any one journey in each segment. viz Retail, MSME, Agri, TPP, Recovery & Liability Products	Bidder requests to change the License payment term to 100% on receipt of PO	Please be guided by Corrigendum-1 of RFP, Revised Payments Terms
323	66	23 Payment terms	On one Journey in each segment viz Retail, MSME, Agri, TPP, Recovery & Liability Products.	Bidder requests to change the payment terms for 1 journey in each segment to 50%. of the implementation cost. Bank to confirm how the percentage of journeys will be calculated ? what will be 25 % of journeys across all segments ?	Please be guided by Corrigendum-1 of RFP, Revised Payments Terms
324	66	23 Payment terms	One-time Enterprise Software Perpetual (Unlimited Users) License fee for the proposed solution and its component if	The bidder states that the upgrades after 5 years will be chargeable and only the existing license version will be supported without additional cost during the tenure of the contract and for an extendable period of 2 years (if applicable).	Please be guided by Corrigendum-1 of RFP, Revised Payments Terms
325	76	24.30. Force Majeure (Applicable to Successful Bidder/Vendor)	Provided further that in case of delay in Services, which shall be solely decided by the Bank, the Bank shall not be held liable for non-performance of its obligations under the contract and the Bank shall have the right to terminate the contract/PO without giving any further notice to the bidder	Bank shall provide an opportunity to the Bidder and hear the Bidder as a principle of natural justice and know the reasons for delay and take the decision accordingly.	Clause stands as per the RFP

326	78	24.31. Non-Disclosure - Inspection and Audit	<p>The Bank has the right without notice to inspect immediately as per circumstances as decided by bank, and test the infrastructure, software and procedures being followed for this engagement by Service Provider at any time. The Bank may audit Service Provider's records during normal business hours related to the</p> <p>Services covered under this Agreement</p>	The Bank has the right to inspect by providing prior written notice of at least 7 days to Bidder unless such audit is done by regulatory body or as per the regulatory requirement.	Please be guided by the RFP.
327	78	24.31. Non-Disclosure - Inspection and Audit	Operations and records related to Bank's Card Management Services, as per its own satisfaction at the card processing bureau of the bidder,	Bidder requests Bank to delete this language as nothing is related to card management services as per this RFP.	Please be guided by Corrigendum-1 of RFP, Serial No. 27
328	79	24.32.(iv) Service Level Agreement	The bidder is expected to provide service levels as defined by the bank on case to case basis depending on the criticality of project during the warranty period. In case these service levels cannot be achieved at service levels defined in the project, it shall result in a breach of agreement and invoke the penalty clause	Any service levels shall be mutually agreed by the Parties. Bidder fails to achieve the service levels solely for the reasons attributable to the Bidder, then Bank may invoke the penalty clause.	Clause stands as per the RFP
329	80	24.33 Source Code Escrow Agreement	Source code escrow agreement	<p>Bidder proposes new sub-clause as follows:</p> <p>"Parties shall mutually decide the escrow agent to deposit the source code into the escrow account by entering into a tri-partite agreement between escrow agent, successful bidder and the Bank".</p>	Please be guided by Corrigendum-1 of RFP, Serial No. 28.
330	80	24.33 (c) Source Code Escrow Agreement	The Bank shall have the right to get the source code released and will receive no opposition/hindrances from the escrow agent and Service	source code will be released to the Bank in the following conditions only for the right to use and to continue the use of services but the ownership of such source code vests with Bidder only. The	Clause stands as per the RFP and Please be guided by Corrigendum-1 of RFP, Serial No. 28

