S.No	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank Response
1	Annexure 2	Pre-Qualification Criteria Point #8	The bidder should have an average annual turnover of Rs.100 Crores and has positive EBITA during last 3 financial years (i.e., 2023-24 & 2024-25, 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies.	Request the bank to change the clause from Positive EBITA to PAT Positive as follows: The Bidder and OEM / OSD should have an average annual turnover of Rs.100 Crores and has positive Net Profit during last 3 financial years (i.e., 2023-24 & 2024-25, 2025-26) This must be the individual company turnover and not of any group of companies.	Positive-EBITA requirement is retained. The minimum average annual turnover stands clarified at Rs.25 Crores in both Annexure 2 (Point 8) and Section E, Clause 3.3.1(A) Item 2. Please refer Corrigendum.
2	Annexure 2	Pre-Qualification Criteria Point #9	The Net Worth of bidder firm should not be negative as on 31/03/2026 and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2026'.	Request the bank to change the clause as follows: The Net Worth of Bidder and OEM / OSD should not be negative for the last 3 years (i.e., 2023-24 & 2024-25, 2025-26) as on 31/03/2026 and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2026'.	Please refer Annexure 2, Point 9 (Page 78); the requirement stands as per the RFP.
3	Annexure 2	Pre-Qualification Criteria Point #10	The bidder should be in the Enterprise Fraud Risk Management software business, at least for a period of last one Year as on the date of RFP.	Request the bank to change the clause as follows: The bidder should be in the Enterprise Fraud Risk Management software business, at least for a period of last Five (5) Years as on the date of RFP. Justification: Request the bank to kindly amend and increase the experience to at least five Years. Given the criticality of fraud risk systems to the bank's operations and regulatory compliance, a longer track record better assures proven implementation capability, product maturity across fraud cycles, and long-term support continuity over the contract term.	The EFRM experience requirement is one (1) year (Annexure 2, Point 10); Section E, Clause 3.3.1(A) Item 3 has been aligned and the scoring bands revised. Please refer Corrigendum.
4	Annexure 2	Pre-Qualification Criteria Point #11	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Request the bank to change the clause as follows: The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Three (3) Scheduled Public/Private Sector Banks in India with at least 500 branches, during last 3 years & Live as on date of RFP and the proposed EFRM solution must be live and running in production at a minimum of Two (2) Scheduled Public Sector Banks in India for a continuous period of not less than five (5) years as on the date of this RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least TWO Scheduled Public/Private Sector Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	The criterion has instead been relaxed to one (1) Scheduled Commercial Bank (including RRB) with at least 150 branches and Finacle CBS integration in one bank. Please refer Corrigendum (Annexure 2) and Sl. 2 (Section E).
5	Annexure 2	Pre-Qualification Criteria Point #13	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Request the bank to change the clause as follows: NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least two Scheduled Public/Private Sector Bank in India with at least 500 branches.	The criterion has been revised to 150 branches and extended to bidder/OEM. Please refer Corrigendum.
6	Annexure 2	Pre-Qualification Criteria Point #22	Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second)	Request the bank to change the clause as follows: The proposed solution must have been implemented and currently running live with more than or equal to 500 TPS (Transaction per second) in real-time in at least two (2) Scheduled Public/Private Sector Banks in India. Justification: We request the bank to reconsider the referenced clause, as the proposed solution should have handled significantly higher transaction volumes, considering the bank's projected growth and scale.	Please refer Corrigendum.
7	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 1. The Bidder should be legally compliant firm/company which is in existence & operational for a minimum of Three Years as on 31-3-2026 and can be: a. A partnership firm/proprietorship firm or a Limited Liability Partnership duly registered under the Limited Liability Partnership Act, 2008. (OR) b. Company duly registered in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013. Marks Allotment Max. Marks …. 20 marks A- Bidder must be Operational as on 31-3-2026 B-i) Having minimum 03 Years and up to 04 years of Existence as on 31-03-2026 B-ii) Having minimum 04 Years and up to 05 years of Existence as on 31-03-2026 B-iii) Having more than 05 years of Existence as on 31-03-2026 Scoring: A+B-i) = 10 marks A+B-ii) = 15 marks A+B-iii) = 20 marks	Request the bank to change the scoring clause as follows: 3.3.1. A) Technical Experience and Capabilities: The Bidder should be legally compliant firm/company which is in existence & operational for a minimum of five Years as on 31-3-2026 and can be: a. A partnership firm/proprietorship firm or a Limited Liability Partnership duly registered under the Limited Liability Partnership Act, 2008. (OR) b. Company duly registered in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013. Marks Allotment Max. Marks …. 20 marks A- Bidder must be Operational as on 31-3-2026 B-i) Having minimum 05 Years and up to 07 years of Existence as on 31-03-2026 B-ii) Having minimum 07 Years and up to 10 years of Existence as on 31-03-2026 B-iii) Having more than 10 years of Existence as on 31-03-2026 Scoring: A+B-i) = 10 marks A+B-ii) = 15 marks A+B-iii) = 20 marks	The requirement is as stated in Section E, Clause 3.3 (Page 40) of the RFP.
