



डिजिटल बैंकिंग ट्रांसफॉर्मेशन प्रभाग, प्रधान कार्यालय, प्लॉट सं.4, सेक्टर 10, द्वारका, नई दिल्ली-75

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| Sr. No | Page No | RFP Clause Name & No         | RFP Clause                              | Bidder's Query/ Suggestion/ Remarks  | Reply /Comments  |
|--------|---------|------------------------------|---|--|--|
| 1      | 8       | Address for Communication,11 | Address for Communication               | The Technical support contact number provided (011)28073139, unfortunately this number seems to be constantly busy, making it difficult for us to reach out for assistance when needed.  | The Technical Support contact is (011)-23765468.   |
| 2      | 9       | Tender Fees, 12              | GENERAL BID DETAILS & BRIEF DESCRIPTION | As per the provided information, bidders are required to submit a non-refundable tender fee of Rs. 2500/- +1800 GST online only in favour of Punjab National Bank before last date of bid submission. Additionally, it has been mentioned that MSE bidder is exempted from payment of Tender Fees. We, as a company hold a valid MSME Udyam Registration Certificate. Are MSMEs exempted from submitting the Tender Fee and would our registration certificate be recognized for this exemption? | Please refer to the original clause of RFP, the Tender Fee is ₹2500/- +18% GST (Non-refundable).<br><br>MSE (Micro and Small Enterprise Only) and start-up bidder (which is recognized by Department of industrial policy and promotion (DIPP)) are exempted of Tender Fees. Bidder have to furnish requisite proof subject to the satisfaction of the Bank. |



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| 3 | 17 | Scope of Work (W) | Database optimization:<br>Application vendor ensure the database optimization Viz creation of Indexes, optimizing DB queries etc. in order to maintain the smooth functioning of application.<br>Adaptive: The system should be adaptive with regular developments as proposed by regulatory authorities. Any changes introduced in the existing process should get incorporated in the system as and when required by the Bank without any additional cost to the Bank. | Are these changes from a bank perspective or from a regulatory standpoint?<br>Please clarify.                                      | The bidder shall ensure that Database Optimization as per clause 3 Scope of Work point W, these changes will be required from Bank perspective and also from a regulatory standpoint (as the case may be).    |
| 4 | 18 | Scope of Work (Y) | Network Health Check: At the time of initiation of call the application should perform a quick network check at both the agent's and the customer's ends to minimize dropouts due to poor network. Network bandwidth of customer will be displayed to customer as well as Bank's official 'VKYC Portal' & bandwidth of agent is also displayed at agent's login during VKYC.   | Is the display of the network indicator required when the agent connects to the customer during the video call?<br>Please clarify. | The bidder shall ensure the Network Health Check as per clause 3 Scope of Work point Y, Network bandwidth is required to be displayed during the video call at both end i.e. customer as well as agent's end. |



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| 5 | 33 | Eligibility Criteria, 12 | Eligibility Criteria    | As per the provided information, bidders are required to be certified with any one certificates among CMM Level 4, ISO 27001 certified organization and SOC2 Certified. Since we have both ISO 27001 and SOC2 Type II certifications. Can we submit the supporting documents for both or we are only allowed to submit documentation for one of the certifications? Please Clarify | Please refer to the original clause 12 Eligibility criteria point K, vide which the bidder should be certified with atleast any one certificates among CMM Level 4, ISO 27001 certified organization and SOC2 Certified.                     |
| 6 | 43 | Bid Earnest Money, 17.10 | Bid Earnest Money (EMD) | As per the provided information, bidders are required to submit a Bid Earnest Money (EMD) of Rs. 20 Lakh, with an exemption for MSEs or Startups. We, as a company hold a valid MSME Udyam Registration Certificate. Are MSMEs exempted from submitting the Bid Earnest Money and would our registration certificate be recognized for this exemption? Please Clarify              | MSE (Micro and Small Enterprise Only) and start-up bidder (which is recognized by Department of industrial policy and promotion (DIPP)) are exempted of EMD. Bidder have to furnish requisite proof subject to the satisfaction of the Bank. |



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| 7 | 76 | Table 1 - Total Cost of Ownership for 3 years contract period | Charges for Onsite Resource Table-C | Could you please specify if the bank is seeking L1 support resources, L2 support resources or L3 support resources? Clarifying this detail will allow us to tailor our proposal accurately and provide appropriate commercial terms aligned with Banks requirements.   | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP. Bank has the right to assess the competency of the resource before its deployment to the Bank. |
| 8 | 78 | Table - E Cost of Training                                    | Cost of Training                    | In reference to the RFP, specifically regarding the provision of training for bank officials in batches of 20 staff each as & when required. Could you kindly provide clarity on the following:<br>1. Duration of Training?<br>2. Logistics: Will the bank bear the boarding and lodging costs for the vendor providing the training?<br>Clarification on these matters would greatly assist us in preparing our proposal effectively. | Bidder should provide 2 training sessions (which shall be conducted in Bank's premises) of 1 day duration each to batch of 20 Bank's Officials per training session. All the cost related to trainer and training content/material shall be borne by the bidder as ask of commercial bid offer.  |



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| 9  | 88 | Functional and Technical Requirement (32) | Provision for in-built chat (text-based) in case of any assistance to be given to the customer. Chats should be logged   | Could you clarify the exact need for the same?  | The bidder shall provide the video KYC solution which shall have the capability and also provision for text based in-built chat to provide any assistance to customer. Further, the solution shall have the logs of the chat.  |
| 10 | 89 | Functional and Technical Requirement (37) | Solution should have ability to generate transcript for conversation.  | Does the bank want a text based transcript or a report with all the details including the documents captured, verifications etc would suffice?  | The bidder shall provide the text based transcript, which must be non-editable.  |
| 11 | 90 | Functional and Technical Requirement (50) | Solution must support the capability to redact or black out the Aadhaar Number/Other PII in the stored video. Solution should mask the PII while displaying in DB and Video Recording. | <p>Is it mandatory for customers to show Aadhaar during the video call as it is not a part of RBI regulations?</p> <p>We can verify Aadhaar through sources such as Digilocker, capturing the Aadhaar card before the video call, pass these details and verify the same during the video call.</p> <p>Banks can also verify Aadhaar information at their end and pass the details to us for verification during the video call. However, capturing</p> | <p>The bidder shall provide the solution as per the RBI guidelines and also have the provision to capture other OVDs as and when allowed by RBI.</p> <p>The Aadhaar or Other PII can be captured before the video call, which will be passed and verified during video call. Further, Bank may also verify Aadhaar or Other PII and pass to video KYC solution for verification during the video call.</p> <p>The bidder to ensure that the proposed solution shall have the capability to redact or black out the Aadhaar Number, PAN and other PII in the stored video. Solution</p> |



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|    |    |   |   | Aadhaar card during a video call is not allowed as per RBI regulations. We can mask the aadhaar once it is captured as an image and while displaying in the database.                                  | should mask/encrypt the PII while displaying & storing in DB .  |
| 12 | 91 | Functional and Technical Requirement (59) | Regular compliance of audit points raised/observed during internal audits and external audits of the application without any additional cost to the Bank within the prescribed timelines decided by the Bank. | Could you please provide clarification on the external and internal audits under consideration by the bank? Will regulatory audits also be included?   | Bank gets the Cyclic Information Security Audits conducted on regular basis of the systems through external and internal auditors as per the regulatory compliance and best practices. The bidder shall ensure the compliance of the audit points raised/observed by these auditors without any cost to Bank.<br><br>The regulatory audits will also be included. |
| 13 | 92 | Functional and Technical Requirement (70) | To provide Forensic Investigation Support as and when required by the Bank.   | Forensic investigation support may be required by the bank in cases involving suspected fraud, financial misconduct, or other relevant incidents necessitating thorough investigation. Please clarify. | The understanding is correct.   |



