

REPLY OF PREBID QUEIRES OF RFP FOR RECONCILIATION SYSTEM UNDER TOTAL OUTSOURCED MODEL (TOM)  
(RFP REF NO: HO/OPERATIONS-ADC/RFP/RECON/2023-24/06 DATED 17.01.2024)

| Sr. No | Page No. | Clause No.                              | Clause  | Query   | Published Amendment |
|--------|----------|---|---|---|---------------------|
| 1      | 59       | ANNEXURE - III Eligibility Criteria: 10 | <p>The Bidder / OEM should not be classified as a loan defaulter / insolvent / bankrupt by any Bank. The bidder should not have its affairs administered by a court or a judicial officer, not have its business activities suspended and must not be the subject of legal proceedings for any of the foregoing reasons.</p> <p><b>Documents to be Submitted:</b> Certificate for non-defaulter of loan from Statutory Auditor to be submitted.</p>   | Request the Bank to accept certificate for non-defaulter of loan from Bidder's Bank or Chief Financial Officer or Statutory Auditor or Company Secretary or Chartered Accountant. | As Per RFP          |
| 2      | 60       | ANNEXURE - III Eligibility Criteria: 16 | <p>The bidder should not have their Directors convicted of any criminal offence related to their professional conduct or making false statements or misrepresentations as to their qualifications to enter into a Procurement Contract within a period of two years preceding the last date of bid submission of RFP. If a bidder chooses not to disclose any such issue, and the same comes to Bank's notice at a later date, the Bank will be free to revoke any contract entered with the vendor and invoke Bank Guarantee at its discretion.</p> <p><b>Documents to be Submitted:</b> Statutory auditor to provide certificate. Bidder need to also provide certificate on companies' letter head in prescribed format. (Annexure XXXVIII).</p> | Request the Bank to accept certificate signed from Chief Financial Officer or Company Secretary instead of certificate from Statutory Auditor.                                    | As Per RFP          |
| 3      | 61       | ANNEXURE - III Eligibility Criteria: 20 | <p>Bidder must have requisite Make in India Compliance.</p> <p><b>Documents to be Submitted:</b> Certificate from cost auditor to be submitted in prescribed format.</p>  | Request the Bank to accept certificate signed from Chief Financial Officer or Company Secretary or Chartered Accountant.  | As Per RFP          |

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| 4 | 61 | ANNEXURE - III<br>Eligibility Criteria:<br>21 | Bidder should not be involved any litigation that impacts the solvency of the bidder. | Request the Bank to accept certificate signed from Chief Financial Officer or Company Secretary. | As Per RFP |
|   |    |   | <b>Documents to be Submitted:</b> Statutory auditor to provide certificate.           |  |            |

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| 5 |    | ANNEXURE - III<br>Eligibility Criteria:<br>23 | <p>Bidder should be OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc or an authorized seller of OEM. In case bidder is neither OEM or authorized seller of OEM for infrastructure to be used in the solution, then bidder should procure required infrastructure from OEM or through its authorized seller of OEM. Also if bidder is procuring infrastructure from authorized seller, then in case the authorized representative (bidder) is not able to perform obligations as per contract during contract period, OEM shall perform the said obligations in such cases.</p> <p>Documents to be Submitted: If Bidder is not OEM then OEM Self-Certificate declaration should be on OEM's letter head is required.</p> <p>The mandate/authority of the official signing the letter of OEM of offered solution in favour of Bidder company should be clearly specified.</p> | As this RFP is only for reconciliation solution and the bank is not purchasing the hardware or software licenses viz database, etc required to run this reconciliation solution. Hence this clause will only be applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc. | As Per RFP |
| 6 | 62 | NOTE: 9                                       | Bidder is also required to substantiate whether the person signing the document from his Company is authorized to do so on behalf of his/OEM's company respectively. Inability of the bidder to prove the genuineness/authenticity of document from his Company and from OEM Company may make the bid liable for rejection.  | <p>Trust this clause is only applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating</p> <p>system/Database/Storage etc.</p>   | As Per RFP |

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| 7  | 65 | ANNEXURE–VI  | Performance Certificate   | Request the Bank to accept the certificate as per the format issued by our client Banks.   | As Per RFP |
| 8  | 67 | ANNEXURE-VIII<br>Undertaking for<br>Non- Blacklisted                                     | To be provided on letter head of the Bidder's/OEM<br>Company  | Trust this clause is only applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc.   | As Per RFP |
| 9  | 69 | ANNEXURE-Xa<br>Manufacturers<br>(OEM/Service<br>Provider)<br>Authorization<br>Form (MAF) | (To be provided on the Letter Head of the OEM duly signed & stamped by their Authorized Signatory, in case Bidder is not OEM of the solution) | As this RFP is only for reconciliation solution and the bank is not purchasing the hardware or software licenses viz database, etc required to run this reconciliation solution. Hence this clause will only be applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc. | As per RFP |
| 10 | 69 | ANNEXURE-Xa  | Manufacturers (OEM/Service Provider) Authorization Form (MAF)   | Request the Bank to accept MAF as per the format of OEM.   | As Per RFP |

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| 11 | 71  | ANNEXURE-Xb     | Undertaking for Being the OEM                     | In case the bidder is the OEM of the solution being offered, then only ANNEXURE-Xb is applicable and ANNEXURE-Xa is not applicable. Trust our understanding is correct.  | Clarification: Annexure Xb is undertaking for Solution for bidder itself is OEM. |
| 12 | 128 | ANNEXURE-XVII   | BOM of Offered Solution/Product/Hardware/Services | As this RFP is only for reconciliation solution and the bank is not purchasing the hardware or software licenses viz database, etc required to run this reconciliation solution. Hence this clause will only be applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc. | As Per RFP   |
| 13 | 130 | ANNEXURE-XIX    | Escalation Matrix (Both OEM & Bidder)             | As this RFP is only for reconciliation solution and the bank is not purchasing the hardware or software licenses viz database, etc required to run this reconciliation solution. Hence this clause will only be applicable to the Bidder/OEM of the solution and not to the OEM of infrastructure used in the solution viz hardware/operating system/Database/Storage etc. | As per RFP   |
| 14 | 157 | ANNEXURE-XXXIII | Undertaking for Sufficient Technical Staff        | Request the Bank to accept this annexure later only from the successful Bidder only.   | As per RFP   |

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| 15 |    |                          | General query  | Request the Bank to extend the bid submission date by 15 days from the date of publishing the pre bid clarifications.  | Kindly refer Corrigendum. |
| 16 | 58 | 5                        | Bidder's/OEM's solution should have handled reconciliation work for average of daily minimum 50 Lakh transactions including at least 5 Lakh ATM financial transactions ( Issuer, ONUS, Acquirer) in one scheduled commercial bank having minimum 2500 ATMs/BNAs.   | Request for the relaxation to this clause to consider the internal benchmark report. We have tested 2 Cr txn in a day and can share internal benchmark report with the bank.   | As Per RFP                |
| 17 | 57 | 4                        | Bidder should have at least 3 years of experience in handling Reconciliation activities in at least one Scheduled Commercial Bank in India at the time of submission of bids. Exact period of experience (Bank wise details) should be provided. The bidder should have successfully implemented at least 3 modules ATM, UPI and IMPS which should be running successfully at least for the last two years as on date of submission of the bid | Request for the relaxation to consider any bank  | As Per RFP                |
| 18 | 58 | Eligibility Criteria (5) | Bidder's/OEM's solution should have handled reconciliation work for average of daily minimum 50 lakhs transactions including 5 lakhs ATM Financial Transactions in one schedule bank of more than 2500 ATMs  | We request to slightly ammend the clause for MSME vendor as... 1. Bidder's/ OEM's solution ( Recon System) should be handling average 50 lac transactions per day at the time of submission of bid. 2. Bidder's/OEM's solution should be handling minimum 5 lac ATM financial transactions in one bank in India or International with more than 2500 ATMs/BNAs or any White label Player in India with 2500 ATMs | As Per RFP                |

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| 19 | 50  | Clause 16                               | On Site Technical Support ( OTS) | We request to allow providing Manpower as per the schedule of implementation. I,e adequet manpower at the time of preparation Scope Document . Implementation of first phase of ATM, IMPS, UPI within 90 days etc. Also we request bank to be flexible for the nos of resoures defined as this is per transaction cost and if our system is effienct to do the same work with RPA ( Roboti Automation Process) that should be allowed in the project. Requesting to consider the manpower requirement as flexible as per the need | As Per RFP   |
| 20 | 74  | Annexure XIII<br>Detailed Scope of Work | Detailed Scope of Work.....      | We request to confirm if the Network Security, IP configuration etc at Bank's Switch, CBS Server end etc will be handled by the Bank's Network team   | Clarification: Yes, Network Security, IP configuration etc shall be handled by the Bank. |
| 21 | 150 | Penalties a)                            | Penalties..                      | We request to consider penalty will be only applicable if there is delay only from vendor's side. Also request to consider the penalty @0.1% of the contact value per month delay with maximum cap of 5% of the contact value. If there is any dependency from bank side then there should not be any penalty on the vendor.  | Kindly refer Corrigendum.  |