			provider under the following conditions:	ownership of source code will not transfer to the Bank under any circumstances.	
331	81	25.1.2. Signing Contract	1. of The successful bidder shall mandatorily sign Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days from the date of acceptance of Letter of Empanelment	Bidder requests Bank to read the clause as below: The successful bidder shall mandatorily sign Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days or any other period as agreed by the parties mutually from the date of acceptance of letter of empanelment.	Clause stands as per the RFP
332	81	25.1.2. Signing Contract	3. of Within 15(Fifteen) days from notification of successful bidder, the successful bidder shall sign the contract and return it to the Bank.	Bidder requests bank to read this clause as follows:  Within 15 days from notification of successful bidder or any other period as agreed by the parties mutually from notification of successful bidder, the successful bidder shall sign the contract and return it to the Bank.	Post notification of successful bidder, within 15(Fifteen) days from sharing draft agreement/contract( SLA/NDA/IP) with successful bidder, the successful bidder shall sign the contract and return it to the Bank
333	82	25.1.3. Duration of Contract	The duration of contract will be initially for 5 years (including 1-year warranty period) and thereafter can be extended on same rate for year on year basis for an maximum tenure of 2 years depending on the performance of the Successful Bidder.	Bidder requests Bank to revise the commercials at the time of extension year on year basis, such commercials shall be mutually agreeable by the Parties.	Clause stands as per the RFP
334	82	25.1.3. Duration of Contract	The Successful Bidder will be the single point of contact and responsible for ATS for the solution provided (warranty of 1 year of Software from the date of Go-Live Signoff).	Bidder request Bank to consider, Warranty of 1 year shall begin from the date of go-live of first product.	Please be guided by the RFP.
335	82	25.1.3. Duration of Contract	ATS for Software/ Application shall begin post Completion	Bidder requests Bank to provide clarity on the duration of the contract whether it is	Clause stands as per the RFP

			of Warranty and will be valid for 5 years and may extend further period of 2 year at the same rate, subject to satisfactory performance of successful bidder and mutual agreement on the terms and conditions	for 5 years including warranty or excluding warranty	
336	82	25.1.3. Duration of Contract	Further in case the Bank wants to extend the ATS it may be done on same terms and costing	Parties can negotiate and discuss the commercials if Bank want to extend the ATS for further tenure.	Clause stands as per the RFP
337	82	25.1.3. Duration of Contract	During shifting of the services to new bidder, the selected bidder shall provide necessary help for smooth switch over, and necessary information support to PNB's staff and / or PNB appointed third party, for running the Solution without any additional cost, thus ensuring continuity of service to the Banks' customers.	Bidder requests Bank to provide the duration of transition services, if duration of transition services is beyond 3 months the parties shall mutually agree to the costs payable by the Bank to Bidder.	Please be guided by the RFP.
338	84	25.1.10. Delay in Bidder's Performance	Any delay in performing the obligation by the Bidder will result in imposition of liquidated damages @ 1% per week of delay over and above the agreed delivery period, and/or termination of rate contract for default.	Bidder requests bank to delete the language of termination as Bank is claiming penalties and liquidated damages for delay in performance of services	Clause stands as per the RFP
339	84	25.1.11. Indemnity	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, negligence or/and misconduct under these general conditions	Bidder requests Bank to replace the words obligation, negligence and/or misconduct as "material obligations, gross negligence or/and wilful misconduct"	Clause stands as per the RFP
340	85	25.1.11. Indemnity	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	Bidder requests Bank to delete this language and compensation to all persons employed by the bidder in connection with the performance can be included under LOL capping as this will be too onerous on bidder.	Clause stands as per the RFP

			purchase contract		
341	85	25.1.11. Indemnity	Successful bidder will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative	Bidder requests Bank to delete this sub-clause as this can be covered and capped under LOL.	Clause stands as per the RFP
342	85	25.1.11. Indemnity	If none of the above (a) or (b) is possible, return the entire consideration received from the Bank for the Licensed Material on a pro rata portion basis,	Bidder requests Bank to define the term "Licensed Material" to have clarity.	Clause stands as per the RFP
343	85	25.1.11. Indemnity	Indemnity	<p>Bidder proposes new sub - clause under indemnity as below:</p> <p>Bank shall indemnify Bidder for: i) breach of confidential information; and (ii) infringement of intellectual property rights and (iii) violation of applicable laws</p>	Clause stands as per the RFP
344	86	25.1.12. Termination of Contract	Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period.	Bidder requests Bank to provide 60 days notice to terminate the contract for cause and additionally 30 days cure period to be provided to cure the breach.	Please be guided by Corrigendum-1, Serial No. 24 of RFP
345	86	25.1.12. Termination of Contract	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	This is a termination for convenience of Bank and hence request Bank to provide atleast 90 days period of notice to Bidder	Please be guided by Corrigendum-1 of RFP, Serial No. 24
346	86	25.1.12. Termination of Contract	If the contract is terminated under any termination clause, the Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to the Bank in timely manner (3 Months) and in proper format as per scope of this RFP	In the event of termination of the contract for cause or convenience, Bank shall pay all the amount due to the Bidder till the date of termination and return/destroy all/any confidential information including all documentation, training material or any other provided by the Bidder to the Bank as a part of provision of services and certify such destruction/return in writing.	Clause stands as per the RFP