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| 14 | 92 | Functional and Technical Requirement (71) | To comply with Bank's RTO/RPO requirement and retention policy.  | In reference to the RFP, The Bank to provide additional insights on RTO/RPO and retention period requirements.  | The bidder shall comply with Bank's Recovery Time Objective (RTO)/ Recovery Point Objective (RPO) requirement and retention policy. Bank will share the details on RTO/RPO and retention period during implementation. |
| 15 | 93 | Functional and Technical Requirement (77) | Bidder has to comply CASB (Cloud access security broker) for sensitive information reside in cloud infrastructure. | As per the provided information, bidders are required to comply with CASB (Cloud Access Security Broker). We are providing SaaS solutions to the bank and the application is completely hosted on Google Cloud Platform. The processing, storing and purging will be done on cloud storage. Do we still need to comply with CASB? Please clarify. | The Bidder has to comply CASB (Cloud access security broker) or equivalent security compliance for sensitive information residing in cloud infrastructure.   |
| 16 | 93 | Functional and Technical Requirement (79) | Robust data backup, recovery and storability procedures with offsite and onsite backup                             | As per the provided information, bidders are required to have data backup and recovery procedures for offsite as well as onsite locations. Since the backups will be done on the google cloud itself, do we still need to have onsite backups. Please clarify.  | The bidder shall ensure that there is no data loss. The bidder shall also ensure that backup & recovery of the VKYC application availability at any point of time during the contract period.                          |



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| 17 | 93 | Functional and Technical Requirement (80) | Application should implement counter measures to protect against data leakage from side channels such as:<br>Web caches.<br>Keystroke logging.<br>Screenshots (iOS Back grounding).<br>Logs<br>Temp Directories | Would request you to provide more clarity on keystroke logging, IOS back grounding and temp directories requirements.  | The bidder shall ensure the security compliances to protect from any side channels such as:<br><br>1. Web caches, which is a website data a computer has stored temporarily for fast & future access.<br>2. Keystroke logging, i.e. keeping track of and record keystrokes during typing.<br>3. Screenshots (iOS Back grounding), Logs & Temp Directories: To protect against unauthorized access by potential attackers & vulnerabilities. |
| 18 | 94 | Functional and Technical Requirement (84) | Bidder to provide right to audit for the services hosted in cloud provisioned for bank.   | We as a company provide single tenant as well as multi-tenant hosting solutions. We would be in a better state to provide the right to audit once we receive the clarifications on the hosting solution that the bank would like to opt for. | The bidder to provide single tenant hosting solution to be hosted on bidder's cloud.<br><br>The Bidder will have to provide Bank, the right to audit for the services hosted in cloud provisioned for bank.   |



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| 19 | 94 | Functional and Technical Requirement (87) | The solution should be made available on dedicated cloud. Bidder should have capability to deploy the solution on premises/hybrid model. It is Bank's discretion to host the services on premises/hybrid model for business continuity or security purposes if required in future.   | IDfy provides a single tenant (dedicated cloud owned by the bank and maintained by IDfy) as well as multi-tenant hosting solutions. Please clarify on the model that the bank would like to opt for  | The bidder to provide single tenant hosting solution to be hosted on bidders cloud.   |
| 20 | 95 | Functional and Technical Requirement (96) | Provision for password expiry and management:<br>- The system should have a question /answer along with the password reset before activating the reset password<br>- The system should force change of password on first time login, first time login post reset<br>- System should provide an option for users who "Forgot password". | We have password management capabilities such as - change of password on first time login, password reset, providing an option for users who "Forgot password". Does this suffice your requirement or is it necessary to have the security question feature? | The proposed solution shall have the password management capability ( such as - change of password on first time login, password reset, providing an option for users who "Forgot password") including security question / answers, while resetting the password. The clause remain intact. |
| 21 | 95 | Functional and Technical Requirement (99) | Provide ability for administrators to archive and backup content. using one Web-based user interface.  | Need more clarity here. What is the content that needs to be archived and backup?  | The solution shall have the ability to backup and archive contents viz. audio-video, text and related documents etc. Further details will   |



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|    |    |  |   |  | be shared during the implementation process.  |
| 22 | 96 | Functional and Technical Requirement (105) | Solution and Exposed API must adhere to Information Security (IS) requirement/policy of the bank/RBI's security requirements.   | As per the information provided, The bidders are required to comply with IS requirements of the Bank/RBI.<br><br>We would appreciate further clarification on the master circulars and bank policies being referenced. | The bidder shall comply with Information Security (IS) requirement as per the regulatory directions along with Bank's policies on it. Further, details will be shared during the implementation process.                    |
| 23 | 96 | Functional and Technical Requirement (106) | Solution must adhere to Data localization norms and privacy protection norms as per our bank's Statutory and Regulatory requirements  | Please clarify the data localization norms and privacy protection norms that we as a company will have to comply with.   | The bidder shall comply with the data localization norms and privacy protection norms as per the regulatory directions along with Bank's policies on it. Further, details will be shared during the implementation process. |
| 24 | 96 | Functional and Technical Requirement (107) | The solution should have admin portal for doing configurations/parameterization directly by the bank users in order to reduce the dependency on the Bidder to perform application level activities. | Could you clarify what are the configurations would the bank be needing?   | The solution should have admin portal for doing configurations/parameterization (viz. purging parameters, user management, password management etc). Further, details will be shared by Bank during the implementation.     |
| 25 | 96 | Functional and Technical Requirement (103) | Proposed system should be able to disable the copy/paste and screen capture capabilities  | Is this needed at the customer or the agent end or the auditor end? And what is the purpose for the same?  | The proposed solution should have the capability to disable the copy/paste and screen capture for the customer, agent and auditor   |



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|    |    |  |  |   | which is required for security and compliance.  |
| 26 | 96 | Functional and Technical Requirement (107) | The solution should have admin portal for doing configurations/ parameterization directly by the bank users in order to reduce the dependency on the Bidder to perform application level activities. | Could you clarify what are the configurations that the bank would be needing? | The solution should have admin portal for doing configurations/ parameterization (viz. purging parameters, user management, password management etc). Further, details will be shared by Bank during the implementation.  |
| 27 | 15 | Introduction, Point 3                      | Scope of work, A   | What is the existing process and how will the data flow to us?                | The video KYC solution shall be integrated with Bank's various applications viz. Digital Business Platform (For Digital Asset & Liability Journeys), CRM Solution, DMS, CBS etc and any upcoming Digital Journeys. Hence the video KYC solution shall be capable to plug & play to integrate such journeys as and when required by Bank. Further, details will be shared during implementation process. |
| 28 | 16 | Introduction, Point 3                      | Scope of work, G   | We do OCR of the captured PAN. Are you expecting any other documents?         | The understating is correct, in addition to PAN it shall be capable to capture other documents as and when required by Bank & regulatory guidelines.  |



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| 29 | 16 | Introduction, Point 3 | Scope of work, J | Need more details around the flow that is being planned  | The bidder shall ensure that the proposed solution provided is enterprise wide and shall have the functionality as mentioned in the clause 3 scope of work point j and further details will be shared during the implementation process. |
| 30 | 16 | Introduction, Point 3 | Scope of work, K | How many concurrent agents are we expecting?   | The application should support minimum 200 concurrent agents' login and further able to scale as and when required.  |
| 31 | 16 | Introduction, Point 3 | Scope of work, L | What exactly does prioritization based on urgency or type of service mean here?                | The proposed solution shall have the capability of Queue Management as per the clause and prioritization (for cases such as Campaigns etc.) shall be shared during implementation as per Bank's requirement.                             |
| 32 | 16 | Introduction, Point 3 | Scope of work, N | We do have admin dashboard who can view all the details. But is agent dashboard a requirement? | Yes, the understanding is correct, an executive dashboard for agents and admin users is to be provided to monitor ongoing video calls, queue status, wait times, agent performance and overall system health.                            |
| 33 | 16 | Introduction, Point 3 | Scope of work, O | What does system monitoring and business monitoring mean here?                                 | The system monitoring means monitoring of all system related parameters/functionalities and business monitoring means monitoring all video KYC related parameters/functionalities.   |