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| 22 | 15<br>1 | Penalties beyond<br>5 days | Penalties beyond 5 days | We request to consider no penalty on the vendor if there is dependency in providing the EJ logs, Transaction images, CBS and switch transaction log etc from bank side or dependency with other service provider. | Clarification: If there is dependency on Bank side/any other vendor, Penalty will not be levied on Successful Bidder if there is delay in providing EJ logs, transaction images, cbs and switch transaction log/files etc. However, bidder have to provide evidence for the same. |
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|----|----|------------------------------------|--|---|------------|
| 23 | 58 | Annexure III - Eligibilty Criteria | <p>Bidder should have at least 3 years of experience in handling Reconciliation activities in at least one scheduled commercial bank in India at the time of submission of bids. Exact period of experience (Bankwise details) should be provided. The bidder should have successfully implemented at least 3 modules ATM, UPI and IMPS which should be running successfully at least for the last two years as on date of submission of the bid</p> | <p>1. We request Bank to modify the condition as "Bidder/ OEM" which will allow Bidders who have a combination of strong operational capabilities to deliver the reconciliation activities and strong OEM partner with required solution capabilities with past experience in managing large reconiliation projects can also participate. It will also be in line with Eligility critirea Point no 22 where Bank has already allowed Bidder who is authorized seller of OEM to participate.</p> <p>2. We request Bank to relax number of successfully implemented modules in last two years to atleast 2 modules out of ATM, UPI and IMPS.</p> <p>This will enable Bank to ensure greater participation by bidders and give more options to the Bank.</p> | As Per RFP |
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| 24 | 46 | 7. Performance Bank Guarantee          | <p>1. The successful bidder(s) shall has(ve) to submit Performance Bank Guarantee to Head Office amounting to 5% of the contract value within 30 days of issuance of empanelment letter/Letter of Intent &amp; initially must be valid for a period of 15 months (1-year validity with 3-month claim period).</p> | <p>1. We wish to draw your attention to the Office Memorandum No.F.1/1/2022-PPD dated 02.02.2022 by which amendments to General Financial Rules (GFR), 2017 regarding Bid Security' and 'Performance Security' were the Department of Expenditure, Procurement Policy Division, Ministry of Finance has mandated to include Insurance Surety Bonds as Security Instrument. It clearly outlined that the Performance Security may be furnished in form of Insurance Surety Bonds.</p> <p>For both EMD and Performance Security, we request Bank to also include Insurance Security Bond as an option apart from Bank Guarantee.</p> <p>We also advise Bank to refer to Office Memorandum Ref No. No. F. 1 1612023-PPD dated 23.05.2023 by Department of Expenditure, Procurement Policy Division, Ministry of Finance on Proportionality in Performance Security for multiyear service contracts and include its reference in the RFP.</p> <p>We would also like to highlight that the Bank has already considered the Insurance Surety Bond for EMD and Performance Security in a recent RFP.</p> | Kindly refer Corrigendum.   |
| 25 | 76 | Annexure VIII - Detailed Scope of Work | <p>19. Successful bidder will have to implement the project covering entire scope of the RFP, including all technical and functional specifications as specified in the RFP (at least 5 modules ATM including Cash in ATM reconciliation, e-COM, POS, UPI, IMPS) should</p>                                       | <p>We request Bank to clearly add that any delays attributal to Bank will not be counted as part of these timelines.</p>  | <p>Clarification : If there is dependency on Bank side/any other vendor, Penalty will not be levied on Successful Bidder.</p> |

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|    |     |   | be Go-Live at bank designated location within 90 days from FSD finalization and remaining modules within next three months.   |  |  |
| 26 | 76  | Annexure VIII - Detailed Scope of Work    | 57. CCTV Footage – Preservation and Follow up with CCTV Vendors/Banks' Circle Offices/Zonal Offices for<br>i. Complaints Received/Rejected<br>ii. Suspected cases<br>iii. Decision of fate of Suspected transactions on the basis of CCTV | CCTV footage and its preservation is responsibility of Bank's service provider. Bidder's responsibility can be limited to follow ups with CCTV Vendors/Banks' Circle Offices/Zonal Offices.  | As Per RFP   |
| 27 | 52  | ANNEXURE I - Specific Terms and Condition | Bidder shall maintain minimum uptime of 99.50% in each month. If solution remain down or providing the improper output for more than 4 hours, then solution shall be deemed as down for a whole day                                       | Exclusions should be clearly defined else it will not be feasible. We request Bank to add the following exclusions while calculating the down time:<br>• Down time due to Bank issues.<br>• Schedule down time for maintenance activity. Bidder should inform to the Bank at least a week before for the schedule down time and for urgent situation at least 24 hours before.<br>• Down time due to Force Majeure | Clarification :<br>Clarification : If there is dependency on Bank side/scheduled down time, Penalty will not be levied on Successful Bidder. |
| 28 | 150 | ANNEXURE XXXI - Penalty Clause            | b) Penalty for Downtime<br>> 99.50 - 0<br>>99 to <99.50 - 1%<br>>98.50 to <99 - 2%<br>>98 to <98.50 - 5%<br>>97 to <98 - 10%<br>Below 97 - 20%  | The Penalties for downtime is extremely high for <98.50%. We request Bank to consider the following:<br>>97 to <98 - 7.5%<br>Below 97 - 10%  | Kindly refer Corrigendum.  |
| 29 |     | ANNEXURE XIII - Detailed Scope of Work    | Bidder shall provide IT infrastructure - Servers with OS (like Windows, Linux etc), Database (Oracle 19c etc.), Application Server (Oracle WebLogic etc.) and Web Server (Oracle HTTP Server etc.) for Report, UAT,                       | Procurement from the Bidder will be way too expensive for the Bank. We suggest that Bank should consider using its own IT infrastructure - servers with OS, Database and Web   | As Per RFP   |

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|    |    |                                   | Data Centre and Disaster Recovery Site setup as per sizing finalized during FSD finalization | Server. It will reduce Bank's overall expenses and streamline the project.   |            |
| 30 | 21 | 18. Evaluation and Award Critirea | Selection on L1 basis  | We request Bank to consider a Techno-Commercial Evaluation for the Award. This will help the Bank get technically advanced solution. | As Per RFP |

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| 31 | 27 | 1. Liquidated damages | <p>If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 10% of the complete contract amount. Bank may also consider termination of the contract.</p> | <p>We request Bank to review the entire Liquidated Damages clause and consider the following:</p> <ol style="list-style-type: none"> <li>1. Reduce penalty for liquidated damages to 5% of contract amount.</li> <li>2. Request Bank to consider the following modified clause: If at any time during performance of the Contract, the Bidder should encounter conditions impeding timely delivery of the Products and performance of Services, the Bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the Bank shall evaluate the situation and may, at its discretion, extend the Bidder's time for performance, with or without liquidated damages, in which case, the extension shall be ratified by the parties by amendment of the Contract.</li> </ol> | As Per RFP |
| 32 | 28 | 1. Liquidated damages | <p>If the Bidder fails to complete the due performance of the contract in document, the Bank reserves the right either to terminate the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated damages for non-performance</p>   | <p>Amount of penalty/ liquidated damages cannot be as deemed reasonable and open ended, it should be based on proof and as per terms.</p>  | As Per RFP |

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| 33 | 28 | 1. Liquidated damages       | Any financial loss to the Bank on account of fraud/data breach/loss/damage, third party claims of infringement of patent, trademark or industrial design, etc. taking place due to successful bidder, its employees or due to successful bidder's negligence shall be recoverable from the successful bidder along with the damages, if any, with regard to Bank's reputation and goodwill. Decision of the Bank in this regard shall be final and binding on the successful bidder. | <p>We request for following modifications in the Clause:</p> <p>Any financial loss to the Bank on account of fraud/data breach/loss/damage, third party claims of infringement of patent, trademark or industrial design, etc. <del>taking place due</del> <b>solely attributable</b> to successful bidder, its employees or due to successful bidder's negligence shall be recoverable from the successful bidder along with the damages, if any, <del>with regard to Bank's reputation and goodwill. Decision of the Bank in this regard shall be final and binding on the successful bidder.</del></p> | As Per RFP |
| 34 | 28 | 2 - Termination of Contract | Also 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 60 days, for any valid reason, including but not limited to the following and in such cases bank will not provide any cure period of 30 days  | <p>Not giving a cure period of 30 days is against spirit of a bilateral contract. We request Bank to make following modifications:</p> <p>Also 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 60 days with a cure period of 30 days.</p>   | As Per RFP |

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| 35 | 28 | 2(1) - Termination for default      | <p>The quality of services given by the bidder &amp; progress of the project will be reviewed quarterly and if the services are not found <b>satisfactory</b>, the Bank reserves the right to terminate the contract by giving 30 days curing period first and after then giving 60 days' notice to the bidder i.e. total 90 days. L) In case of termination of contract for the reasons that the services of successful bidder are not found <b>satisfactory</b>", the Bank shall be free to Blacklist/debar the successful bidder thereby blacklisting / debarring them from participating in future Bids/Tender processes for two years and to invoke the Performance Bank Guarantee(s)/Security(s) given by the successful Bidder</p> | <p>The word "Satisfactory" is vague. We request Bank to review it accordingly. Service Provider shall provide services in accordance with terms and conditions of Agreement.</p>                                     | As Per RFP |
| 36 | 30 | 2 (3) - Termination for convenience | Entire clause   | <p>Termination of Convenience is against the spirit of a bilateral contract. Any termination should be post reasonable notice period giving a cure period and as per Clause 2.1. We request Bank to delete this.</p> | As Per RFP |
| 37 | 31 | 4 - Force Majeure                   | Entire clause   | <p>We request Bank to further add the following as part of Force Majeure: <b>Terrorist attacks</b>, cyber-attacks and <b>break out of Epidemics/ Pandemics</b> or breakage or accident to machinery or equipment</p> | As Per RFP |
| 38 | 31 | 4 (j)- Force Majeure                | <p>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 this contract without giving any further notice to the bidder.</p>   | <p>Any such actions should be post discussion with the Service Provider. Request Bank to include this as part of the clause</p>  | As Per RFP |

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| 39 | 39 | 20 - Governing Law and Dispute | For the appointment of sole arbitrator, Bank shall suggest a Panel of Arbitrators Reconciliation System under Total Outsourced Model Section III: General Terms & Conditions [40] consisting three names out of which the Service Provider may agree to any one. In case, Service Provider fails to convey its determination within a period of 30 days from the date of receiving such names, Bank shall nominate a Sole Arbitrator out of the Panel of Arbitrators and the same shall be acceptable to Vendor. | We request Bank to review this clause further and modify. As per standard practise, we request Bank to consider:<br>The Arbitration proceedings shall be in accordance with Arbitration and Conciliations Act, 1996 or any other amendments thereto by sole arbitration mutually appointed by both the Parties | As Per RFP |
| 40 | 40 | 20 - Governing Law and Dispute | The seat and venue of the arbitration shall be at Delhi  | Clause shall be modified and read as follows:<br>The seat and venue of the arbitration shall be at Mumbai.   | As per RFP |