347	86	25.1.12. Termination of Contract	the Bank shall be entitled to claim extra cost borne by Bank in making	Bidder shall be liable to pay to the Bank only the costs agreed between the parties on a pro-rata basis if Bank appoint new service provided for the reasons solely attributable to the Bidder otherwise Bidder shall not be liable to pay any amount to Bank.	Clause stands as per the RFP
			alternate arrangement or substitution with the Vendor of its choice. The existing Service Provider shall continue to provide services as per the terms of contract until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services.	Bidder shall provide services during the transition period at mutually agreeable costs beyond 3 months of period.	Clause stands as per the RFP
348	87	25.1.12. Termination of Contract	Notwithstanding anything contained, the Bank reserves the right to terminate the	Bidder requests Bank to provide atleast 90 days notice when Bank terminates the contract for convenience.	Please be guided by Corrigendum-1 of RFP, Serial No. 24
			contract at any time without assigning any reasons	In the event of termination of the contract, Bank shall pay all the amount due to the Bidder till the date of termination and return/destroy all/any confidential information including all documentation, material provided by the Bidder to the Bank as a part of provision of services and certify such destruction/return in writing.	Please be guided by Corrigendum-1 of RFP, Serial No. 24

349	87	25.1.12. Termination of Contract	In case of order cancellation any payments made by the Bank to the vendor would necessarily will have to be returned to the bank with interest to the bank @ 15% per annum, further the vendor will also be required to compensate the Bank for any direct loss incurred by the Bank due to cancellation of the contract any additional expenditure incurred by the Bank to appoint any other vendor. This is after repaying the original amount paid	Bidder shall not be liable to pay any interest or original amount paid for order if such order cancelled for the reasons or as per requirement of the Bank.	Please be guided by Corrigendum-1 of RFP, Serial No. 24
350	88	25.1.15. IPR Rights	The Bidder 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 bidder, including all inventions, designs and marks embodied therein in perpetuity.	<p>Bidder requests Bank to consider the following licensing terms:</p> <p>The Licensor grants to Licensee, a License to operate and use the Licensed Materials on the following conditions:</p> <p>(a) limited to the use of Licensee and Authorised Users;</p> <p>(b) limited to use within the Territory and from outside the Territories for Permitted Cross Territory Users;</p> <p>(c) non-exclusive;</p> <p>(d) revocable for cause;</p> <p>(e) non-assignable;</p> <p>(f) non-sublicensable;</p> <p>(g) non-transferable;</p> <p>(h) Fee-based;</p> <p>(i) License Term-based / perpetual Note-1</p> <p>(j) limited for use in executable code form together with the Documentation and</p> <p>(k) for the Intended Purpose.</p> <p>- License on perpetual basis means that the Licensee shall have right to use the Software licensed under this Agreement in perpetuity subject to timely payment of</p>	Clause stands as per the RFP

				the Fees	
351	89	25.1.16. Assignment	(i) The successful bidder shall not assign to anyone, in whole or in part, its obligations to perform under the contract, except with the Bank's prior written consent and PNB reserves its right to terminate the Agreement, if no such consent is obtained by the successful bidder	Bidder requests Bank to make this clause mutual and also request to consider the below language.	Clause stands as per the RFP
			(ii) If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this contract shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the successful bidder and such amalgamated/merged entity	"Where such consent shall not be unreasonably withheld or delayed".	
352	89	25.1.19. Limitation of Liability	Limitation of liability	<p>Proposes new sub-clause under Limitation of liability as below:</p> <p>Notwithstanding anything contained herein to the contrary, the bidder shall not be responsible to the Bank and/or any third party for any indirect, incidental, economic, compensatory, punitive, exemplary, consequential losses, damages, claims, compensation or any loss of profit, production, anticipated savings, loss of goodwill or business opportunities arising out of or in relation to this RFP/Agreement.</p>	Clause stands as per the RFP