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| 34 | 17 | Introduction, Point 3                   | Scope of work, V  | Please elaborate on this point?  | An executive dashboard for agents and admin users is to be provided to monitor ongoing video calls, queue status, wait times, agent performance and overall system health etc. |
| 35 | 18 | Introduction, Point 3                   | Scope of work, Z  | AD/SSO login integration is available. Is 2 factor authentication a requirement along with AD/SSO login?   | The understanding is correct.  |
| 36 | 8  | GENERAL BID DETAILS & BRIEF DESCRIPTION | Last date and time for Online and Hardcopy bid submission (both Technical & Commercial) (Hash submission) | Requesting Bank to extend the bid by 10 working days   | The last date and time for online & hardcopy bid submission will not be extended.  |
| 37 |    | Generic                                 | Generic   | We will provide Digital Signature on the Online submission, requesting bank to allow Hardcopy submission with Digital signature and company seal as Authorised signatory is currently travelling out of India for work, hence wont be able to sign the documents physically. | The bidder can sign the documents with valid and legitimate Digital Signatures.  |
| 38 | 12 | Eligibility Criteria                    | h   | Our V- KYC solution is owned by the company we have acquired and its a 100 % wholly owned subsidiary now . We will   | The bidder or its wholly owned subsidiary are eligible and can participate in the RFP process.   |



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|    |    |                       |                  | also provide requisite proof .  |  |
| 39 | 15 | Introduction, Point 3 | Scope of work, A | Will the bank app would be Web or mobile based?   | The video-KYC solution shall have the capability to integrate with both web and mobile based Bank applications.  |
| 40 |    | Introduction, Point 3 | Scope of work, B | Would this be part of same journey in section A?  | The clause 3 Scope of Work point B is w.r.t Single Login for agents wherein the Agent/Auditor shall through single login perform video conversation with customers irrespective of journeys (Journeys will be identified through unique identifier/ journey name). These journeys shall be integrated with video KYC solution , as per point A of Scope of Work, in plug & play. |
| 41 |    | Introduction, Point 3 | Scope of work, F | What is considered suspicious manner in 'opening of accounts in locations with very near proximity in a suspicious manner'? | Suspicious manner means which is questionable, doubtful, dubious and suspicious.   |
| 42 |    | Introduction, Point 3 | Scope of work, H | This data will be stored in the Bank DB?  | The data will be stored in encrypted / masked ( especially PII data) at Vendor's cloud during transit and in rest.   |



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| 43 |    | Introduction, Point 3    | Scope of work, Q  | The Video recordings will be stored in Bank DB?   | The video recording will be stored encrypted / masked at Vendor's cloud. The video recordings later on will be moved to Bank's DMS having capability of retrieval. Clause Q remains intact. |
| 44 |    | Introduction, Point 3    | Scope of work, R  | Do Bank required to create a separate dashboard to view these video files?  | The understanding is correct to retrieve & download the desired Video recordings and data.  |
| 45 |    | Introduction, Point 3    | Scope of work   | Would this VKYC application be hosted on Cloud or on-premise?   | The video-KYC solution will hosted on cloud.  |
| 46 | 32 | Eligibility Criteria (g) | The Bidder/OEM should have implemented the proposed V-KYC solution in at least one (1) Scheduled Commercial Bank in India during the last three years (We have implemented the solution outside India)  | We have experience in implementing the proposed V-KYC solution in Middle East region. So as of now, could this clause be relaxed? | The clause remains unchanged.   |
| 47 | 32 | Eligibility Criteria (h) | Bidder should provide client references and contact details (email/ landline / mobile) of at least 2 customers for whom the Bidder has executed similar projects in India (with PO date and go live date of the Project), for different journeys. | We have experience in implementing the proposed V-KYC solution in Middle East region. So as of now, could this clause be relaxed? | The clause remains unchanged.   |



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| 48 | 33  | Eligibility Criteria (I)   | The bidder/OEM should have experience of implementation of the VKYC solution in public/private cloud architecture in BFSI in India. ^SCB/ NBFC/ any other Organization having more than 500 branches across India.                                | We have experience in implementing the proposed V-KYC solution in Middle East region. So as of now, could this clause be relaxed?        | The clause remains unchanged.  |
| 49 | 125 | Implementation Experience  | Schedule Public /Private sector Bank/ Schedule foreign banks: 3 Marks NBFCs /Small finance Bank/Insurance company/Any listed company in India :2 Marks<br>Note: Bank will accept maximum of three implementation under each category for scoring. | We have experience in implementing the proposed V-KYC solution in Middle East region. So as of now, could this clause be relaxed?        | The clause remains unchanged.  |
| 50 | 126 | The solution should completing 30,000+ successful video KYC transaction per months |   | The solution provided by SimpleCRM completes a good number of successful video KYC transaction per months. Could this clause be relaxed? | The clause remains unchanged.  |
| 51 | 86  | 13) Functional & Technical Requirements For V-KYC                                  | The customer consent should be recorded in an auditable and alteration proof manner.  | We require more clarity/explanation or use case based on this requirement.   | The proposed solution shall have the capability to record the customer consent, which shall be auditable and alteration proof manner. This shall be required for various security & compliance related issues. |



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| 52 | 86 | 17) Functional & Technical Requirements For V-KYC | Queuing mechanism and the approximate wait time, etc. to be made available to the customers. Efficient management of customer queues to ensure timely assistance and reduce wait times. This may include features such as virtual queue management, estimated wait time display, and prioritization based on urgency or type of service. | For queuing mechanism and efficient management, we require more clarity/explanation or use case based on this requirement. | The proposed solution shall have the capability of Queue Management as per the clause and prioritisation (for cases such as Campaigns etc.) shall be shared during implementation as per Bank's requirement. |
| 53 | 92 | 66) Functional & Technical Requirements For V-KYC | To share what compartmentalization techniques are employed to isolate Bank data from other customer's data (wherever Applicable in Cloud/Hybrid)   | We need more clarity about compartmentalization techniques and its explanation.  | The bidder to provide single tenant hosting solution to be hosted on bidders cloud.  |
| 54 | 92 | 67) Functional & Technical Requirements For V-KYC | To comply with data retention and Destruction schedules/ Policy provided by Bank, bidder to certify on Bank's request destroying all data at all locations including slack in data structures and on the media. The Bank will have right to audit this practice  | We require more understanding about Destruction schedules/Policy provided by bank.   | The proposed solution should comply with data retention and Destruction schedules/Policy which will be provided by Bank during implementation.   |
| 55 | 92 | 70) Functional & Technical Requirements For V-KYC | To provide Forensic Investigation Support as and when required by the Bank.  | More understanding about providing Forensic Investigation Support is expected.   | The bidder shall provide Forensic investigation support in cases involving suspected fraud, financial misconduct, or other relevant incidents necessitating thorough   |



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|    |     |   |  |  | investigation internal as well as external.   |
| 56 | 89  | 35) Functional & Technical Requirements For V-KYC | System should have the capability of Image editing features such as Cropping of image captured, photo from video, Zoom in Zoom out option, watermarking of videos etc.   | We require more clarity/explanation or use case based on this requirement.                         | The proposed solution shall have the capability of image editing features such as Cropping of image captured, photo from video, Zoom in Zoom out option, watermarking of videos etc which will be required for capturing quality of images during vkyc process. |
| 57 | 92  | 69) Functional & Technical Requirements For V-KYC | Ensure that Cloud provider personnel controls are in place to provide a logical segregation of duties (wherever Applicable in Cloud/Hybrid).   | We require more clarity/explanation or based on this requirement.                                  | The bidder to provide single tenant hosting solution to be hosted on bidders cloud and ensure that there is logical segregation of duties (for managing activities related to Bank's v-kyc solution) wherever Applicable in Cloud/Hybrid.                       |
| 58 | 126 | Technical Evaluation Criteria - 5                 | Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK to the proposed solution should be made available. Solution should also have provision to do V_CIPcall/process from the branch for Walk-in customers. | Request you to please consider Mobile Web Based Application as well instead of Mobile Application. | The clause remains unchanged.   |