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| 41 | 40 | 20 - Governing Law and Dispute | <p>Service Provider shall continue to work under the Agreement during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the approval of bank in writing that the events are such where work cannot possibly be continued or until the arbitrator's decision to the contrary, as the case may be, has been obtained by Service Provider. However, during such a contingency, the Bank shall be entitled to make alternative arrangements to tackle the situation in any manner it deems fit, at the cost of the Service Provider which may be adjusted by the Bank from the Performance Bank Guarantee and/or any amount to the credit of or payable to Service Provider, being treated in default, so that the business of the Bank is not disrupted</p> | <p>We request the Bank to further review the second part of this clause and modify accordingly. Upon any arbitartion proceedings, any party cannot have an unilateral right to penalize the other party. It will be as per arbitration proceedings.</p> | As Per RFP |
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| 42 | 40 | 20 - Governing Law and Dispute        | If the parties are not able to solve them amicably, either party (the Bank or Service Provider) shall give written notice to other party clearly setting out there in, specific dispute(s) and/or difference(s) and shall be referred to a <b>sole arbitrator nominated by the bank</b> , and the award made in pursuance thereof shall be binding on the parties. | We request the Bank to modify the clause such that Sole Arbitrator shall be mutually appointed by both the Parties and shall apply to entire clause.   | Kindly refer Corrigendum.  |
| 43 | 41 | 21 - Limitation of Liability          | Entire clause  | We request Bank to consider Limitation of Liability clause to only clauses II, V, VI. Further request Bank to add the following: Vendor shall not in any event be liable for any indirect, consequential damage, or loss of profit, business, revenue, goodwill, anticipated saving or data, or third party claim except with respect to bodily injury (including death) and damage to real and tangible personal property for which vendor is legally liable. | As Per RFP   |
| 44 | 46 | Annexure 1 - 6 - Duration of Contract | Bank reserves the right to cancel / terminate the contract at any time by giving a written notice of 30 days in case bidder fails to meet any of the requirements as mentioned in the RFP  | We request Bank to add Cure Period as part of this clause  | Clarification: Cure period is already given in Termination clause. |

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| 45 | 27 | Section III:<br>General Terms &<br>Conditions | Section III: General Terms & Conditions   | Do we need to submit the Section III as part of response. Please confirm.  | Clarification : Yes, Bidder need to submit the Section III as part of response.   |
| 46 | 20 | 15. Bid System Offer                          | The bidders have to quote the price in GeM bid for the total contract period as single-entry excluding taxes. | As per GeM the single price to be quoted is inclusive of TAX. But as per the clause in RFP the TCO price should be excluding Taxes. Please provide clarity. Bidder to submit TCO Including taxes or Excluding taxes.                     | Clarification: As per GeM, the prices for the total contract to be quoted is inclusive of Tax . But, the document containing price breakup without Taxes is also to be uploaded in GeM. |
| 47 | 44 | 2. BACKGROUND AND PURPOSE OF THE PROJECT      | The technical proposal of the bidder should include information on software and hardware details              | Will bank allow to deploy the Recon Solution on Cloud service provider like AWS etc. from where the Recon Operatons team will access the application for reconciliation operations. In that case will bank require the hardware details. | Clarification: As mentioned in RFP, Bidder should provision for cloud services, if required in future.  |
| 48 | 45 | 3 SCOPE OF WORK                               | 1.Delivery & installation of IT infrastructure including PCs/Desktops.  | We assume that the PCs/ Desktops required for operations will be provided by Bank.   | Clarification : IT infrastructure will be provided by Successful Bidder.  |

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| 49 | 48 | 11 Payment Terms | Payment shall be made at the cost finalized through this RFP per Financial Transaction (excluding nonfinancial transactions like balance enquiry, PIN change etc and system reversal transactions) subject to deduction of penalties. | We assume that reconciliation will be done for Financial Transactions only. Reconciliation of Non Financial transactions will be out of scope. Please Confirm. | Clarification :<br>Reconciliation of Non Financial transactions i.e. given in clause is out of the scope except few transactions like ASBA Mandate, Lien, Unlien, etc. which shall be treated as financial transactions. Further, bidder to ensure that charges being paid/ collected against interchange fees and switching fees to various networks are also reconciled. |
| 50 | 48 | 11 Payment Terms | Payment shall be made at the cost finalized through this RFP per Financial Transaction (excluding nonfinancial transactions like balance enquiry, PIN change etc and system reversal transactions) subject to deduction of penalties. | If Reconciliation of Non Financial transactions is within scope of work, then what will be the charges for per transactions of recon. Please Confirm.          | Clarification :<br>Reconciliation of Non Financial transactions i.e. given in clause is out of the scope except few transactions like ASBA Mandate, Lien, Unlien, etc. which shall be treated as financial transactions. Further, bidder to ensure that charges being paid/ collected against interchange fees and switching fees to various networks are also reconciled. |

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| 51 | 48 | 11 Payment Terms                         | Payment shall be made at the cost finalized through this RFP per Financial Transaction (excluding nonfinancial transactions like balance enquiry, PIN change etc and system reversal transactions) subject to deduction of penalties.  | We assume that the payment will be done on Monthly basis. Please confirm.   | Kindly refer Corrigendum.   |
| 52 | 43 | 2. BACKGROUND AND PURPOSE OF THE PROJECT | Presently, Bank is having volume of 3 crore transactions on daily basis and is projected to grow three times in next five years considering the past trends  | The volume of daily 3 crores transactions are financial & Non financial. Please confirm.  | Clarification : The volume consists financial transactions.   |
| 53 | 43 | 2. BACKGROUND AND PURPOSE OF THE PROJECT | Presently, Bank is having volume of 3 crore transactions on daily basis and is projected to grow three times in next five years considering the past trends  | What is the per day volume of Financial transactions  | Clarification : The volume consists only financial transactions.                                      |
| 54 | 49 | 13. TURN AROUND TIME                     | Supply of hardware within 6-8 weeks and Bidder shall submit finalize FSD Document with detailed activity schedule chart with timelines.  | Request bank to extend the hardware delivery date up to 8-12 Weeks.   | As Per RFP  |
| 55 | 50 | 16. ONSITE TECHNICAL SUPPORT (OTS)       | Successful Bidder will provide the required software, hardware, PCs/Desktops and implement the complete solution at Bank's premises and also provide Onsite Technical Support resource as per requirement of the Bank who would operate from Bank's location in Delhi/Gurugram to provide technical support for software and hardware for the offered solution as per requirement of the bank. | If bidder has to provide the desktops/ PCs, please mention the number of Desktops or PCs to be provided by bidder.  | Clarification : As per the man power deputed for the reconciliation purpose by the successful bidder. |
| 56 | 50 | 16. ONSITE TECHNICAL SUPPORT (OTS)       | Successful Bidder will provide L1, L2, Database Administrator and resource for operational activities who would stationed at Bank's location in Delhi/Gurugram. Bidder shall provide these resources within the one month from the date of Letter of Intent or PO raised by the Bank   | Since these resources are not required from initial days of project. Request bank to relax this caluse as follows:<br>The required resources to be provided at the time of UAT.<br><br>Also please mention the location for resources it can be either Delhi Or Gurugram. | As Per RFP  |

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| 57 | 50 | 16. ONSITE TECHNICAL SUPPORT (OTS)                     | In case of leave of resource, Bidder shall ensure the alternate suitable arrangement for the same.   | Since resources will be taking leave as per the policy. But It is bidders responsibility to provide the resource in case of leave is for more than 5 continious days. | Clarification: Bidder to ensure alternate suitable arrangement is made in case any resource is on leave. |
| 58 | 50 | 16. ONSITE TECHNICAL SUPPORT (OTS)                     | L1 (Technical Support) - Minimum Qualification - B-Tech/B.E. /MCA  | Request bank to accept the L1 Technical support with minimum qualification as any graduate.   | As Per RFP   |
| 59 | 51 | 16. ONSITE TECHNICAL SUPPORT (OTS)                     | Staff for daily operational activity<br>Minimum Qualification - Graduate with computer proficiency   | Request bank to accept the Staff for daily operations with minimum qualification as HSC/ 12th Pass/ Graduate with Computer Proficiency.                               | As Per RFP   |
| 60 | 51 | 16. ONSITE TECHNICAL SUPPORT (OTS)                     | Module Supervisor - 1 for each module of reconciliation  | Please specify the total number of modules of reconciliation.   | Clarification: Total number of modules is as per table mentioned in the RFP scope of work clause         |
| 61 | 51 | 16. ONSITE TECHNICAL SUPPORT (OTS)                     | No of Resource - 120 required for Staff for daily operational activity   | Will these 120 resources required in one single shift. If No then Please specify the total shifts and number of resources required in each shift.                     | Clarification: Shifts are mentioned in the RFP.  |
| 62 | 52 | 17. ANNUAL TECHNICAL SUPPORT                           | The bidders shall ensure the hardware & software is covered under AMC and ATS at their own cost.   | Can bidder provide the recon solution on cloud.   | Clarification: As mentioned in RFP, Bidder should provision for cloud services, if required in future.   |
| 63 | 52 | 20. SIGNING OF PRE-CONTRACT INTEGRITY PACT:            | The bidder should submit original executed Integrity Pact along with the technical BID. The Integrity Pact must be executed on adequate stamp paper as per state stamp Act of Rs.200 and must be signed by all the witnesses | Please specify the adequate Stamp paper value for execution of Integrity Pact   | Kindly refer Corrigendum.  |
| 64 | 43 | Section IV: Appendix to Instructions to Bidders (AITB) | ANNEXURE I<br>Specific Terms and Conditions  | Do we need to submit the Annexure - 1 as part of our technical response. Please confirm.  | Clarification : Bidder need to submit the mentioned Annexure.  |
| 65 | 63 | ANNEXURE- IV Bidder Information                        | TIN/TAN No.  | Instead should GST No. should be provided   | Kindly refer Corrigendum.  |
| 66 | 65 | ANNEXURE – VI Performance Certificate                  | ANNEXURE–VI Performance Certificate  | Banks may not provide the performance certificate as per Annexure VI format.  | As per RFP   |

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|    |    |   |  | Request bank to accept the performance certificate in any format.   |  |
| 67 | 69 | ANNEXURE-Xa   | Manufacturers (OEM/Service Provider) Authorization Form (MAF)  | MAF is required only from Reconciliation Solution provider or do bidder has to submit MAF from Hardware and Desktop OEMs also. Please confirm.  | As Per RFP   |
| 68 | 76 | ANNEXURE – XIII Detailed Scope of Work Clause No.10 | The Service provider must ensure that the solution provided is compatible to integrate with Bank's systems, especially the CBS, Switch which uses oracle database, Customer Relationship Management (SIEBEL CRM) complaint management module, RPA solution, etc. | Request Bank to let us know which interface will be provided for Integration of DMS with banks existing CRM?  | Kindly refer Corrigendum.  |
| 69 | 80 | ANNEXURE – XIII Detailed Scope of Work              | 53. Bidder is responsible for supply of server, hardware, storage application & middleware , database.   | Bank is having EULA Arrangement with Oracle, in that case the Oracle Database pricing will not be shared by OEM. Hence request bank to provide the Oracle Database. Apart from Oracle if bidder offers Recon solution with different Database then the same has to be supplied by bidder. | As Per RFP   |
| 70 | 80 | ANNEXURE – XIII Detailed Scope of Work              | 53. Bidder is responsible for supply of server, hardware, storage application & middleware , database.   | Since bidder has to provide Hardware (Server, Storage, Middleware, OS and Database), which is a huge cost and capex Investment  | As Per RFP   |
| 71 | 80 | ANNEXURE – XIII Detailed Scope of Work              | 59. Bidder to provide Onsite Technical support 24*7*365 days basis.  | Bank has asked for number of resources for each activity. We assume that the same resources will be used in shifts to provide 24x7x365 days support. Please confirm.  | Clarification: The resources mentioned in RFP will be used for the purpose. Shifts details are mentioned in RFP. |
| 72 | 88 | ANNEXURE-XIV Part A: Technical                      | Bidder to do transaction level 3–way (4 way in case of ATM/BNA Cash withdrawal /deposit) reconciliation for all digital channels/products and share the transaction  | Request Bank to let us know how many GL accounts are presently being used and need to reconcile?  | Clarification : Details will be shared with successful bidder.   |