353	90	25.1.19. Limitation of Liability	<p>(c ) Employment liabilities for bidder's staff relating to the period of their employment within contractual period while working with purchaser Bank and;</p> <p>(e ) Any other breach caused due to the non-performance of the obligations of the bidder under the Agreement.</p>	Bidder requests Bank to delete (c) and (e ) from exception to limitation of liability and include under the capping of liability. Bidder shall be liable for (c) and (e) but it should be under the capping.	Clause stands as per the RFP
354	90	25.1.20. Liquidated Damages	<p>Bank may at its option demand and recover from the Successful Bidder(s) an</p> <p>amount equivalent to 1(one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of 10% of the overall contract value.</p>	Bidder requests Bank to decrease 1% to 0.5% of contract value for every week of delay and max of 2% of the overall contract value as there are penalties in addition to the liquidated damages	Clause stands as per the RFP
355	91	25.1.20. Liquidated Damages	<p>subject to a maximum of 10% of the overall contract</p> <p>value Bank may at its option demand and recover from the Vendor(s) an amount equivalent to 1 (one) percent of the incomplete portion of services for every week of delay or part thereof.</p>	Bidder requests Bank to decrease 1% to 0.5% of contract value for every week of delay and max of 2% of the overall contract value as there are penalties in addition to the liquidated damages	Clause stands as per the RFP
356	91	25.1.20. Liquidated Damages	<p>Further, the Bank also reserves the right to cancel the order and invoke the</p> <p>Performance Bank Guarantee in case of inordinate delays in the delivery/</p> <p>installation of the equipment/software</p>	Bidder requests Bank to invoke the PBG only if such delay is caused solely for the reasons attributable to the bidder.	Clause stands as per the RFP

357	91	25.1.20. Liquidated Damages	Any financial loss to the Bank including reputational and goodwill damage on account of fraud/data breach/loss/damage, third party claims of infringement of patent, trademark or industrial design, etc taking place due to the acts of successful bidder, its employees or due to successful bidder's or its employee's negligence shall be recoverable from the successful bidder along with the damages.	Loss of business, loss of reputation and good will amount to indirect losses and Bidder shall not be liable to the Bank for any indirect losses and consequential losses which are arising out of or in relation to this agreement. Hence, request Bank to delete this language.	Clause stands as per the RFP
358	91	25.1.20. Liquidated Damages	Any penalty imposed by the Regulator on Bank will be the responsibility and liability of the successful bidder and the bank shall be compensated for the same.	If such penalty was imposed on Bank due to the reasons solely attributable to the Bidder or for any violation of regulations by the Bidder	Clause stands as per the RFP
359	92	26. Penalty	If the Successful Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document. The Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance	Bidder requests Bank to consider, if such non performance of the contract in accordance with the specification is only for the reasons solely attributable to the Bidder then Bank reserves a right to cancel the order or to recover a suitable amount as deemed reasonable as Penalty/liquidated damage for non-performance.	Clause stands as per the RFP
360	92	26. Penalty	Failure to maintain uptime SLA will attract penalty	<div></div> <div>We request the Bank to consider the following as exclusions to the Uptime:</div> <div>1. failure of Bank's systems that interact with the Service Provider's platform;</div> <div>2. failure caused by delay in responses/non-responses from data source servers;</div>	Clause stands as per the RFP

				<p>3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice);</p> <p>4. downtime caused by changes in data source protocols/data structures;</p> <p>5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned);</p> <p>6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator;</p> <p>7. downtime caused due to use of Software not in accordance with the Documentation.</p> <p>8. delay in performance of Bank dependencies.</p> <p>9. Force majeure events such as pandemic, epidemic, floods, earthquake, etc.</p>	
361	92	26.2	<p>Penalty due to Downtime or due to performance below the expected Turnaround time of any application integrated with the Solution, which may impact Banks business:</p>	<p>Bidder shall not be liable or responsible for loss of business to Bank due to third party downtime though it is integrated with the solution as such loss is considered as indirect losses and Bidder shall not be responsible or liable to the Bank for any indirect losses or consequential losses. Bidder shall be exempted from such third party downtime.</p>	Clause stands as per the RFP
362	93	26.3. Penalty due to erroneous behavior of the Solution	<p>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.</p>	<p>Bidder requests Bank to delete this penalty, Bidder will rectify the defect. The business loss to the bank is considered as indirect loss and bidder is not liable or responsible for indirect or consequential losses caused to the Bank, hence request for deletion.</p>	Clause stands as per the RFP