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| 59 | 32 | Eligibility Criteria - I | The bidder company/firm should have positive net worth in any of the last two of the three preceding Financial Years (2020-21, 2021-22, 2022-23)   | Syntizen being a start-up we are at the stage of achieving more projects to reach our break even. Hence we are not able to meet this point. Request you to consider waving off for Start-Ups.         | The clause remains unchanged. |
| 60 | 32 | Eligibility Criteria - G | The Bidder/OEM should have implemented the proposed V-KYC solution in at least one (1) Scheduled Commercial Bank in India during the last three years  | Request you to please consider the implementations across the BFSI sector instead of confining to only Scheduled Commercial Banks.  | The clause remains unchanged. |
| 61 | 33 | Eligibility Criteria - L | The bidder/OEM should have experience of implementation of the VKYC solution in public/private cloud architecture in BFSI in India. ^SCB/ NBFC/ any other Organization having more than 500 branches across India. | Request you not to consider the number of branches as the scalability of the solution is not dependent on the number of branches. Please consider the number of transactions the solution can handle. | The clause remains unchanged. |



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| 62 | 15 | Identity Verification - 1C | The KYC documents submitted at the time of journey (Live appearance) will be passed to VKYC solution, which in turn should be available to bank officials agents/Auditors both for its verification.      | We authenticate the Aadhaar and perform a PAN OCR by asking customer to click a picture on real time basis or upload from gallery before getting on a call. During the call we compare the applicant data with the data that have been retrieved from respective govt repositories. On video call we just ask the customer to display his/her PAN. 1. Do we need to ask customer on call to upload the documents while the video interaction is going on? 2. Do we need to perform the OCR of the uploaded documents while the Video interaction is going on ? 3. request you to provide the list of KYC documents. | The bidder should ensure that in the proposed solution the KYC documents which are submitted at the time of journey (Live appearance) will be passed to VKYC solution, which in turn should be available to bank officials agents/Auditors both for its verification.<br><br>Further, the understanding is correct for point 1 & 2.<br><br>and for point 3 the list of KYC documents shall be as per the RBI guidelines and as desired by Bank. |
| 63 | 15 | Random Questions - 1 D     | Application should also have the functionality to add random questions if required for a particular journey through admin portal /API and same will be verified by agents for that specific journey only. | 1. Will the Bank give us Journey wise specific questions which are to be randomised ? 2. Without the service provider's intervention, does the  | The understanding is correct.   |



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|    |    |                                      |   | Bank want to add from the Admin portal ??   |   |
| 64 | 15 | Face Match - 1E                      | Application should also have the facility to parametrize the face match score in order to suggest agents to accept or reject  | Does the Bank want some system generated suggestions given to the Agent based on some pre-defined thresholds and rules based on which Agent can take some decision?   | The understanding is correct.   |
| 65 | 15 | Geolocation tagging & Spoofing - 1 F | Cross checking the device location as per the device's IP addresses with the geo-location details fetched during the V-CIP process to identify possible spoofing of geo-location.                   | Does the bank want a matching to be done between the Device IP Address and Geo-location ?   | The understanding is correct.   |
| 66 | 16 | OCR - 1 G                            | Application should be able to capture the data through OCR of the document which are captured during the video call with customer and cross matched with the document submitted during the journey. | 1. Please list out all documents that need to be collected during the journey on which OCR should be done 2. Is OCR of the documents needed to be done during the video call or before joining the video call | The documents required will be as per the regulatory and Bank's requirements, details of which shall be shared during implementation. |



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| 67 | 16 | Integration with 3rd Party System & CBS - 1 J | Application should have CKYCR Integration.   | 1. What is the functionality of integrating with CKYC - is it only for search or download or even for Upload/Update it back to CERSAI ? 2. Where should this integration be done during which part of journey - upload/update before getting on Video Call or Update after finishing the Video Call? | The CKYCR integrations is required for searching, fetching or downloading (based on OVDs). The detailed flow will be shared during implementation.                           |
| 68 | 16 | Queue management - 1 L                        | This may include features such as virtual queue management, estimated wait time display, and prioritization based on urgency or type of service.         | Will the Bank give a prioritisation hierarchy on which is urgent or on what basis a call can be considered as urgent ? Else the Agent shall decide on the prioritisation based on applying filter on the type of loans and accordingly prioritise the calls  | The Bidder's solution should have features to prioritize the video calls as per the need of Bank. The prioritization hierarchy will be shared at the time of implementation. |
| 69 | 16 | DashBoard - 1 N                               | An executive dashboard for agents and admin users to monitor ongoing video calls, queue status, wait times, agent performance and overall system health. | Here does system health means a score based on total number of Accepted and Rejected and Discrepancy calls or the uptime and downtime of APIs ?  | System Health mean the complete information on the system and its related parameters viz. Utilization, Uptime, Downtime, Usage etc.  |



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| 70 | 17 | Recording of Calls<br>- 1 Q | The video calls should be recorded securely for audit and compressed while storing in order to save storage.                                   | RBI clearly states about the quality of the recording and the documents. Do you still want us to compress?   | Compression is only required to save the storage whereas due to that quality of video should not be compromised.  |
| 71 | 18 | User Management<br>- 1 Z    | System should integrate with AD system for user authentication. 2 Factor authentication is also required for bank user login (OTP)             | 1. Should we integrate to Bank's Active Directory to create Agents and Auditors and Admins ? 2. Is it only OTP or Captcha also to be included in this 2 Factor Authentication ? 3. OTP to be sent to the User's Mobile as SMS or mail id ? 4. If it is through e-mail Bank should give us the SMTP access with Username and Password 5. If it is through Mobile, Bank should extend the SMA API. | For point 1,2 & 3 the understanding is correct.<br><br>For point 4 & 5 the details will be shared at the time of implementation.  |
| 72 | 23 | 41                          | The bidder has to provide costing for one onsite developer who will be responsible for customization, parameterization and designing workflows | The Onsite developer should be provided for what time period ? Is it throughout the contract of the project?   | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversent with the solution and shall provide the support as per the requirement of the RFP. |



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| 73 | 86 | Functional and Technical requirements - 11 | Provision to capture signature of the customer through the proposed solution.  | Does capturing signature means the customer has to do signature on a white paper and click a picture and upload the same during the video call? 2. Or the customer has to sign on a white paper and show to the camera while on the call and agent captures the image? 3. Or does the Bank mean an e-signature module to be embedded during the flow ?   | For point 2, the understanding is correct.<br><br>For point 1 & 3 are not applicable.  |
| 74 | 88 | Functional and Technical requirements - 30 | Solution should be able to trigger OTP to the customer during video session and customer can authenticate by reading, entering in text box during the session. | 1. Does the Bank want to display OTP on the mobile screen of the customer where customer has to read out the displayed OTP number on his/her screen during the video call with the Agent which verifies the Active Liveness of the customer? 2. Or does the Bank want to send OTP to the mobile number of the customer during the call and the customer has to either read it out or enter it in the text box? | The solution shall have the capability to send OTP to the customer's mobile number during the call which shall be entered in the application by the customer for authentication. |



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| 75 | 88  | Functional and Technical requirements - 31 | System should be capable of verifying the documents with respect to forgery and veracity.  | Request the Bank to list out what all documents have to be verified with respect to forgery and veracity.   | The documents which shall be required as per RBI/regulatory VCIP guidelines & bank's requirement. |
| 76 | 126 | Technical Evaluation Criteria - 5          | Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK to the proposed solution should be made available. Solution should also have provision to do V_CIPcall/process from the branch for Walk-in customers. | Request you to please consider Mobile Web Based Application as well instead of Mobile Application.  | The clause remains unchanged.   |
| 77 | 33  | Eligibility Criteria - L                   | The bidder/OEM should have experience of implementation of the VKYC solution in public/private cloud architecture in BFSI in India. SCB/ NBFC/ any other Organization having more than 500 branches across India.  | Request you not to consider the number of branches as the scalability of the solution is not dependent on the number of branches. Please consider the number of transactions the solution can handle. | The clause remains unchanged.   |