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|    |     | Specifications<br>Point no. 10  | level reconciled output and summary with GL<br>balancing report to Bank on daily basis along with<br>daily recon sheet.   |   |   |
| 73 | 92  | ANNEXURE-XIV  | Marks Obtained for Features and Functional<br>description   | Do bidder need to input their score in<br><b>Marks Obtained Column</b> at the time<br>of submission.  | Clarification : Yes   |
| 74 | 98  | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Point no. 6  | Handling customer dispute by raising credit<br>adjustment/ Chargebacks & Representments through<br>NPCI/ VISA/ MasterCard/ International Tie-ups<br>dispute management system (DMS)/ System should<br>be capable to raise debit adjustments with other<br>issuers for disputes related to acquiring transactions/<br>wrong reversals etc. | Request Bank to let us know the no.<br>of branches from where DMS (dispute<br>management system) will be<br>accessed to raise complaint for the<br>customer | Clarification: Branches<br>will not access the<br>DMS of the proposed<br>solution.                    |
| 75 | 112 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S Point 19.<br>Settlement and<br>Reconciliation of<br>Aggregator<br>transaction<br>through Internet<br>Banking, Mobile<br>Banking and Debit<br>Card | System to reconcile the bank files/statements with<br>respective aggregators for remittance and<br>refund/reversal of the funds   | Request Bank to let us know the no of<br>aggregators in internet banking and<br>other interface modules?  | There are total 15<br>aggregators. This<br>number may changes<br>as per business<br>decision of Bank. |
| 76 | 155 | ANNEXURE-<br>XXXII<br>Commercial Bid  | Per Successful Financial<br>Transaction cost for providing<br>services as per terms of the<br>RFP and as per scope of work  | There is no provision for submitting<br>pricing for Non Financial Transactions  | As Per RFP  |



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| 77 | 15<br>5 | ANNEXURE-<br>XXXII<br>Commercial Bid                    | Per Successful Financial Transaction cost for providing services as per terms of the RFP and as per scope of work  | Since there is huge captial investment on Hardware and third party software (i.e. OS, DB middleware if any etc.). We request bank to pay the Hardware and Third party software prices on Capex and payment terms to be linked with installation of hardware and software components.  | As Per RFP   |
| 78 | 16<br>7 | IMPORTANT<br>INSTRUCTION<br>FOR<br>SUBMISSION OF<br>BID | The technical bid should be submitted in a single hard-bound file with not more than 200 pages (200 sides). No loose pages must be submitted.  | We request you to kindly clarify the following query regarding the bid submission. Do we have to submit the bid documents both in hard copy and online through the GEM portal? If yes, what is the deadline for submitting the hard copy? Is it the same as the last date mentioned on the portal or can we submit it within 5 days from last date? | Kindly refer<br>Corrigendum.   |
| 79 | 37      | 16  | Where any deficiency has been observed during audit of the Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, it is agreed upon by the Service Provider that it shall correct/ resolve the same within the timeline specified by the Bank and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. It is also agreed that the Service Provider shall provide certification of the auditor to the Bank regarding compliance of the observations made by the auditors covering the respective risk parameters against which such deficiencies observed. | Antivirus & Server Patching. Will bank allow to integrate the Recon servers in Bank's Antivirus and Patching systems along with DLP controls (Ref: Annexure-XXIV)   | Clarification:<br>Integration will be done by Bank in coordination with the bidder and upon receipt of such request from bidder. |

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| 80 | 13<br>7 | Annexure-XXIV | Clause 1 - 30   | Will the vendor have to provide security measures mentioned or will bank take care of security measures & VAPT?  | Clarification: Audit shall be conducted by Bank's auditor. Any observation raised by auditor, have to be closed by the successful bidder without any cost to the Bank. |
| 81 | 41      | 22            | <b>INFORMATION SECURITY</b><br>Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy/Data protection/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements during the contract period. The supplied item/solution may be audited by RBI/Bank/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines. | Antivirus & Server Patching. Will bank allow to integrate the Recon servers in Bank's Antivirus and Patching systems along with DLP controls ( Ref: Annexure-XXIV) | Clarification: Integration will be done by Bank in coordination with the bidder and upon receipt of such request from bidder.  |
| 82 | 44      | 3             | Points 1, 3 & 4   | Will Bank integrate the desktops/laptops with Bank's AD, AV and Patch Management system?   | Clarification: Integration will be done by Bank in coordination with the bidder and upon receipt of such request from bidder.  |

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| 83 | 48 | 12 | <p><b>BUSINESS CONTINUITY PLAN</b><br/>Bidder will provide the reconciliation solution at DC (Delhi) &amp; DR (Mumbai) location of Bank. Bidder shall be responsible for integration of both DC and DR set up with Switch. Bidder shall conduct the DR Drill once in a quarter or time decided by Bank and provide the RPO (Recovery Point Objective) and RTO (Recovery Time Objective) time to Bank with detailed drill activity.</p>   | <p>HA required?<br/>DC-DR to be similar setup?</p>   | <p>HA required? - No<br/>DC-DR to be similar set up- Yes</p>  |
| 84 | 50 | 15 | <p><b>UPGRADES AND UPDATES:</b><br/>Bidder shall provide the software upgrade and updates on regular basis without any cost to Bank. Bidder shall also support in following cases:<br/>All patches updates, related firmware updates and patch management mplementation, Vulnerability Assessment /Penetration testing observation closure to be taken care by the bidder without any cost to the Bank and confirm the same to the Bank after implementation within reasonable time.</p> | <p>Can Bank integrate Servers and Desktops in Banks AD, AV and Patch Management System?<br/>VAPT and compliance to be taken care of by vendor?<br/>In both cases, how will bank verify necessary compliance?</p> | <p>Clarification : Request will be done by Successful bidder to Bank and integration will be done by the Bank.<br/>VAPT and compliance will be taken care by Successful Bidder. Successful Bidder will verify the compliance. On basis of that , Bank will verify</p> |

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| 85 | 50 | 16 | <p>ONSITE TECHNICAL SUPPORT (OTS):<br/>Successful Bidder will provide L1, L2, Database Administrator and resource for operational activities who would be stationed at Bank's location in Delhi/Gurugram.</p> <p>In case of leave of resource, Bidder shall ensure the alternate suitable arrangement for the same. Timings of resource L1, L2 and Database Administrator resource will be as per the shift timings, whereas availability should be there from 06:00am to 10:00 pm on all days (Shift1: 06:00 am – 2:00 pm; Shift 2: 2:00 pm – 10:00 pm; Day Shift: 10:00 – 6:00 pm; Night Shift: 10:00 – 6:00 am (on need basis)). Details of these resource shall be as under: <b>Please refer table</b></p> <p>In addition to the above Bidder shall provide one official from his technical team with company provided Laptop at Operations ADC and Recon Division, Head Office at no Extra Cost to Bank, and billing for the SPOC shall not be done. This resource shall act as Project Manager and SPOC for scheduling, Business specification, preparation and finalization of FSD, providing signoff, coordination of OEMs backend team and their own team, daily checklist submission, reporting, responsible for management dashboard. Timings of Project Manager/SPOC at Head Office will be as per Bank's timings on all working days.</p> | <p>Reference table, number of onsite resource requirement is not clear. Need more clarity on same.</p> <p>will the vendor need to provision all mandated resources onsite</p> <p>For night shift as well?</p> <p>PM needs to be onsite?</p> | <p>Clarification: Shift details are mentioned in RFP.</p>      |
| 86 |    |    | General  | Request Bank to let us know as to how bank will provide the data for raising complaint of old dates?  | Clarification : By handshaking with the existing vendor.       |
| 87 |    |    | General  | Request Bank to let us know what is the average number of dispute / complaints that get registered in one single day for all channels?  | Clarification : Details will be shared with successful bidder. |

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| 88 |    |   | General  | Request Bank to confirm how the source data will be provided like DBLINK/API/Flat File & what will be the frequency   | Clarification: As on date, encrypted flat files are received. Normal Frequency is 24 Hours. In case of NPCI, UPI, IMPS , AePS, It will be as per settlement cycle. Further, if required DB link will be done with CBS, ATM Switch, UPI Switch etc. |
| 89 |    |   | General  | Request Bank to let us know who are the Switch Vendor /OEM for (UPI/IMPS/Cards/FI)  | Clarification : Details will be shared with successful bidder.   |
| 90 | 29 | Evaluation and Award Criteria First Stage: (Technical Evaluation) | <p>Presentation and Demo Bidder(s) as part of technical evaluation have to demonstrate their solution and it shall be based on the following conditions:</p> <ul style="list-style-type: none"> <li>· All and any cost associated with demonstrating (including provision of Servers, technical resources, travel cost, boarding cost etc.) will be to the account of the bidder and bank will not bear any cost.</li> <li>· Bank reserves its right to extend / shorten the period of demonstration where needed. Bidder who has failed in the demonstration shall automatically stand disqualified technically.</li> </ul> | As per our understanding Demo and Presentation will be conducted with the data available with Vendor along with the functionalities required as per RFP. Request bank to please confirm if the understanding is correct   | As per RFP   |
| 91 | 50 | BACKGROUND AND PURPOSE OF THE PROJECT                             | Bank wishes to select a competent bidder who will be able to deliver / implement the required solution and integrate the same with the Banks' internal applications and that of RRBs. At Bank's discretion, bidder will also be required to support Bank and RRBs in integration of future solutions, which Bank/RRBs are going to procure.  | <p>Please let us know total number of RRBs, foreign subsidiaries and branches etc. that requires implementation of Recon system at their location.</p> <p>Also request bank to please let us know if they are in process of adding any new RRB or Foreign Subsidiaries in near future</p> | Clarification : Currently Bank is having 9 RRBs.   |