363	94	26.6 Bug resolution	Bidder shall ensure that all bugs reported by the users / testing team as agreed with the Bank and resolved maximum within 3 calendar days. The reference ID post resolution should be closed in concurrence with the Bank	Critical and Major issues can be resolved within 3 calendar days. Medium category can be resolved within 7 calendar days. Low priority items will be covered as part of next planned release/ service pack	Clause stands as per the RFP
364	95	26.7 Audit Gaps	Penalty as in 26.1, 26.2, 26.3, 26.4, 26.5, 26.6 and 26.7 can be levied simultaneously. Maximum deducted penalty of one type will not affect any other type of penalty i.e. All the types of penalties can be levied up to their maximum limit simultaneously.	Bidder requests Bank to delete this clause as it is too onerous on successful bidder. Bidder agrees to aggregate of all penalties and liquidated damages limited to 10% of total contract value	Clause stands as per the RFP
365	95	26.7 Audit Gaps	If the Successful Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document. The Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance	Bidder requests Bank to consider, if such non performance of the contract in accordance with the specification is only for the reasons solely attributable to the Bidder then Bank reserves a right to cancel the order or to recover a suitable amount as deemed reasonable as Penalty/liquidated damage for non-performance.	Clause stands as per the RFP

366	99	26.11. Confidentiality	<p>Vendor agrees to regard and preserve as confidential all information related to the business and other activities of the Bank, its customers, suppliers and other entities with whom Bank is presently or in future may enter into business, as may be obtained by Vendor or may be developed as a result of this Agreement. Vendor agrees to hold such information in trust and complete confidence for Bank and not to disclose such information to any person, firm or enterprise or use (directly or indirectly) any such information for its own benefit or the benefit of any other party, unless expressly authorized by Bank in writing, and further agrees to limit access to and disclosure of such confidential information to Vendor's employees on a strictly "need to know" basis only and who have signed or are bound by confidentiality agreements/undertakings at least as stringent as those contained herein. Vendor shall not without the consent of Bank make use of any document or reproduce in any way the information which it may come to know or have, except for the purpose of performance of this Agreement.</p>	<p>Bidder requests Bank to make this two paragraphs mutual as each party share confidential information to other party, it is necessary to protect the confidential information of both the parties</p>	<p>Clause stands as per the RFP</p>
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			The Vendor agrees to protect the confidential information of the Bank with the same standard of care and procedures used by it to protect its own confidential Information. Without limitation of the foregoing, the Vendor shall use reasonable efforts to advise the Bank immediately in the event Vendor 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 Agreement and shall reasonably cooperate in seeking injunctive relieve against any such person		
367	100	26.11. Confidentiality	any data provided by the bank and data gathered from sites which are directly related to any project under the Agreement shall be delivered to the Bank or at the Bank's written instruction destroyed, and no copies shall be retained by Service provider without the Bank's written consent.	This provision needs to be made mutual.	Clause stands as per the RFP
368	101	26.15. Compliance with Laws	The Vendor shall provide various audit tools for auditing all the components proposed by the Vendor as part of the solution.	Request Bank to mention specific audit tools (if any)	Clause stands as per the RFP
369	112	Annexure IV	(Maximum Marks 25) using the modern microservices based, On-Prem native architecture	The bidder requests to include experience of journeys implemented on Cloud or On-Prem for SCB's only wrt scoring.	Please be guided by Corrigendum-1 of RFP, Revised Annexure-IV
370	112	Annexure IV	(Maximum Marks 25) using the modern microservices based, On-Prem native architecture	Request the Bank to also accept journeys that are currently under implementation.	Clause stands as per the RFP
			*Bidder has to submit the customer credentials from		