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| 78 | 15 | Identity Verification - 1C | The KYC documents submitted at the time of journey (Live appearance) will be passed to VKYC solution, which in turn should be available to bank officials agents/Auditors both for its verification.      | We authenticate the Aadhaar and do a PAN OCR by asking customer to click a picture on real time basis or upload from gallery before getting on a call. During the call we compare the applicant data with the data that have been retrieved from respective govt repositories. On video call we just ask the customer to display his/her PAN. 1. Do we need to ask customer on call to upload the documents while the video interaction is going on? 2. Do we need to perform the OCR of the uploaded documents while the Video interaction is going on ? 3. request you to provide the list of KYC documents. | The bidder should ensure that in the proposed solution the KYC documents which are submitted at the time of journey (Live appearance) will be passed to VKYC solution, which in turn should be available to bank officials agents/Auditors both for its verification.<br><br>Further, the understanding is correct for point 1 & 2.<br><br>and for point 3 the list of KYC documents shall be as per the RBI guidelines and as desired by Bank. |
| 79 | 15 | Random Questions - 1 D     | Application should also have the functionality to add random questions if required for a particular journey through admin portal /API and same will be verified by agents for that specific journey only. | 1. Will the Bank give us Journey wise specific questions which are to be randomised ? 2. Without the service provider's intervention, does the Bank want to add from the Admin portal ??   | The understanding is correct.   |



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| 80 | 15 | Face Match - 1E                              | Application should also have the facility to parametrize the face match score in order to suggest agents to accept or reject   | Does the Bank want some system generated suggestions given to the Agent based on some pre-defined thresholds and rules based on which Agent can take some decision?   | The understanding is correct.  |
| 81 | 15 | Geolocatipon tagging & Spoofing - 1 F        | Cross checking the device location as per the device's IP addresses with the geo-location details fetched during the V-CIP process to identify possible spoofing of geo-location.                | Does the bank want a matching to be done between the Device IP Address and Geo-location ?   | The understanding is correct.  |
| 82 | 16 | OCR - 1 G                                    | Application should able to capture the data through OCR of the document which are captured during the video call with customer and cross matched with the document submitted during the journey. | 1. Please list out all documents that needs to be collected during the journey on which OCR should be done 2. Does OCR of the documents needs to be done during the video call or before joining the video call               | The documents required will be as per the regulatory and Bank's requirements, details of which shall be shared during implemenation.               |
| 83 | 16 | Integation with 3rd Party System & CBS - 1 J | Application should have KYOCR Integration.   | 1. What is the functionality of integrating with KYOC - is it only for search or download or even for Upload/Update it back to CERSAI ? 2. Where should this integration be done during which part of journey - upload/update | The KYOCR integrations is required for searching, fetching or downloading (based on OVDs). The detailed flow will be shared during implementation. |



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|    |    |                          |  | before getting on Video Call or Update after finishing the Video Call?  |   |
| 84 | 16 | Queue management - 1 L   | This may include features such as virtual queue management, estimated wait time display, and prioritization based on urgency or type of service.         | Will the Bank give a prioritisation hierarchy on which is urgent or on what basis a call can be considered as urgent ? Else the Agent shall decide on the prioritisation based on applying filter on the type of loans and accordingly prioritise the calls | The Bidder's solution should have features to prioritize the video calls as per the need of Bank. The prioritisation hierarchy will be shared at the time of implementation.  |
| 85 | 16 | DashBoard - 1 N          | An executive dashboard for agents and admin users to monitor ongoing video calls, queue status, wait times, agent performance and overall system health. | Here does system health means a score based on total number of Accepted and Rejected and Discrepancy calls or the uptime and downtime of APIs ?   | System Health mean the complete information on the system and its related parameters viz. Utilisation, Uptime, Downtime, Usage etc.   |
| 86 | 17 | Recording of Calls - 1 Q | The video calls should be recorded securely for audit and compressed while storing in order to save storage.   | RBI clearly states about the quality of the recording and the documents. Do you still want us to compress?  | The proposed solution shall have the capability and capacity that the video calls should be recorded securely for audit and compressed while storing in order to save storage while maintaining the quality of recording. |



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| 87 | 18 | user Management<br>- 1 Z | System should integrate with AD system for user authentication. 2 Factor authentication is also required for bank user login (OTP)             | 1. Should we integrate to Bank's Active Directory to create Agents and Auditors and Admins ? 2. Is it only OTP or Captcha also to be included in this 2 Factor Authentication ? 3. OTP to be sent to the User's Mobile as SMS or mail id ? 4. If it is through e-mail Bank should give us the SMTP access with Username and Password 5. If it is through Mobile, Bank should extend the SMA API. | For point 1, 2 & 3, the understanding is correct.<br><br>For point 4 & 5 the details will be shared during implementation.  |
| 88 | 23 | 41                       | The bidder has to provide costing for one onsite developer who will be responsible for customization, parameterization and designing workflows | The Onsite developer should be provided for what time period ? Is it throughout the contract of the project?   | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversent with the solution and shall provide the support as per the requirement of the RFP. |



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| 89 | 86 | Functional and Technical requirements - 11 | Provision to capture signature of the customer through the proposed solution.  | Does capturing signature means the customer has to do signature on a white paper and click a picture and upload the same during the video call? 2. Or the customer has to sign on a white paper and show to the camera while on the call and agent captures the image ? 3. Or does the Bank mean an e-signature module to be embedded during the flow ?   | For point 1,2 & 3 the understanding is correct.<br><br>For point 4 & 5 the details will be shared at the time of implementation.   |
| 90 | 88 | Functional and Technical requirements - 30 | Solution should be able to trigger OTP to the customer during video session and customer can authenticate by reading, entering in text box during the session. | 1. Does the Bank want to display OTP on the mobile screen of the customer where customer has to read out the displayed OTP number on his/her screen during the video call with the Agent which verifies the Active Liveness of the customer ? 2. Or does the Bank want to send OTP to the mobile number of the customer during the call and the customer has to either read it out or enter it in the text box? | The solution shall have the capability to send OTP to the customer's mobile number during the call which shall be entered in the application by the customer for authentication. |



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| 91 | 88 | Functional and Technical requirements - 31 | System should be capable of verifying the documents with respect to forgery and veracity.   | Request the Bank to list out what all documents have to be verified with respect to forgery and veracity.   | The documents which shall be required as per RBI/regulatory VCIP guidelines & bank's requirement.   |
| 92 | 16 | Scope of work, Clause 3 (Point 1-J)        | Integration with 3rd Party system and CBS: Integration with 3rd Party APIs (UIDAI, PAN, etc.) and CBS APIs, DMS. Further, it should also be able to integrate with Bank's other security solutions viz. SIEM, PIM, DAM, APM. Application should have CKYCR Integration. (Point J) | Can we know the number of maximum integrations that may be needed? Costing depends on each integration.   | The bidder shall ensure that the proposed solution provided is enterprise wide and shall have the functionality to be integrated with external and internal systems through APIs as per the clause 3 scope of work point j.   |
| 93 | 18 | Scope of work, Clause 3 (Point 3 of 2)     | Onsite support for the duration of the contract. (Point 3 of 2)   | It is mentioned in the RFP that this is a cloud based solution. In this case why onsite support is required? Is this a dedicated resource requirement or ad-hoc need based for support? | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP. |
| 94 | 18 | Scope of work, Clause 3 (Point 5)          | Implementation of the proposed solution should be completed within 12 weeks of the acceptance of order.   | Can we please rectify this point as- Implementation of the proposed solution should be completed within 12 weeks of the acceptance of   | The clause remains unchanged.   |