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| 92 | 51 | BACKGROUND AND PURPOSE OF THE PROJECT  | It would be bidder's responsibility to integrate proposed solution with existing Security Information and Event Management (SIEM) to generate alerts, Identity Management system, Web Application Firewall and Database Activity Monitoring. Proposed solution should be able to send logs in an acceptable format to the existing SIEM solution. Bidder would be provided adequate support by bank's existing SIEM system integrator for the purpose of integration.   | Request bank to please confirm the number of integrations required by bank.  | As Per RFP  |
| 93 | 52 | SCOPE OF WORK                          | 7.GST Billing generations Income & expenditure (module-wise)  | Kindly provide more details and expectations on this requirement   | Clarification : Bidder will reconcile GST income Billing and GST expenditure billing module wise. |
| 94 | 55 | 10. IMPLEMENTATION                     | Bidder shall submit final FSD (Functional Specification Document) with detailed activity schedule chart with timelines. FSD (Functional Specification Document) should be prepared and concluded within 45 days (including the time required by Bank team for Sign-off) from the date of issuance of Letter of Intent (LoI). Bidder should complete the Integration, testing and make the solution live (at least 5 modules- ATM (Cash in ATM), e-COM, POS, UPI, IMPS) in 90 days and remaining modules within next six months as per requirement of Bank specified in RFP from the date of FSD go ahead given by Bank. | Request bank to reconsider this clause. A fix time period cannot be generalized in all cases because the depth of the changes involved varies from requirement to requirement. Hence, for each requirement, a mutually agreed date to be finalised between bank and vendor for implementation. | As per RFP  |
| 95 | 81 | ANNEXURE – XIII Detailed Scope of Work | The project management will be done from Gurugram & Delhi and implementation will be done at Delhi / Gurugram   | Request Bank to confirm the location for DR  | Clarification : DR location will be Mumbai  |
| 96 | 82 | ANNEXURE – XIII Detailed Scope of Work | Any other financial transaction / non-financial mandate transaction needed to be reconciled in future   | Request the bank to modify this clause to enable pricing for future modifications on mutually agreed terms as the bidder does not have visibility on the future changes to banks's procedures.   | As Per RFP  |

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| 97  | 83 | ANNEXURE – XIII<br>Detailed Scope of Work | The Service provider must ensure that the solution provided is compatible to integrate with Bank's systems, especially the CBS, Switch which uses oracle database, Customer Relationship Management (SIEBEL CRM) complaint management module, RPA solution, etc. Any middleware if required for necessary integration needs to be provided by the bidder in the proposed solution.   | We understand the Bank is currently using RPA and the requirement would be for only to integrate with the RPA service provider for operational activities, Request bank to please confirm if the understanding is correct | Kindly refer Corrigendum. |
| 98  | 83 | ANNEXURE – XIII<br>Detailed Scope of Work | Any up-gradation or modification related to compliance & regulatory requirement by the Bank to be provided free of cost by the successful bidder.  | Request the bank to modify this clause to enable pricing for future modifications on mutually agreed terms as the bidder does not have visibility on the future changes to banks's procedures.                            | Kindly refer Corrigendum. |
| 99  | 83 | ANNEXURE – XIII<br>Detailed Scope of Work | Non-compliance penalty of VISA/MasterCard/NPCI or any other regulatory entity, applicable to Bank and Customer compensation for delayed reconciliation as per RBI guidelines of harmonization of TAT applicable time to time, delayed filings and beyond prescribed TAT (Turnaround time) will have to be borne by the bidder for reasons not attributing to the Bank and attributing to the Bidder. Penalty amount and customer compensation for such incidences will be recovered from the bidder. | Bank may please note that the T+1 reconciliation can only be done if all data is made available for recon on T+1 before 9 am. Hope this understanding is clear.   | As Per RFP                |
| 100 | 83 | ANNEXURE – XIII<br>Detailed Scope of Work | Successful bidder will have to implement the project covering entire scope of the RFP, including all technical and functional specifications as specified in the RFP (at least 5 modules ATM including Cash in ATM reconciliation, e-COM, POS, UPI, IMPS) should be Go-Live at bank designated location within 90 days from FSD finalization and remaining modules within next three months.   | Bank is requested to increase the time period for remaining modules to 9 months.  | As Per RFP                |

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| 101 | 84 | ANNEXURE – XIII<br>Detailed Scope of Work | Turnaround time: The proposed solution for any module / product reconciliation should take a maximum half hour from the time of receiving the data files from all the required sources and complete end-to-end reconciliation beginning from placing the raw input files, processing, generation of output reports, etc. This would be the part of SLA. | Request bank to please reconsider this clause as the data extraction and Recon and exception management would depend on process to process and the number of transactions etc.  | Kindly refer Corrigendum.   |
| 102 | 85 | ANNEXURE – XIII<br>Detailed Scope of Work | Bidder to provide training to Bank Team for identified processes as and when required   | <p>Since resources will be deployed by the successful bidder, request Bank to clarify the reason training on the software is required</p> <p><b>Request bank to confirm on the following;</b></p> <ol style="list-style-type: none"> <li>1. How many training sessions to be conducted?</li> <li>2. How many people would attend for each training session?</li> <li>3. What will be location of the training session?</li> <li>4. No of days expected for training session.</li> </ol> | As Per RFP  |
| 103 | 86 | ANNEXURE – XIII<br>Detailed Scope of Work | The application should enable transformation of Data that is uploaded in the solution and enrich the same for reconciliation  | Request bank to please confirm the requirement for enrichment of data, If Possible request bank to please help us understand with an example  | As Per RFP  |
| 104 | 87 | ANNEXURE – XIII<br>Detailed Scope of Work | All work related to fraudulent transaction, complaints and shadow credit  | Request bank to please confirm the scope  | Clarification: All work which is required in reconciliation/follow up/closure for the fraudulent transaction, complaints and shadow credit etc. |



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| 105 | 87 | ANNEXURE – XIII<br>Detailed Scope of Work        | All work related to insurance, lodgment, claim settlement, etc.  | Request bank to please confirm the scope  | Clarification: All work which is required in reconciliation/follow up/closure for the insurance, lodgment, claim settlement, etc. |
| 106 | 95 | ANNEXURE-XIV<br>Part A: Technical Specifications | Service Provider / successful bidder will provide module wise reconciliation application whose order of implementation will be ATM, Cash in ATM, e-COM, POS, UPI, IMPS, AEPS, NEFT, RTGS, BBPS & others and any other features/functionalities required to run the solution.                 | Here the order of implementation is different than what mentioned in detailed scope of work as mentioned above.<br>Please clarify.  | Clarification: Implementation order mentioned in said clause to be followed by the bidder.  |
| 107 | 95 | ANNEXURE-XIV<br>Part A: Technical Specifications | The application should have the feature to tag the transaction for each product as disputed/ customer complaint/ unauthorized transaction/ ombudsman. There should be separate tracking of complaints issuer / acquirer wise and also for Banking Ombudsman complaints as well.              | We understand that Banking Ombudsman complaints are handled out of system, Request bank to confirm what will be the input sources with which this can be tracked.                             | Clarification: Input source can be branch/ CO/ZO/HO. Bidder to keep track of all Banking ombudsman complaints received by them.   |
| 108 | 96 | ANNEXURE-XIV<br>Part A: Technical Specifications | Application should be integrated with SMS and E Mail system of the Bank with ability to send auto system generated SMS & emails  | SMS to customer is usually not sent from Recon system, as the system might not have Customer mobile information. It is assumed that SMS gateway will be provided by the bank. Kindly confirm. | Clarification : SMS gateway will be provided by the Bank.   |
| 109 | 96 | ANNEXURE-XIV<br>Part A: Technical Specifications | Embedded Monitoring Solution (EMS) Tool should be provided for real time monitoring of servers, database, application related to Reconciliation solution.  | Since the recon process is based on file availability and this is mostly an offline system, please let us know how EMS tool will help the bank in real time monitoring?                       | Clarification: Requirement and details already mentioned in the RFP.  |
| 110 | 96 | ANNEXURE-XIV<br>Part A: Technical Specifications | The application should generate daily, weekly, monthly and Quarterly reports for age wise debit and credit entries in the respective pool accounts, monthly RBI reports as required by Bank, any other MIS report as per the requirement of the Bank. (Ageing bracket mentioned in point 18) | Request bank to please confirm or provide the list of MIS bank is currently looking for.  | Clarification: Requirement and details already mentioned in the RFP.  |

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| 111 | 99  | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 1 | System should read the NPCI raw file and switch file with CBS file and segregate the transactions as P2P, P2M (U2, U3, U5, UC, U4, etc.) and generate income expense report segregating switching fee paid, PSP fee paid/earned, interchange fee paid/earned, miscellaneous fee paid/earned like SEBI fee, IPO, mandate, penalty paid and received, customer compensation paid and received, etc.          | Request bank;<br>1. to confirm on number of PSPs involved<br>2. to confirm on the requirement, as fees related to schemes and NPCI files alone are usually done in Recon system. Whereas, Payment gateway or other fees are not part of recon system<br>3. Also, penalties and other charges cannot be derived in recon system, this can be done if inputs for the same are available through the interchanges / aggregators | Details will be shared with successful bidder.                |
| 112 | 100 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 1 | Please let us know if this highlighted clause is about NEFT transaction or RTGS transactions?  | Kindly provide more details and expectations on this requirement   | Query is not clear.   |
| 113 | 100 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 2 | System should be capable of performing all Reconciliation, Settlement, File Processing, TTUM generation and other activities related to new functionalities viz. UPI Lite, UPI ERUPI, UPI ICCW, UPI International, UPI FIR, UPI on RUPAY Credit Card, UPI GST, UPI PAYNOW, UPI One World, UPI Mandates including ASBA, Recurring and One Time Mandates and any other new initiatives/products by NPCI/RBI. | Request Bank to please confirm if bank is expecting all the modules mentioned should be part on one UPI Recon or it needs to be reconciled Separately for each module  | Clarification : Within one module, there would be sub module. |
| 114 | 102 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 4 | AEPS and BHIM AADHAAR  | Request bank to confirm if Business correspondents (BC) file to be considered for recon process. If so, how many BCs and if the formats are same from all BCs.   | Details will be shared with successful bidder.                |