			the clients. (credential should contain the details of products (LIVE) implemented)		
371	112	Annexure IV	<p>Maximum 5 marks given as per under mentioned journey implemented by the bidder</p> <p>a. Digital Journey Implemented in all three segments (Retail, MSME &amp; AGRI) -5</p> <p>b. Digital Journey Implemented in any two of three segments (Retail, MSME &amp; AGRI) -3</p> <p>c. Digital Journey Implemented in any one of three segments (Retail, MSME &amp; AGRI) -1</p>	The bidder requests the Bank to consider the journeys that are under implementations too.	Clause stands as per the RFP
372	114	Annexure IV	<p>Onsite availability of team</p> <p>&gt;=90% of total implementation team available onsite</p> <p>5</p> <p>Key members (Project manager, BA) and 50% of developers / QA available onsite.</p> <p>2</p> <p>Only key members available onsite</p> <p>2</p>	Can the Bank kindly confirm if the scoring has a typo as last 2 items have the same scoring.	Please be guided by Corrigendum-1 of RFP, Revised Annexure-IV
373	117	Annexure Va	5.The bidder should ensure that the Personally Identifiable Information (PII) is encrypted / masked, and all such PII should be masked accordingly in-line with access control mechanisms (for vendor teams including Support Engineers L1, L2, L3) as specified by the bank	Please share the list of PII fields referred to by PNB	This will be shared with the successful bidder post signing the NDA while building BRD for any digital journey.
374	117	Annexure Va	9.Minimum uptime to be maintained 99.9%, calculated on a monthly basis	Not applicable for 3rd party Fintech API's and Bank dependent API's	Please be guided by Corrigendum-1 of RFP, Serial No. 9 & Serial No.39
375	118	Annexure Va. 17.	Bidder should be able to integrate with any third-party solution for performance monitoring of	Bidder will share the required endpoint details to map to the performance monitoring tool and work with 3rd party	Clause stands as per the RFP

			the proposed solution selected by the Bank at no additional cost to Bank	solution provider on need basis.	
376	128	Annexure Vb 7.3	DBP shall support Lending Analytics for data driven insights in areas such as identifying new products for specific customer segments, targeting the right customers, optimizing marketing campaigns, offering risk-based pricing.	License Cost of the Analytics tool borne by the Bank	Bank has its own Analytical tool/ platform, bidder to integrate with the same at no additional cost to the Bank.
377	130	Annexure-V (b)	10.8 Platform should enable E-Signature & EStamping wherever possible or it to be applied at any stage of processing.	The platform provides Esign and Estamping capabilities. However the same is chargeable on a per transaction basis depending on the partner that Bank chooses for the services.	Bidder to integrate with the Bank's existing E-sign and E-stamping Partners at no additional cost to the Bank.
378	135	Annexure-V (b) - 14	Fraud Checks like tampered document, irregular salary credit, Face Match, Name Match etc	Does Bank already have a service, that needs to be integrated with?	This will be shared with the successful bidder post signing the NDA
379	141	Annexure VIII	New Line item	Request bank to allow including any additional specialized services that the bidder can provide for eg. In credit assessment. This will not add to TCO but can be included as and when the Bank seems fit.	Please be guided by the RFP.
380	164	Annexure XX - NDA	The party receiving such Proprietary Information is referred to as the 'Recipient', and will include its affiliates and subsidiaries.	Receiving Party is used interchangeably for Recipient at various places in this NDA Annexure so requests Bank to define Recipient/Receiving Party for more clarity and to avoid ambiguity.	Please be guided by the RFP
381	176	Annexure 24	<u>HARDWARE BILL OF MATERIAL (BOM)</u>	The bidder requests the bank to provide expected product wise volumes expected or number of applications forecasted for the 7-year period. This is required to size the hardware	Please be guided by Corrigendum-1 of RFP, Revised Annexure-XXIV & Annexure-XXV
382	178	annexure 26	EMD	If the bidder is exempted to pay the EMD, do they still have to submit annexure 26 as part of the technical bid submission?	Please be guided by the RFP.