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|    |    |                                    |  | order/SLA/BRD/SOW whichever is latest.   |   |
| 95 | 19 | Scope of work, Clause 3 (Point 8)  | The selected vendor should host the solution on cloud in High Availability mode, along with DR and a minimum uptime time of 99.50%. In the event of shifting of Bank premises, the solution will be installed on the new premises without any additional cost to the Bank. | Please clarify if the solution is on cloud then why shifting of the bank premises require shifting of the solution, as the VKYC solution needs to be deployed on cloud.                                | Currently, the solution is to be hosted on cloud, however, in future if required the proposed solution should have the capability to be deployed on-premise.                            |
| 96 | 19 | Scope of work, Clause 3 (Point 12) | The solution should have ability to generate various MIS reports as per regulators / statutory requirements and Bank's Requirement. Vendor to arrange for necessary customizations wherever required during the contract period.   | With respect toncustomisation, the same will be provided as per the requirements. However, the cost of customization will be as per the man days requirement and cost submitted in the RFP commercials | The solution should have ability to generate various MIS reports as per regulators / statutory requirements and Bank's Requirement at no extra cost to Bank during the contract period. |



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| 97 | 23 | Scope of work, Clause 3 (Point 41)   | The bidder has to provide costing for one onsite developer who will be responsible for customization, parameterization and designing workflows. Any replacement of developer should have concurrence of bank. Bidder will not be allowed to change the developer without the bank's approval. However, the change of developer can be requested by the bank. | If the solution is deployed on cloud, what is the need for a dedicated on-site developer                         | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP.   |
| 98 | 23 | Scope of work, Clause 3 (Point 43 a) | The VA shall be conducted at least on a half-yearly basis; PT shall be conducted at least on a yearly basis. In addition, VAPT (Vulnerability Assessment and Penetration Testing) shall be conducted as and when any new IT Infrastructure or solution/product is introduced or when any major change is performed in solution/product or infrastructure.    | Please clarify if company's internal test reports on central tools will be acceptable?                           | Bank will get the Cyclic Information Security Audits conducted which may be through external and internal auditors. The bidder shall ensure the compliance of the audit points raised/observed by these auditors without any cost to Bank.<br><br>The regulatory audits are also included. Additionally, the bidder shall ensure adherence to all the security compliances which are required as per the requirement of the cloud by the bidder or if any of the regulator from time to time. |
| 99 | 78 | Commercial Bid, Annexure 2, Table B  | Annual volume of VKYC calls  | Can we get the current volumes for main bank and approximate volumes for the RRBs on a monthly basis / expected? | The volume of Video-KYC calls are mentioned in Commercial Bid Offer Annexure - 2, this includes Bank and its sponsored RRB's.   |



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| 100 | 24 | Scope of work,<br>Clause 3 (Point 4<br>a)  | All software licenses shall<br>cloud based enterprise wide<br>software licensed to PNB  | Since the solution is<br>deployed on cloud, the<br>vendor is responsible for<br>managing the software.<br>Can the clause be<br>modified to:<br><i>All software licenses shall<br/>cloud based enterprise<br/>wide software licensed to<br/>PNB or Vendor / Vendor<br/>should sublicense /<br/>extend support to PNB<br/>throughout the duration of<br/>the contract.</i> | The clause remains unchanged.  |
| 101 | 16 | Scope of work,<br>Clause 3 (Point 1-<br>K) | Provisioning and infra cost to<br>be done for minimum 200<br>concurrent live RE agents. For<br>first 3 years.   | Is this number correct?<br>For current volumes<br>provided, concurrency of<br>20 live RE agents should<br>also suffice. Kindly<br>request to verify the same   | The clause remains unchanged.  |
| 102 | 20 | 17   | Mandatorily comprehensive<br>training (technical and<br>functional separately) to Bank<br>Staff, at least once in a year<br>during the contract period of 3<br>years. The training shall be<br>provided as and when required<br>by the Bank | When you say "as and<br>when required" kindly<br>define as it doesn't<br>mentioned number of<br>times  | Bidder should provide 2 training<br>sessions (which shall be<br>conducted in Bank's premises) of<br>1-day duration each to batch of 20<br>Bank's Officials per training<br>session. All the cost related to<br>trainer and training<br>content/material shall be borne by<br>the bidder as ask of commercial bid<br>offer. |



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| 103 | 21 | 19 | End-user level training need to be provided primarily on the model of 'Train the Trainers'                | Kindly number of user to be trained and the period | Bidder should provide 2 training sessions (which shall be conducted in Bank's premises) of 1 day duration each to batch of 20 Bank's Officials per training session. All the cost related to trainer and training content/material shall be borne by the bidder as ask of commercial bid offer.   |
| 104 | 18 | 2  | Implementation of the solution & End to End Maintenance of the Solution for the duration of the contract. |  | The proposed RFP is for Selection of Vendor for Supply, Installation, Configuration, Customization, Up-gradation, Maintenance and Support of cloud based enterprise wide Video KYC Solution for Punjab National Bank and its sponsored RRBs. Bidder has to ensure the adherence to the scope of work during the duration of the contract.   |
| 105 | 18 | 2  | Onsite support for the duration of the contract   |  | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP. |



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| 106 | 18 | 3  | The Solution should be capable enough to cater to the needs of PNB and its sponsored RRBs from day one   | all RRB will have dedicated /independent such soltuion and will be treated as a seperated entity | The understanding is correct with implementation standpoint, however, the volume of Video-KYC calls are mentioned in Commercial Bid Offer Annexure - 2, this includes Bank and its sponsored RRB's. |
| 107 | 18 | 5  | Implementation of the proposed solution should be completed within 12 weeks of the acceptance of order   |  | The clause remains unchanged.   |
| 108 | 19 | 8  | The selected vendor should host the solution on cloud in High Availability mode, along with DR and a minimum uptime time of 99.50%. In the event of shifting of Bank premises, the solution will be installed on the new premises without any additional cost to the Bank. |  | Currently, the solution is to be hosted on cloud, however, in future if required the proposed solution should have the capability to be deployed on-premise.  |
| 109 | 19 | 11 | The selected vendor should conduct the periodic DR drill activity as per the bank's policy without any cost to the bank  | Kindly Share Bank's policy in advance for us to calculate the costing                            | The bidder should ensure that periodic DR Drills are conducted of the video-KYC Solution as per Bank's policy without any cost to Bank (the policy shall be shared during implementation).          |
| 110 | 22 | 38 | The Bidder should comply with Bank's IS Security policy in key concern areas relevant to the RFP.  | Kindly share the Policy in Discussion  | The bidder should ensure the compliance of information security policy of Bank as well as regulators for the proposed video-KYC Solution (the policy shall be shared during implementation).        |



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| 111 | 23 | 40 | Test & Training: Exclusive Test & Training environment should be made available outside production area in the respective DC.  | Kindly share more details of the understanding the centers in discussion  | The bidder shall ensure that the test and training environment is separate from production environment.  |
| 112 | 24 | 45 | Video KYC Official onboarding & workflow should be customizable as per Bank's requirement.   |   | The bidder to ensure that the proposed solution shall have the mentioned capability.   |
| 113 | 24 | 4  | Software License : The support for the solution should include the following: o All minor version upgrades during the period of contract at no extra cost to the Bank o Program updates, patches, fixes and critical security alerts as required o Documentation updates | Kindly define minor upgrades, program updates and documents updates. these might cost high in future despite being of minor nature to either party. | The bidder has to ensure that latest and stable version of the product and Minor Version upgrades, program updates and document updates means the upgrades & updates which are required in the application, so that application and the hosting infrastructure is patched & security fixes applied are upto date.<br><br>This has to be done by the vendor at no extra cost to bank during the period of contract. |



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| 114 | 26 | O | <p>Perform regular backup and test the recovery to assure that logical segregation and controls are effective and the Solution is working as it meant to be.</p> <p>p. Bidder to ensure the availability and sharing of backup with bank at a regular interval as required by bank.</p> <p>q. The Bidder shall be responsible for recovery of lost data, restoration and repair of damaged data and the correction of data.</p> <p>r. The Bidder shall be responsible for restoring the system to an operable state where system downtime is attributable to application software</p> | <p>Please define "regular Back up" "regular intervals" as required by bank. Under what circumstances Bidder will be responsible for lost data and damaged data.</p> | <p>The bidder has to ensure that the backup, restoration &amp; other processes are robust to ensure no data loss, else bidder will be responsible for any data loss to the Bank.</p> |
| 115 | 27 | V | <p>Continuous monitoring mechanism shall be put in place to evaluate the operations of the Cloud Services (if desired in future) subscribed and implementation &amp; effectiveness of security controls in the Cloud Computing environment</p>  | <p>Please Explain "if desired in Future"</p>  | <p>The bidder shall ensure that the proposed solution shall have the mentioned capability which may be provided by the bidder as and when required in future.</p>                    |
| 116 | 27 | Y | <p>The VKYC Solution will be extended to Bank sponsored RRB's /Subsidiaries if desired by Bank.</p>   |   | <p>The RFP is for implementation of cloud based solution in PNB &amp; its Sponsored RRB's.</p>   |