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| 115 | 104 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 5 | 4 Way Reconciliation for ATM transactions including Cardless Cash Withdrawal transactions on the basis of Switch, CBS, Settlement files & EJ  | Request Bank to please confirm the Below :<br>A. Can we assume CRA(Cash replenishment agencies) will provide data in an agreed format?<br>B. Will banks provide CBS files for doing cash tally?<br>C. Is BNA / Cash Recycler tally support required?<br>D. Request bank to provide the models of ATMs involved? | Clarification :Existing formats used by Bank shall have to be adopted by Successful Bidder.  |
| 116 | 104 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 6 | Reconciliation of all incoming and outgoing transactions (Debit/Credit/PPI Cards etc.) with regards to NFS, VISA, MasterCard, RuPay and all other networks including POS/Ecommerce/ Standing instruction on Debit Cards transactions. | a. Is credit card recon required?<br>b. If so, what is the credit card host used?<br>C. Issuing schemes involved  | Clarification :Only Reconciliation of UPI on Rupay Credit Card is in the scope. However, recon solution should able to perform reconciliation of Credit Cards if needed in future. |

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| 117 | 104 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 6 | Reconciliation of all incoming and outgoing transactions (Debit/Credit/PPI Cards etc.) with regards to NFS, VISA, MasterCard, RuPay and all other networks including POS/Ecommerce/ Standing instruction on Debit Cards transactions. | <p>1. Request bank to confirm if it is domestic prepaid cards or forex card?</p> <p>2. What Schemes are involved for both domestic and forex cards?<br/>Forex card related queries;<br/>If forex card is in scope, kindly let us know if it is single currency card or Multi-currency in single card?</p> <p>1. How is the GLs and Pool accounts managed for Visa and Master card including the GL used for loading/reloading in card.</p> <p>2. Please provide brief on how recon is expected for GLs and Pool account.</p> <p>3. Can funds movement from one currency to another currency wallet possible, if so, how is the GL impacted.</p> <p>4. Is load/reload recon part of the requirement?</p> | Details will be shared with successful bidder.                        |
| 118 | 104 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 6 | Generation of foreign exchange fluctuation for foreign transactions   | Request bank to elaborate the requirement. Is this to debit/credit customer account/Payable account?  | Details will be shared with successful bidder.                        |
| 119 | 105 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 6 | Report generation and Monitoring of Various fees and penalties levied by Regulators   | Please let us know details of all Network and products of Bank that may be added for tracking and report generation of various fees and penalty. Please will help us to quantify the exact requirement.   | Details will be shared with successful bidder.                        |
| 120 | 105 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 6 | GST calculation and Invoice generation  | Kindly provide more details and expectations on this requirement  | Clarification : Requirement and details are already mentioned in RFP. |

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| 121 | 10<br>5 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 7  | Bharat Bill Payment System (BBPS)  | Request bank to confirm if the scope includes considering biller files also as part of BBPS recon. If so, how many billers to be considered, and that if billers would give same file formats or different | Clarification: File generated from BBPS shall be provided to the bidder for reconciliation. Format of which shall be shared with successful bidder. |
| 122 | 10<br>6 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 7  | System should generate settlement dashboard where netting of transaction done by NPCI for BOU, COU, switching fee, interchange fee, taxes, other charges | Request Bank to please elaborate BOU and COU   | Clarification: BOU: Biller operating unit and COU: Customer operating unit  |
| 123 | 10<br>8 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 9  | System should be capable of performing 2- way reconciliation of DCEMI transactions based upon Aggregator and CBS file.                                   | Request Bank to please confirm the number of Aggregator for DCEMI Recon  | Details will be shared with successful bidder.  |
| 124 | 10<br>9 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 10 | System should be capable of performing 3- way reconciliation of EOTS transactions based upon Aggregator, CBS file and SASTRA portal files.               | Request bank to please help us understand the SASTRA Portal and the number of Files which will be provided by SASTRA portal for Recon  | Details will be shared with successful bidder.  |
| 125 | 10<br>9 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 10 | System should read the aggregator/master merchant/switch file/CBS file/SASTRA file   | Request Bank to please confirm the number of Aggregator for EOTS Recon   | Details will be shared with successful bidder.  |
| 126 | 11<br>0 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 11 | System should be capable of performing validation of transaction from database.  | Request bank to provide more details on this requirement and expectations.   | Clarification: Details and requirement already mentioned in RFP.  |
| 127 | 11<br>1 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 11 | System should be capable of handling dispute management of Tie up and Third Party  | Request bank to please provide the details of t of Tie up and Third Party, and the processes for which disputes needs to be handled. Also request bank if they can share some examples for it.             | Clarification : Details will be shared with successful bidder.  |
| 128 | 11<br>1 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION                      | System should perform collection of charge slip from Merchants for chargeback Retrieval request and other Dispute Received.                              | Collection of charge slip usually is done by POS vendor. However the operations team can raise request to  | Clarification: Chargeback raised through networks, bidder to store  |

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|     |         | S<br>Section - 11   |   | bank for the same. Trust the requirement is in the same lines.   | complete details including charge slip.                          |
| 129 | 11<br>2 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 11 | System should provide age wise break up for all pending payments for merchants.   | Merchant Payments and Merchant-acquirer transaction reconciliation is part of another business entity, so kindly confirm if this was intended to be part of the scope? If yes, please provide more clarity on the number of merchants and merchant settlement process and volumes. | Clarification: Details and requirement already mentioned in RFP. |
| 130 | 11<br>5 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 15 | Cross verification of Actual Cash Loaded and Logical Cash Loaded.   | Request bank to elaborate the requirement, as the system will be capable of generating report, whereas the CRA will have to cross verify.  | Clarification: Details and requirement already mentioned in RFP. |
| 131 | 11<br>6 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 15 | Verification of Billing & Income sharing of GST, Partners Billing & Business Correspondent (BC).  | Request bank to elaborate this requirement   | Clarification: Details and requirement already mentioned in RFP. |
| 132 | 11<br>7 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 17 | Robotic Processing from unstructured data   | Please explain the expectations under this processing requirement  | Clarification: Details and requirement already mentioned in RFP. |
| 133 | 11<br>7 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 17 | Monthly ATM deploying reports Generate Periodical reports as per requirement.   | Is this the number of ATMs added in the Recon system for the month. If not, kindly provide more information.   | Clarification: Details and requirement already mentioned in RFP. |
| 134 | 11<br>9 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 19 | System should be capable to read aggregator wise scroll file and CBS file in any file format as available with the bank.  | Request Bank to please confirm the number of Aggregator  | Clarification : Details will be shared with successful bidder.   |
| 135 | 12<br>0 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 20 | System should have capability to carry out reconciliation of NEFT transactions by following 3-way reconciliation based on CBS File, Middleware files (if needed) and SFMS file on as per the time schedule provided by bank through RPA | Please let us know if this highlighted clause is about NEFT transaction or RTGS transactions?  | Kindly refer Corrigendum.  |

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|     |         |   | (Robotic Process Automation).   |  |  |
| 136 | 12<br>2 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 21 | System should prepare and generate settlement voucher based on the funds received/payable from/to treasury after reconciling the SFMS data with eKuber Report from/to Balances with RBI account.  | Provide more details of eKuber report and what will be its format?   | Details will be shared with successful bidder.   |
| 137 | 12<br>4 | Part-B:<br>FUNCTIONAL<br>SPECIFICATION<br>S<br>Section - 21 | System should perform reconciliation of transactions related to different departments/services like GBD, PPF, CMS, imprest account, Credit Cards etc. and able to take decision as per the request of the concerned department  | Please let us know how transactions of department such as GBD, PPF, CMS etc are related to NEFT.   | Clarification : GBD, PPF, CMS are separate from NEFT.  |
| 138 | 74      | ANNEXURE – XIII<br>Detailed Scope of Work                   | Bidder shall provide IT infrastructure - Servers with OS (like Windows, Linux etc), Database (Oracle 19c etc.), Application Server (Oracle WebLogic etc.) and Web Server (Oracle HTTP Server etc.) for Report, UAT, Data Centre and Disaster Recovery Site setup as per sizing finalized during FSD finalization. | 1.The understanding is that the hardware(physical servers),System software(OS,Webserver,Application server,database etc)need to be procured/provided by the bidder.Please confirm.<br>2.Request bank to clarify if the bank is specific about the components OEM/make of hardware and system software(like only Oracle should be proposed for database etc).   | Clarification : 1. Yes<br><br>2. Bank does not want any specific hardware/ system software etc. of any specific OEM. |
| 139 | 74      | ANNEXURE – XIII<br>Detailed Scope of Work                   | Bidder shall provide IT infrastructure - Servers with OS (like Windows, Linux etc), Database (Oracle 19c etc.), Application Server (Oracle WebLogic etc.) and Web Server (Oracle HTTP Server etc.) for Report, UAT, Data Centre and Disaster Recovery Site setup as per sizing finalized during FSD finalization. | 1.Requst bank to please let us know regarding the Enterprise wide license already available with the bank for components such as database,middleware etc (such as Oracle EULA) that can be leveraged upon for this RFP.<br>2. If yes for the above(i.e the enterprise wide license available with the bank can be leveraged upon), please confirm if cost of such component/s can be excluded by the bidder for arriving at the overall commercials for the RFP. | As Per RFP   |

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| 140 | 50  | 16. ONSITE TECHNICAL SUPPORT (OTS)      | Onsite Technical Support resource as per requirement of the Bank who would operate from Bank's location in Delhi/Gurugram   | We understand that as part of the facilities the required seating arrangements, all required office facilities including access to Internet as required, phone and conference facilities, printers, Bank provided transport facilities, access to canteen facilities within the Bank, etc will be provided by Bank. Please confirm this. | Clarification: Bank shall provide only sitting space and access to canteen facility. |
| 141 | 50  | 16. ONSITE TECHNICAL SUPPORT (OTS)      | Successful Bidder will provide L1, L2, Database Administrator and resource for operational activities who would stationed at Bank's location in Delhi/Gurugram.   | Pls share the volumetric information around number of tickets/incidents experienced in their environment currently.  | Clarification : Details will be shared with successful bidder.                       |
| 142 | 50  | 16. ONSITE TECHNICAL SUPPORT (OTS)      | Successful Bidder will provide L1, L2, Database Administrator and resource for operational activities who would stationed at Bank's location in Delhi/Gurugram.   | Will the Bank provide access to its current in-house incident management tool for incident management? If yes, please provide the details of the tool in use. Pls confirm that the Bank will provide requisite training to Vendor staff on the usage of this tool.   | Clarification : Incident management will be of OEM/ Authorized seller.               |
| 143 | 50  | 16. ONSITE TECHNICAL SUPPORT (OTS)      | Successful Bidder will provide L1, L2, Database Administrator and resource for operational activities who would stationed at Bank's location in Delhi/Gurugram.   | Does the vendor have to deploy OTS resources at all the sites including NDR and DR? If yes, pls state the number of resources by level and headcount expected at each location. Also please provide the support window required at each location.  | As per RFP   |
| 144 | 150 | c) Penalty for Onsite Technical Support | In case Onsite Technical support i.e. L1, L2 and Database Administrator not provided by the bidder within 1 month from letter of intent or PO then Bank may invoke the Bid Earnest Money/Bid Security Declaration and Bank Guarantee. | We request the bank to change the period from 1 month to 2 months from letter of intent or PO.   | As per RFP   |