383		New proposed clause	-	Bidder request Bank to add a new propose clause - Project exclusions:	Clause stands as per the RFP
				1. Change in priority assigned to a module due to urgency with prior written approval from the Bank	
				2. Change in module requirements.	
				3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder	
				4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder.	
384		New proposed clause	-	5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder	Clause stands as per the RFP
				Limitation on representation and warranties of Vendor (new proposed clause)	
				(a) In providing APIs on license to the Licensee or Licensee's Affiliate, the Licensor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs.	
				(b) Where data is fetched by the APIs directly from the data sources and transmitted to the Licensee or Licensee's Affiliate, the Licensor makes no representation about the content or the information accessed through such APIs.	

				<p>(c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively “Lists”) by the Licensor, the Licensor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source (“External Data Lists”) in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated.</p> <p>(d) In providing any analysis of the data/information derived from the data, the Licensor does not provide any warranties whether express or implied as to the accuracy and completeness of the same. The Licensor warrants that it shall use all commercially reasonable endeavors to prevent willful errors in analysis or outputs derived from the data.</p>	
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				<p>(e) Where the Licenser provides services that involves screening or matching of subject entities against master lists/databases, the Licenser does not provide any express or implied warranties in respect of the efficacy of the logic and/or algorithms used by the Licensee or the Licensee's Affiliate for the purposes of finding likely matches in the lists/external data source against the subject entities enquired upon by the Licensee. (f)The Licenser shall not be liable to Licensee for any alleged error, omission, or deficiency in connection with the performance of the Services (a "Deficiency") where, and to the extent that, (i) the Deficiency has occurred due to Licensee or Licensee's Affiliate default, negligence, omission or misuse of the Services provided by Licenser; (ii) the Deficiency has occurred due to the Licensee or Licensee-Affiliate's failure to perform its obligations under this Master Agreement; or (iii) the Deficiency has occurred due to a third party's error/default, negligence or misuse of the Services provided by Licenser provided such Deficiency is not on account of the negligence, error or omission on the part of the Licenser.</p>	
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				<p>(g)Where any risk indices or other indices or scores relating to the risk/other assessment of any entity or natural person are provided, the same shall be deemed to have been provided on an as-is basis by the Licensor and without any warranties as to completeness, correctness, accuracy, timeliness or robustness of the algorithms.</p> <p>(h) Licensor does not guarantee and shall not be deemed to have guaranteed, the timeliness, sequence, accuracy, completeness, reliability or content of the information with relation to the Third Party Fintech Services. Third Party Fintech Services are provided on "as is basis". Licensor shall not be liable for any inaccuracy, error or delay in, or omission of (a) any such data, information or message, or (b) the transmission or delivery of any such data, information or message; or any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) non-performance, or (iii) interruption in any such data, information or message, due to any "Force Majeure" event or any other cause beyond the reasonable control of Licensor (i) Licensor warrants that it shall use all reasonable endeavours to prevent any modification to the data transmitted to the Bank through the APIs to render the same incorrect. (j) Licensor does not provide any representation and warranty with respect to the IPR of third party fintech services.</p>	
385		New proposed	-	Bank is requested to include the below language:	Clause stands as per the RFP

		clause		<p>Licensee/Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where:</p> <p>(a) the Licensee has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests;</p> <p>(b) the Licensee deploys the Software in the normal course of the Licensee's business;</p> <p>(c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Licensee has given any written notice;</p> <p>(d) the Licensee does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Licensor/Successful Bidder;</p> <p>(e) the Licensee does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or</p> <p>(f) the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests, and the Licensee has not</p>	
386		New proposed clause	-	<p>Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following:</p>	Clause stands as per the RFP

				<p>(a) timely, complete, and accurate provision of, and access to, Bank documentation/information and timely decisions and approvals by Bank.</p> <p>(b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith.</p> <p>(c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request.</p> <p>(d) to the extent relevant, Bank shall provide the on-site Bidder's personnel with suitable facilities, which may be necessary in connection with Bidder's performance of the services.</p>	
387		New proposed clause	-	Bank is requested to provide test data and test cases to Bidder for conducting of effective testing.	Clause stands as per the RFP
388	51	Eligibility Criteria, Turnover	The Bidder must have a minimum annual turnover of Rs. 500 crores in 3 Financial Years (2019-20, 2020-21, & 2021-22) from the Digital Business Platform.	Being a startup that has hyperscaled in the last 3 years , we will need this to be relaxed to INR 25 cr minimum annual turnover.	Please be guided by Corrigendum-1 of RFP, Serial No. 1
389	13	Objectives of	The objective of LMS	Liability and assets are 2	Digital Business Platform