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| 117 | 30 |  | Bidder has to deploy competent resources to the satisfaction of bank for the team to provide necessary maintenance and support as per the requirements of the Bank. Bidder has to deploy adequate (need based) resources to ensure that the systems are up and services are not impacted. To ensure that the SLAs are met, the Bidder, if required, will need to deploy additional resources during the contract period including implementation schedule without any additional cost to the Bank. | Kindly define the competent resources | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP. |
| 118 | 30 |  | Bank reserves the right to interview and reject resources deployed by the Bidder if they do not have the necessary skills to be staffed for the respective project.  | Kindly define the necessary skills    | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource shall be well conversent with the solution and should provide the support as per the requirement of the RFP. |



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| 119 | 30 |   | The successful bidder shall not change any member of the project team during the course of the project without written consent from bank.  | This is not practical , please provide more details.   | The bidder shall ensure Bank is informed in writing before changing any member of the project team who is working on Bank's project. |
| 120 | 32 | h | The Bidder/OEM should have implemented the proposed V-KYC solution in at least one (1) Scheduled Commercial Bank in India during the last three years  | Can OEM / Bidder's experience in KYC solution process / Service be taken into considerations | The clause remains unchanged.  |
| 121 | 32 | i | The Bidder/OEM should have implemented the proposed V-KYC solution in at least one (1) Scheduled Commercial Bank in India during the last three years  | Can OEM / Bidder's experience in KYC solution process / Service be taken into considerations | The clause remains unchanged.  |
| 122 | 33 | l | The bidder/OEM should have experience of implementation of the VKYC solution in public/ private cloud architecture in BFSI^ in India. ^SCB/ NBFC/ any other Organization having more than 500 branches across India. | Is this specific for 500 branches.   | The clause remains unchanged.  |



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| 123 | 26 | 5. Infrastructure, Cloud and other Cloud Service Provider (CSP) Requirements | j. All hardware (required for interface, staging, Web Server, development and training server, and related hardware components) and system software components required for the project, must be included in the bill of material of the Bidder. In case, Bidder fails to do so, and the project demands additional components at a later stage, then Bidder will have to provide additional components at no additional cost to the bank. | As per our understanding, Bidder needs to provide Sizing for the hardware required and mention the required hardware in Bill of Material only (without Cost).<br><br>Will Bank procure the required Hardware or the bidder needs to host the solution on cloud infrastructure.<br><br>Please clarify | The Solution is to be hosted on cloud of the Bidder and all the related infrastructure is to be provided by the bidder. |
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| 124 | 19 | Scope of Work         | The vendor shall do proactive monitoring and do capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades. However, there should not be any additional cost to the Bank for any software upgrade or Hardware upgrade/ addressing of VAPT observations during the contract period as the Bank may use existing IT infrastructure or procure separately the required infrastructure based on the sizing proposed by the vendor. The vendor is supposed to provide as part of the technical solution the complete IT infrastructure details like Server, Load Balancer, Operating System, Database, Storage Capacity and other related requirements. | Please clarify on this point:<br>Bank has mentioned that the bidder will provide the sizing of the hardware required and Bank will provide the Hardware.<br><br>And on page no. 27 - Bank has mentioned it is the responsibility of the bidder to provide the hardware.<br><br>Please clarify on the same. | The Solution is to be hosted on cloud of the Bidder and all the related infrastructure is to be provided by the bidder. |
| 125 |    | Hardware Requirements |  | Requesting the Bank to please mention :<br><br>What hardware & Software is the responsibility of the bidder & of the Bank.   | The Solution is to be hosted on cloud of the Bidder and all the related infrastructure is to be provided by the bidder. |



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| 126 | 18 | Scope of Work  | Onsite support for the duration of the contract.   | Requesting Bank to confirm the location of the onsite support (Developer) of the resource required.<br><br>Please elaborate the role & responsibility of the Developer onsite. | The bidder to provide one onsite resource, which shall have 1 year of experience in management of the proposed video-KYC solution and shall be have the relevant qualification graduate or above in computer science or IT for the duration of the contract. The Onsite resource should be well conversant with the solution and shall provide the support as per the requirement of the RFP. |
| 127 | 27 | 5. Infrastructure, Cloud and other Cloud Service Provider (CSP) Requirements | z. Bidder to provide sizing of infrastructure configuration (Hardware, Operating System, Database, other related software etc.) for proposed VKYC solution on Private/Public Cloud separately for both DC & DR site of the Bank.                                       | Please clarify this point<br><br>Bidder needs to host the solution on cloud or on Bank's premise?  | The Solution is to be hosted on cloud of the Bidder and all the related infrastructure is to be provided by the bidder.   |
| 128 | 26 | 5. Infrastructure, Cloud and other Cloud Service Provider (CSP) Requirements | m. Bidder proposed solution should include the requisite OS, DB, Application Server, VKYC Solution, licenses etc. required for successful installation, implementation, commissioning, and maintenance of the proposed VKYC Solution for the entire contract duration. | Please clarify this point<br><br>Is this the bidder's responsibility to provide OS,DB,Application Server<br><br>Please elaborate on the Infrastructure that Bank will provide  | The Solution is to be hosted on cloud of the Bidder and all the related infrastructure is to be provided by the bidder.   |



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| 129 | 23 |    | The VA shall be conducted at least on a half-yearly basis; PT shall be conducted at least on a yearly basis. In addition, VAPT (Vulnerability Assessment and Penetration Testing) shall be conducted as and when any new IT Infrastructure or solution/product is introduced or when any major change is performed in solution/product or infrastructure.  | Please confirm Whether the Bank will borne the cost of Audits & VAPT?  | Bank will get the Cyclic Information Security Audits conducted which may be through external and internal auditors. The bidder shall ensure the compliance of the audit points raised/observed by these auditors without any cost to Bank.<br><br>The regulatory audits are also included. Additionally, the bidder shall ensure adherence to all the security compliances which are required as per the requirement of the cloud by the bidder or if any of the regulator from time to time. |
| 130 |    |    |  | Requesting the Bank to share Bank's Backup policy.   | The Backup policy shall be shared during the implementation process.  |
| 131 | 64 | 25 | LIMITATION OF LIABILITY<br>Successful bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply in the following cases and vendor shall be liable for the entire amount of cost, damages, compensation, penalty etc. suffered by the bank: - a) IP Infringement of third party; b) Bodily injury (including Death) and damage to real property and tangible property caused by successful bidder/s' and its employees' | Requesting to consider the below clause:<br><br>Limitation of Liability<br><br>The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or | The clause remains unchanged.   |



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|  |  |  | gross negligence/willful misconduct. c) Liability of Successful bidder (including third party claims) in case of damage to real property and tangible property caused by the Successful bidders' gross negligence; d) Liability of the Successful bidder in case of gross negligence or willful misconduct attributable to the Successful bidder while providing services under this Agreement; e) Liability of the Successful bidder in case of fraudulent acts or willful misrepresentation attributable to the Successful bidder regarding the services provided under this Agreement; f) Breach of the confidentiality; g) Employment liabilities for successful bidder's staff relating to the period of their employment within contractual period while working with Bank; h) Any other liability that cannot be capped or excluded as a matter of applicable law and imposed by statutory authorities'/government bodies/court/tribunals etc. i) Any other breach caused due to the non-performance of the | financial nature, which may be deemed as consequential incident of the claim. |  |
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|     |  |  | obligations of the Successful bidder under the Agreement. j) This limit shall not apply to third party claim For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the successful bidder that gave rise to claim, under this document.                       |  |                                      |
| 132 |  |  | Video-KYC Solution must comply all the functional and technical requirements as per latest RBI circular/guidelines and advisories as and when released by the regulator and any amendments thereof in future as per the applicable timelines.   | Please specify if only VCIP capability is required or account opening is also included in scope. | Only Video KYC solution is required. |
| 133 |  |  | Application should support single login for agent/auditor in order to perform and review the VKYC irrespective of business journeys (eg. Personal Loan, Education Loan, Vehicle Loan, PPF, Savings, etc). A unique identifier / journey name will be used to identify the journey. 2 factor authentication is also required for bank user login (OTP) | Does bank provide API's to integrate with banks Active Directory                                 | The understanding is correct.        |