8	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 3. The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP. Marks Allotment Max. Marks …. 40 marks Minimum 02 Years and up to 03 years of Existence & Operational as on bid submission……20 marks More than 03 Years and up to 05 Years…….. 30 marks More than 5 Years…. 40 marks	Request the bank to change the scoring clause as follows: The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 5 Years as on the date of RFP. Marks Allotment Max. Marks …. 40 marks Minimum 05 Years and up to 07 years of Existence & Operational as on bid submission……20 marks More than 07 Years and up to 10 Years…….. 30 marks More than 10 Years…. 40 marks	Please refer Corrigendum: minimum EFRM experience is now one (1) year with revised scoring bands.
9	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 4. Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second) Marks Allotment Max. Marks …. 15 marks. One (1) Bank with more than or equal to 100 TPS :…….. 10 marks Two (2) Banks with more than or equal to 100 TPS; …….. 12 marks. More than Two (2) Banks with more than or equal to 100 TPS:……. 15 marks	Request the bank to change the scoring clause as follows: 4. Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 500 TPS (Transaction per second) Marks Allotment Max. Marks …. 15 marks. One (1) Bank with more than or equal to 500 TPS : …….. 5 marks Two (2) Banks with more than or equal to 500 TPS; …….. 10 marks. More than Two (2) Banks with more than or equal to 500 TPS: ……. 15 marks	please refer Corrigendum
10	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	New Clause Addition	Request the bank to change the scoring clause as follows: Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 500 TPS (Transaction per second) If the proposed EFRM solution is handling i. More than 3000 TPS = 20 Marks ii. Between 2000 to 3000 TPS = 16 Marks iii. Between 1000 to 2000 TPS = 12 Marks iv. Between 500 to 1000 TPS = 8 Marks v. Between 100 to 500 TPS = 4 Marks	Bank's requirement remains as per Section E, Clause 3.3 (Page 42). Bidders are requested to comply.

11	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 5. The bidder/OEM/SI should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks (Including RRBs) in India with at least 300 branches, during last 3 years & Live as on date of RFP. Digital Channels are: a. Mobile Banking b. Internet Banking c. UPI d. Debit Card (ATM Switch) e. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified. Marks Allotment Max. Marks …. 40 marks Minimum Two (2) Scheduled Commercial Banks (Including RRBs) …….. 20 marks 3 Scheduled Commercial Banks(Including RRBs) ……. 30 marks More than 3 Banks(Including RRBs) …. 40 marks.	Request the bank to change the clause as follows: The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Three (3) Scheduled Public/Private Sector Banks in India with at least 500 branches, during last 3 years & Live as on date of RFP and the proposed EFRM solution must be live and running in production at a minimum of Two (2) Scheduled Public Sector Banks in India for a continuous period of not less than five (5) years as on the date of this RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least TWO Scheduled Public/Private Sector Banks. If they do not have experience in integration with Finacle CBS they will not be qualified. Marks Allotment Max. Marks …. 40 marks Minimum Two (2) Scheduled Commercial Banks (Including RRBs) …….. 20 marks 3 Scheduled Commercial Banks(Including RRBs) ……. 30 marks More than 3 Banks(Including RRBs) …. 40 marks.	Please refer Corrigendum : the criterion has been relaxed to one (1) Scheduled Commercial Bank (including RRB) with at least 150 branches, with revised scoring.