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| 145 | 34 | 1. Liquidated Damages | If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 10% of the complete contract amount. Bank may also consider termination of the contract. | Bidder requests the bank to include the prior notice clause. Bidder requests the bank to allow the service provider to submit a root cause analysis and meditation plan and upon failure deduct a sum equivalent to 0.25% of the monthly invoice for delay of each week and a part thereof maximum up to 5 % of the monthly invoice.   | As per RFP |
| 146 | 34 | 1. Liquidated Damages | In case of termination of contract due to breach committed by the Successful Bidder, the Bank reserves the right to recover an amount equal to 10% of the Contract value as Liquidated Damages.   | In case of termination of contract due to breach of terms and conditions of the agreement, attributable to the Bidder, Bank reserves the right to recover an amount equal to 5 % of the Contract Value (or) an amount equal to a pro-rata refund of all one-time or initial license fees paid under this Agreement based upon a five year straight line depreciation beginning from go-live and a pro-rata share of any pre-paid maintenance or periodic license fees paid, whichever is lesser. | As per RFP |

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| 147 | 35 | Regulatory Compliance | <p>Regulatory Compliance: Successful bidder shall be held liable for any non-compliance or delay in compliance to Regulatory/Statutory guidelines. Any new advisory/guidelines issued by regulatory authorities like RBI, MoF, DFS, GOI etc. need to be implemented free of cost. 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.</p> | <p>Bidder proposes that fees applicable for Additional Services shall be as mutually agreed between the parties in the Change Request.</p> <p>“Additional Services” shall mean any changes, additions or modifications in scope of services, quality, or involve additional efforts, cost and expenses thereto that were mutually agreed through a change request. (for example: costs pertaining to implementation of any mandates from the regulators, change in security framework requirements such as PCI Software Security Framework (SSF) certification).</p> | <p>Kindly refer Corrigendum.</p> |
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| 148 | 35 | 2.1 Termination of Contract | h. During the transition, the Vendor shall also support the Bank on technical queries / support on service process. | <p>Bidder proposes to add:<br/> Bidder shall provide exit assistance services as mutually agreed between the Parties up to a maximum period of three (3) months either prior to date of expiration of the Agreement (or) prior to the effective date of termination ("exit assistance period"), provided the Bank shall continue to pay during the exit assistance period at the mutually agreed rates. Parties acknowledge that the Services shall not be extended beyond the tenure of the Agreement, unless a new SLA or an amendment with mutually agreed rates and terms are executed between the Parties.</p> | As per RFP |
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| 149 | 37 | 2.2 Termination for Insolvency  | <p>2. Termination for Insolvency:</p> <p>The Bank may, at any time, terminate the Contract by giving written notice to the Vendor, if the Vendor becomes Bankrupt or insolvent <del>or any application for bankruptcy, insolvency or winding up has been filed against it by any person.</del> In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.</p> | Bidder requests the bank to remove the deleted portion of this clause thereby ensuring termination under insolvency is invoked only when the Service Provider has been adjudged insolvent before the competent authority/court of law. | As per RFP |
| 150 | 37 | 2.3 Termination for convenience | <p>The Bank, by written notice of not less than 30 (Thirty) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective.</p>  | Bidder request the bank to modify the time limit from 90 days subject to a lock in period of 2 years. Bidder also request the bank to make the termination of convenience clause be mutually applicable for both parties.              | As per RFP |
| 151 | 37 | 2.2 Termination for Insolvency  | <p>2. Termination for Insolvency:</p> <p>The Bank may, at any time, terminate the Contract by giving written notice to the Vendor, if the Vendor becomes Bankrupt or insolvent <del>or any application for bankruptcy, insolvency or winding up has been filed against it by any person.</del> In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any</p>   | Bidder requests the bank to remove the deleted portion of this clause thereby ensuring termination under insolvency is invoked only when the Service Provider has been adjudged insolvent before the competent authority/court of law. | As per RFP |

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|     |    |                                 | right of action or remedy, which has accrued or will accrue thereafter to the Bank.   |  |            |
| 152 | 37 | 2.3 Termination for convenience | The Bank, by written notice of not less than 30 (Thirty) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective. | Bidder request the bank to modify the time limit from 90 days subject to a lock in period of 2 years. Bidder also request the bank to make the termination of convenience clause be mutually applicable for both parties.  | As per RFP |
| 153 | 38 | 4. Force Majeure                | 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 this contract without giving any further notice to the bidder.  | Bidder seeks clarity of this clause. Is the delay in services mentioned here relates to the force majeure event. Bidder seeks to modify the clause as follows: "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 (due to force majeure event) under the contract and the Bank shall have the right to terminate this contract by giving notice of 30days". | As per RFP |
| 154 | 38 | 4. Force Majeure                | k) Further, Bank also reserves the right to assign the work to other successful bidders or/and service providers without any consequences and claims.   | In the event of assignment of the Bank, due to force majeure event, the Bidder shall not be responsible for any amount payable by the Bank to the new service provider.  | As per RFP |

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| 155 | 45 | 18.<br>Indemnification | <p>SUCCESSFUL BIDDER assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes 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 SUCCESSFUL BIDDER's obligations under the SLA or otherwise for which the SUCCESSFUL BIDDER has assumed responsibilities including those imposed under any SLA, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed/hired/deployed/services utilized by the SUCCESSFUL BIDDER in connection with the performance/discharge of its obligations under the SLA. The SUCCESSFUL 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 terms of the SLA and to protect the Bank during the tenure of the SLA.</p> | <p>Bidder would like to state that the indemnity provision is very broad and covers unlimited liability on the Service Provider.<br/>Bidder proposes to include opportunity of hearing and submission of root cause analysis and a cure period before demand for loss is made. Also, the bidder proposes to restrict the loss to actual/direct losses which are directly attributable to the Service provider and not on indirect losses which may be suffered by the Bank.</p> | As per RFP |
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| 156 | 47 | 20. Governing law and Disputes | <p>be settled by arbitration in accordance with the provisions of Arbitration and Conciliation Act, 1996. The matter shall be referred to a sole arbitrator pursuant to issue of a notice invoking arbitration in writing to the other party clearly setting out the specific dispute(s). For the appointment of sole arbitrator, Bank shall suggest a Panel of Arbitrators consisting three names out of which the Service Provider may agree to any one. In case, Service Provider fails to convey its determination within a period of 30 days from the date of receiving such names, Bank shall nominate a Sole Arbitrator out of the Panel of Arbitrators and the same shall be acceptable to Vendor. The award passed by sole Arbitrator shall be binding on the parties.</p> | <p>Bidder request the bank to modify the appointment of sole arbitrator to be 'as mutually agreed upon by both parties and if any party fails to agree the arbitral tribunal shall be composed of three arbitrators, one arbitrator appointed by each Party, and a third arbitrator and presiding arbitrator shall be appointed by such two arbitrators already appointed by the Parties.</p> | As per RFP |
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| 157 | 48 | 21. Limitation of Liability | Bidder's aggregate liability under the contract shall be limited to a maximum 10% of the contract value.                                      | Bidder requests to modify the liability as "In no event will the bidder's total aggregate liability to the Bank for any damages solely attributable to the Bidder, during the term of Agreement, whether in contract or tort, exceed the amount actually paid for the past 12 months (i.e the upfront amount paid shall be prorated to annual billing value of the applicable Attachment) by the Bank to the bidder under Agreement. The said liability limit shall be subject to deduction of total amount of penalties and/or liquidated damages paid (if any) under this Agreement. In no event will the bidder be liable for any damages attributable to the action or inaction of the Bank or its subcontractors/vendors." | As per RFP |
| 158 | 57 | 15. Upgrades and Updates    | Bidder shall provide the software upgrade and updates on regular basis without any cost to Bank. Bidder shall also support in following cases | Patch releases to cover/rectify defects in the deployed version of the software module and standard bug fixes shall alone form part of updates. Any other update or upgrade shall be charged to the Bank at mutually agreed rates.  | As per RFP |



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| 159 | 57 | 15. Upgrades and Updates | <p>OEM ceasing support for the Software or Product become out of sale: In case a product or part of the product (component) which has been provided for the reconciliation, is rendered out of sale or OEM cease support during the contract period, a substitute of equivalent solution/product including software should be provided <del>free of cost to the Bank</del> in place of the original solution/product given in the bidding document submitted by the successful bidder.</p> | <p>Bidder requests the Bank to add the following:<br/>"In the event Company cancels maintenance on a particular module, the Company shall provide adequate prior written notice of and continue to provide maintenance during such notice period. Bank shall be responsible to ensure continuity of the annual maintenance by promptly making the payment without delay. If the Bidder ceases to support any module during the contract period, after providing adequate notice, an alternate or latest version of the module shall be provided upon receipt of the applicable license fees."</p> | As Per RFP |
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| 160 | 84      | 22. Escrow Arrangement                     | The bidder shall provide the source code of the solution or provide escrow mechanism for the source code of the proposed complete Software Solution for rendering the services including customizations done, in order to protect the Bank's interest in an unexpected eventuality. The software should be periodically tested and latest version is to be kept under Escrow periodically. Cost of the escrow arrangement to be borne by the Bidder.  | Bidder requests the Bank to modify to state that "the Bidder shall provide, <b>at the costs of the Bank</b> escrow mechanism for the software used  | As per RFP            |
| 161 | 157     | Annexure XXXI - Penalty Clause             | Penalties for Delay/Defect in delivery and implementation<br>Penalty for delay in implementation: If bidder fails to implement the application/solution as per Bank requirement within 90 days from the date of Bank's go ahead on FSD document, penalty of 1% of cost of License and One Time Implementation cost will be charged per week or part thereof, maximum up to 10% of the cost of License and One Time Implementation cost. Beyond that Bank may invoke the Bank Guarantee/ Blacklist the Bidder or both. In case bidder does not complete the integration within timelines, then Bank may terminate the contract and invoke the Bank Guarantee or blacklist the bidder for a period of two years for further participation in Banks RFP or both. | Bidder states that the limit the overall penalty to 5% (or) such other percentage as mutually agreed between the parties  | No such clause in RFP |
| 162 | General | Additional Clause request -Change Requests |   | Bidder proposes to include a clause in change requests.<br>Bidder to note that any change requests, including, but not limited to, requests for changes in project plans, scope, specifications, schedule, designs or requirements with respect | As per RFP            |