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| 134 |  |  | Application should allow customers to verify their identity through video interaction as per RBI Guidelines. This may involve capturing images of government-issued identification documents such as Aadhaar card, PAN Card, etc., extraction of Data through OCR and comparing the same with the | We will advise that customers should only display PAN card during video interaction. Please confirm. | The clause remains unchanged. |
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| 135 |  |  | The application should Capture Photograph of the customer and able to calculate the face match score with the latest photo taken by the agent with the images passed to VKYC solution to ensure a high degree of Facial match percentage with low false positive and high accuracy similar to Digi yatra (using AI based facial recognition system) in order to verify the customer's identity during the video call. Application should also have the facility to define threshold of the face match score in order to suggest agents to accept or reject. The solution should also perform face match with multiple images passed to VKYC solution. Viz CKYCR image, Aadhaar image etc. | Does bank provided API's to extract customer CKYC details.                      | The understanding is correct. However, the bidder shall also have the mentioned capability. |
| 136 |  |  | Live Geo-tagging, VPN detection & IP capture while performing V-CIP. Application should be able to alert and halt the V-CIP process if the location is not in India. Solution should able to detect spoofing and cross verify the   | Please confirm if bank will provide required API subscriptions for verification | This shall be the responsibility of the successful bidder at no extra cost to Bank.         |



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| 137 |  |  | Application should be capable of integrating with bank's internal systems/platform such as SSO, Active directory (AD), CBS, Document Management Software (DMS), CKYCR application, email gateway, SMS gateway etc. for data fetching, reverse updating, processing etc.<br>Further, also able to integrate with Bank's other security solutions Viz SIEM, PIM, DAM, APM. | Please provide the system details and mode of integration.<br>Does bank provides APIs to integrate with mentioned systems. | Bank will provide the API's for integration purpose.  |
| 138 |  |  | The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his/her preferred language.  | How many languages are required to be supported  | Currently, the solution shall support English & Hindi, however, if required in future the solution should have the capability & support Regional Languages also.                                    |
| 139 |  |  | Solution should have capability to complete VKYC process even on low bandwidth on customer end.  | Minimum 2MBPS bandwidth is required for completing video call. Please confirm.   | The bidder shall ensure that the proposed solution shall have the capability to perform video KYC as per the minimum bandwidth available in rural, semi-urban, urban and metro areas i.e. 512 Kbps. |
| 140 |  |  | Post completion of video call, as per the bank decided timelines data taken in the server/DB should be stored in Bank premises. No data/   | Bank has proposed cloud platform for hosting. Is bank looking for scheduler kind of data pushing to Bank DC from           | Yes, data will be pulled/pushed to Bank premises as per the decided timelines by the Bank. The Bank will provide the APIs for DMS integration and frequency of data                                 |



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|     |  |  | footprint/trace should be stored on Cloud server beyond the timelines prescribed by Bank and provide admin portal to verify the same. The solution should be integrated with Bank's DMS (document Management system) or any other interface to push / pull data to Bank's own Infrastructure through API integration. | cloud.<br>Which DMS is used by bank. Will bank provide DMS API's.<br>What will be the data syncing frequency.    | syncing . The clause remains intact.  |
| 141 |  |  | Solution should be able to trigger OTP to the customer during video session and customer can authenticate by reading, entering in text box during the session.  | Reading out OTP in the call will violate RBI OTP related policies. Customer can enter OTP on UI. Please confirm. | The solution shall have the mentioned capability to check the authenticity of the customer, the further details will shared during implementation. The solution shall have the capability for the customer to enter the OTP of its own.   |
| 142 |  |  | System should be capable of verifying the documents with respect to forgery and veracity.   | Will bank provide the required subscription to verify documents with issuing authorities.                        | The understanding is correct.   |
| 143 |  |  | Solution should be able to configurable different workflows for different requirements (KYC, Personal Discussion etc.)  | How many workflows need to be built. Please specify.   | The video KYC work flow shall be as per the RBI guidelines, however, Bidder shall also have to implement the flows as and when desired by the Bank without any extra cost to meet the regulatory & Bank's guidelines. Detailed workflow should be shared during implementation. |



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| 144 |  |  | eDocument verification including Aadhaar, PAN card, Passport, Voter ID, Driving License, NREGA card and any other OVD through integrations with the corresponding systems as per regulatory/statutory guidelines.       | Will bank provide the required API subscriptions to verify documents with issuing authorities.                                       | The understanding is correct.  |
| 145 |  |  | Provision to integrate with Digi Locker to access customer KYC Documents  | Will bank provide the required API subscription to integrate with Digilocker.  | The understanding is correct. However, the bidder shall also have the mentioned capability.              |
| 146 |  |  | All the recordings should also be tagged with reference number and the date and timestamp of the recordings. The video recordings should contain live GPS co-ordinates and date-time stamp as per the RBI guidelines.   | As bank DMS to be used for storing Video recordings, please confirm if Bank DMS supports metadata storage to store mentioned details | The video recordings should contain live GPS co-ordinates and date-time stamp as per the RBI guidelines. |
| 147 |  |  | Analyzing the location details captured during the V-CIP process to identify large number of opening of accounts in locations with very near proximity In a SUSPICIOUS manner and give a warning to the V-CIP Official. | API subscriptions will be required for this feature. Will bank provide the API subscription's or vendor has to take.                 | This shall be the responsibility of the successful bidder at no extra cost to Bank.                      |



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| 148 | 125 | Technical Evaluation Criteria | Schedule Public /Private sector Bank/ Schedule foreign banks: 3 Marks NBFCs /Small finance Bank/Insurance company/Any listed company in India :2 Marks Note: Bank will accept maximum of three implementation under each category for scoring.  | Requesting the Bank to consider:<br>*Schedule Public /Private sector Bank/ Schedule foreign banks: 5 Marks for each implementation<br>*NBFCs /Small finance Bank/Insurance company/Any listed company in India :2 Marks for each implementation<br>Note: Bank will accept maximum of three implementation for scoring. | The clause remains unchanged.   |
| 149 | 24  | SOW- Point 46                 | Considering the enormity of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work explicitly or exclusively would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to the Bank. The Bidder needs to consider and envisage all services that would be required in the Scope and ensure the same is delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of services on the pretext that the same | Requesting the Bank to kindly elaborate on the additional Scope of work.   | The Bidder's solution should comply all the features and functionalities of VCIP guidelines stipulated by RBI and other regulators within the contract period at no extra cost to Bank. |



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|     |    |   | was not explicitly mentioned in the RFP.  |  |  |
| 150 | 31 | Sl. No. b. Eligibility /criteria                      | The bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.   | Could you please specify what does Class-I and class-II implies.                           | The bidder shall ensure the compliance of the GOI order/guidelines in this regards as mentioned in the clause 17.17. |
| 151 | 16 | G. Scope of Work                                      | OCR: Application should able to capture the data through OCR of the document which are captured during the video call with customer and cross matched with the document submitted during the journey. | Whose responsibility it would be? Will the bank provide it or the bidder has to procure it | This shall be the responsibility of the successful bidder at no extra cost to Bank.                                  |
| 152 | 33 | Correction of Sl. No under table Eligibility Criteria | NA  | NA   | The Sl. No. (j, k & l ) on page no 33 to read as m ,n & o respectively.  |



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