		LMS, 1.2.5	(Loan Management System) in Digital Business Platform is as under: <ul style="list-style-type: none"> <li>• Single Platform for all-digital journeys (Assets &amp; Liability Products)</li> <li>• And Single Platform for the Branch Modules (For all Banking Products)</li> </ul>	different domains, would like to understand the bank's exact requirement (whether integration at several junctures or a full-fledged management system to have a single platform for both the domains). Single platform powering all the journeys is a typical BPMN platform which will not have domain richness.	should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery.
390	23	Proposed Solution, XIX	Legal and Securitization Module etc	What is the scope of Legal and securitization module?	This is related to Loan portfolio
391	32	Differentiating Innovative features, 8.6.1	The App and Web should support Multi-Lingual UI/UX covering all major Indian	Which major languages is the Bank preferring?	This will be shared with the successful bidder post signing the NDA
			Languages including support of their corresponding character set and implementation		
			should be such that any language can enabled on-the-fly.	Is the requirement to show the labels in multi lingual while the data entry will be in English? Is integration with Google Translate API an acceptable solution or will this require a natively Indian language form builder?	
392	34	Mobile Banking devices, 12.1, d	Google Wear, Apple Watch	What is the scope of work of these devices to associate with banking channels?	This will be shared with the successful bidder post signing the NDA
393	55	Hardware, Software and tool requirement, 15	Offered Solution must use oracle database & should be compatible with Oracle 19c and its future updates throughout the contract period. Bidder to provide the Oracle license product details and no. of Oracle Licenses required for the complete operationalization of the solution clearly in BOM.	Can we propose another database apart from Oracle 19c as mentioned in the requirement ?	please be guided by RFP
394	64	Delivery of	Bidder shall deliver the	Please help us understand	please be guided by RFP

		Software Solutions & Tools	Software & Tools as per the defined scope of work and Annexure- V(a) and Annexure-V(b) T+ 90 days or H+15 days whichever is later	w.r.t to the overall journeys what is the expected timeline? Also is the ballpark timeline per journey?	
395	18	Functionalities, 6.4	The platform should have the capability to offer liability, 3rd party, asset journeys in present and future as per required by Bank.	What is the future scope and boundary conditions of the products foreseen by the bank?	please be guided by RFP
396	172	Annexure XXII, 2	Mutual Fund	What is the scope of work with regards to MF? Origination, Management, Reporting, Analytics, etc	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, and Recovery. .
397	52	Eligibility Criteria, q	Firm should be prime bidder and no consortium is allowed for the solution/ services to be offered. No two entities joining (JVs) specific to this project will be considered.	It is permissible - if we are going with other Fintech Partners/OEMs to provide different solutions while Lentra remains the prime bidder in order to provide the complete comprehensive solution. Also it is practically not possible for a single organization to provide the comprehensiveness required as for an e2e system covering all Banking functions scope. However, with an API first, Microservices first architecture, we can make a modular system and completely front-end it for the bank.	Please be guided by RFP
398	29,30	Integration, Internal, 8.3.1.3	Integration with Bank's/ Third Party's loan collection and recovery	On Pg 29 - it is mentioned that the requirement is to integrate with the bank's	Digital Business Platform should be a Single unified platform to



		Base platform Setup, 8.4.1	module etc.	collection & recovery module. While on Pg 30 - it is mentioned that we require a Collection module. We would like to have clarity on the scope of work in collection and recovery module requirements? Integration with the bank's portal is needed or a complete collections module is also required.	encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery. .
			Collection, Recovery and Digital Payment		
399	172	Annexure – XXII, 2	Life Insurance - e2e journey	What is the scope of work in terms of insurance journey? Origination, management, etc	Digital Business Platform should be a Single unified platform to encompass all journeys on one platform across Assets, Liabilities, Recovery, TPP. DBP can build or integrate/redirect to existing journeys of the banks for the scope of TPP, Liabilities, Recovery. .