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|     |         |   |   | to the Services and subject to mutually agreed terms between the Parties.  |                           |
| 163 | General | Additional Clause request-Non-Solicitation    |   | During the term of this Agreement and for a period of two years thereafter, neither Party shall (either directly or indirectly through a third party) employ, solicit to employ, cause to be solicited for the purpose of employment or offer employment to any employee(s) of the other Party, or aid any third person to do so, without the specific written consent of the other Party  | As per RFP                |
| 164 | General | Additional Clause request-Additional Services |   | "Additional Services" shall mean any changes, additions or modifications in scope of services, quality, or involve additional efforts, cost and expenses thereto that were mutually agreed through a change request. (for example: costs pertaining to implementation of any mandates from the regulators, change in security framework requirements such as PCI Software Security Framework (SSF) certification). Fees applicable for the Additional Services shall be mutually agreed between the parties. | As per RFP                |
| 165 | 167     | Checklist                                     | The technical bid should be submitted in a single hard-bound file with not more than 200 pages (200 sides).<br>No loose pages must be submitted | Request bank to clarify regarding the mentioned point in the RFP. The understanding is that the submission of the bid is through GeM portal and hard copy of documents are not required to be provided. Please confirm.  | Kindly refer Corrigendum. |

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| 166 |    |   |   | <p>M2P is leading fintech in India and we are in end to end card processing business since 9+ years, currently we work with 12+ card issuers across india including leading banks like HDFC, ICICI, SBI, SBI Card, Indusind bank, YES Bank, Reliance Jio SFB etc. we are offering reconciliation services since inception of our operation at India. We are 100% indian company and offering total banking services out of India for Indian and global banks. M2P is also registered under fintech initiative of PNB and we are empanel fintech for BNPL and Digital Assets and Liabilites scheme.</p> <p>We really appreciate banks team work on drafting detailed recon RFP coverin each of requirement and details clearly.</p> <p>We hereby request bank to consider the revised eligibility to ensure fair participation from India fintech and startup eco-system for the growth of bank and also to ensure that new generation platform and products are delivered to the bank, which will ensure drop in overall cost for the bank, scale and eligility, advance features and function and also option of adding AI - Artificial intelligene layer to perform various manual operations automatically. M2P Recon 360 is first reconciliation platform with layer of AI and DATA to automate manual work and also esnure 100% data accuracy.</p> <p><b>Requested Revised eligibility criteria :</b></p> <p>Bidder should have at least 3 years of experience in handling Reconciliation activities in at least one Scheduled Commercial Bank in India at the time</p> | As per RFP |
|     | 58 | 4 | <p>Bidder should have at least 3 years of experience in handling Reconciliation activities in at least one Scheduled Commercial Bank in India at the time of submission of bids. Exact period of experience (Bank wise details) should be provided. The bidder should have successfully implemented at least 3 modules ATM, UPI and IMPS which should be running successfully at least for the last two years as on date of submission of the bid</p> |  |            |

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|  |  |  |  | <p>of submission of bids. Exact period of experience (Bank wise details) should be provided. The bidder should have successfully implemented <b>at least 3 modules out of listed models : ATM, UPI and IMPS, Debit card, Prepaid card, Credit card</b> which should be running successfully at least for the last <b>one year</b> as on date of submission of the bid</p> |  |
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| 167 | 58 | 5           | Bidder's/OEM's solution should have handled reconciliation work for average of daily minimum 50 Lakh transactions including at least 5 Lakh ATM financial transactions ( Issuer, ONUS, Acquirer) in one scheduled commercial bank having minimum 2500 ATMs/BNAs.   | I am sure the bank will appreciate that the core function of any reconciliation platform is matching of various txns across the various channel and accuracy and speed of reconciliation process is non-negotiable by the bank even for single atm or 100 txns hence performing reconciliation across channel including ATM should be right criteria for the fair participation and to encourage fintech and start up strong companies to add value for our own public sector banks. By considering this and exprience of m2p mentioned above, we request bank to consdier eligibility criteris ,<br><b>Revised eligibility criteria</b><br>:Bidder's/OEM's solution should have handled reconciliation work for average of daily minimum 10 Lakh transactions including ATM financial transactions ( Issuer, ONUS, Acquirer)at single recon instance for multiple banks. | As per RFP  |
| 168 | 76 | 19          | Successful bidder will have to implement the project covering entire scope of the RFP, including all technical and functional specifications as specified in the RFP (at least 5 modules ATM including Cash in ATM reconciliation, e-COM, POS, UPI, IMPS) should be Go-Live at bank designated location within 90 days from FSD finalization and remaining modules within next three months. | We understand Bank will support in providing the required files format or any other required data, to run the recon in our system and any delay in providing the same would be put into consideration.  | As per RFP  |
| 169 | 43 | Annexure -1 | Successful bidder would implement Payment Reconciliation Application under total outsourced model.   | what about the Servers and technology .whether the bank is expecting this to be provided by Vendor  | Clarification: Details and requirement already mentioned in RFP.                  |
| 170 | 43 | Annexure -1 | If the deployment is in clould ,what would be banks's choice on the Cloud vendor   | This will help us to select the desired technology better   | Clarification: Bidder should provision for cloud services, if required in future. |

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| 171 | 44 | Annexure -1   | The reconciliation application should be developed as per the industry benchmark / standards on design, development and security principles.      | Whether the bank is expecting a certificate of the demonstration of functional and technical and deployment architecture will do?  | As per RFP  |
| 172 | 45 | Annexure -1   | End to End Reconciliation settlement, Dispute management, Cash in ATM reconciliation settlement & tallying of settlement account                  | The RFP is mentioning only Cash-in ATM .we believe Cash recycler is what is intended here.Also the escrow recon is needed?   | Clarification: Details and requirement already mentioned in RFP.  |
| 173 | 45 | Annexure -1   | MIS reports periodical and incidental as and when requested by Bank.  | M2P will confirm all the reports mentioned in the agreement .Post that any new changes will require a configuration  | As per RFP  |
| 174 | 45 | Annexure -1   | Card Payments (Prepaid/Debit/Credit/NCMC/WTC etc.)  | whether as a part of Credit card reconciliation EMI recon and repayment recon is considered  | Clarification: Only Reconciliation of UPI on Rupay Credit Card is in the scope. However, recon solution should be able to perform reconciliation of Credit Cards if needed in future. |
| 175 | 48 | Annexure -1   | FSD   | M2P will provide the FSD based on each module ,so that signoff can be speeded up and the TAT should be also agreed   | As per RFP  |
| 176 | 74 | Annexure-X111 | detailed scope of work  | Under NFS scope IRGCS is missing .we think this will be also a part of the scope   | Clarification : All NPCI products & its sub modules are in the scope  |
| 177 | 76 | Annexure-X111 | Any up-gradation or modification related to compliance & regulatory requirement by the Bank to be provided free of cost by the successful bidder. | Any changes in small and medium category under regulatory compliance will be free of cost to Bank.But if NPCI is automating the complete Dispute management into API based ,those will be considered as CR | Kindly refer Corrigendum.   |
| 178 | 89 | Annexure XIV  | The application should be capable of storing and maintaining of all historical data ( 5 years) for future use when required.                      | We also recommend the Bank Infrastructure team to perform daily backups  | Clarification :Bidder shall be responsible for end to end   |

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|     |     |   |   |  | infrastructure management.            |
| 179 | 89  | Anenexure XIV   | Dashboard in PDF/Excel/csv/xml,etc format consisting of all GL heads, pool account balances (opening and closing), shortage/excess, no. of entries, user id of the maker and checker with other details should be generated. Option of printing and downloading should be provided. | The formats are already supported .The question is why a Print mechanism is requered from a application point of view.The reports in any format can be downloaded and then printed | Kindly refer Corrigendum.             |
| 180 | 93  | Part B-Functional specifications  | System should perform reconciliation of RBI settlement account/Treasury & GL accounts i.e. Payable & Receivables based on output files and daily vouchers.  | Expecting some more detailed information from the Bank   | As per RFP                            |
| 181 | 94  | Part B-Functional specifications  | System should perform reconciliation of Treasury settlement accounts and all other internal GL and PL accounts i.e. inward, outward, treasury, income parking, expenses parking etc.  | We will require the functional flow ,if available  | Kindly refer Corrigendum.             |
| 182 | 97  | Part B-Functional specifications - Interoperable cash deposit                   |   | Require the GL flow  | As per RFP                            |
| 183 | 104 | System should be capable of Generation of Chargeback file for all the networks. |   | Please mention all the networks  | As per RFP                            |
| 184 | 14  | 26  | Pre-Bid Details (Is Pre-Bid Interaction Required)   | Request Bank to consider teams option instead of just in-person. Many Banks are now giving the online teams option fro pre-bid queries meet.                                       | As per RFP                            |
| 185 | 50  | 1   | Onsite Technical Support  | OTS is needed only after production. You have asked to deploy resources within 1 month of LOI. Is it must? What will resources day for the next 4 to 6 months?                     | As per RFP                            |
| 186 | 52  | 1   | Data Protection   | Software will be inside data center of PNB or vendor? If it's inside PNB's data center, how will vendor ensure data protection?  | As per RFP                            |
| 187 | 57  | 1   | Eligibility Criteria  | Is JV allowed where in one partner meets financials and other meets technical  | Clarification :No, JV is not allowed. |



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| 188 |    |   |               |  | Clarification: Bank does not requires any specific database, bidder to supply DB compatible to their application. |
|     | 74 | 2 | Annexure XIII | Is it must to have Oraclen 19c / WebLogic / Oracle Server? |   |
| 189 | 74 | A | CARD PAYMENTS |  | Query is not clear.   |