12	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	New Clause Addition	In the any one of the reference sites (banks) provided for the above Technical Scoring Criteria No. 5, the solution must be integrated with at least first 6 source systems / channels (mandatorily) as on data of RFP: 1. Core Banking 2. Internet Banking 3. Mobile Banking 4. UPI 5. Debit Card 6. IMPS, NEFT & RTGS 7. Prepaid Cards 8. AEPS 9. Credit Cards 10. SWIFT 11. Remittances 12. GBM 13. Forex 14. Nostro & Vostro 15. BBPS 16. Payment Gateway 17. Treasury 18. Trade Finance 19. Central Bank Digital Currency 20. API Banking - Integration with first six source systems / channels in REAL Time is mandatory to be eligible for scoring. - Integration with Less than 10 systems: 5 Marks Integration with More than 10 and less than 15 systems: 10 Marks	Please refer Section E, Clause 3.3 (Page 42); the requirement stands as per the RFP.
13	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 6.OEM should have its Development & Support Centre in India with at least 30 technical resources (Engineering/Development/Testers, Design Engineers, Business Analyst (in Banking) in India on its roles to provide onsite and on-demand support as on the date of RFP. Marks Allotment Max. Marks …. 15 marks Minimum 30 up to 40 technical resources …….. 10 marks More than 40 up to 50 technical resources …….. 12 marks More than 50 technical resources …. 15 marks.	Request the bank to change the scoring clause as follows: 6.OEM should have its Development & Support Centre in India with at least 100 technical resources (Engineering/Development/Testers, Design Engineers, Business Analyst (in Banking) in India on its roles to provide onsite and on-demand support as on the date of RFP. Marks Allotment Max. Marks …. 15 marks Minimum 100 up to 125 technical resources …….. 10 marks More than 125 up to 150 technical resources …….. 12 marks More than 150 technical resources …. 15 marks.	The requirement is as stated in Section E, Clause 3.3 (Page 43) of the RFP.
14	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP. Max. Marks …. 30 marks one (1) Scheduled Commercial Banks(Including RRBs)……..20 marks 2 Scheduled Commercial Bank(Including RRBs) ……..25 marks 3 Scheduled Commercial Banks (Including RRBs) & above…. 30 marks	I4C as a solution first went live only in November / December 2024 only, hence requesting the bank to reduce the experience period to one year. Request the bank to change the clause as follows: NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP/NCRP/Suspect Registry/DPIP/ I4C integration) should have been implemented by the bidder and it is running in real time in at least two Scheduled Public/Private Sector Bank in India with at least 500 branches, at least for a period of last one year as on the date of RFP. Max. Marks …. 30 marks one (1) Scheduled Commercial Banks(Including RRBs)……..20 marks 2 Scheduled Commercial Bank(Including RRBs) ……..25 marks 3 Scheduled Commercial Banks (Including RRBs) & above…. 30 marks	Please refer Corrigendum.
15	Section E - Selection of Bidder	3.3 Technical Evaluation of Bidders	3.3.1. A) Technical Experience and Capabilities: 8. The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks (Including RRBs) in India. Marks Allotment Max. Marks …. 20 marks Minimum Two (2) Scheduled Commercial Bank (Including RRBs) …….. 10 marks Three (3) Scheduled Commercial Banks(Including RRBs) ……..15 Marks Four (4) Scheduled Commercial Banks(Including RRBs) ……..20 marks Solution Component - I4C	Request the bank to kindly confirm if the given scoring relates to EFRM capability of Cross Channel detection (correlation of CBS & digital transactions in real time to detect frauds). In such case, this scoring criteria falls under EFRM Solution Component.	Item 8 shall be evaluated as classified in the Section E, Clause 3.3.1(A) table. The criterion and scoring have been revised; please refer Corrigendum.
16	Section A - Bid Schedule	1. Bid Schedule	Brief Description of the RFP Selection of a Service Provider for the Supply, Implementation, Customization and Support of an Enterprise Fraud Risk Management (EFRM) Solution along with Cybercrime Complaint Processing (CCCP) Software Solution integrated with the National Cyber Crime Reporting Portal (NCCRP) under the I4C Framework, including integration with I4C Suspect Registry/DPIP for Real-time Cybercrime Reporting, for a period of five (05) years in Jammu and Kashmir Grameen Bank. The solution shall be deployed on an On-Premises model at the Bank's infrastructure, and the required hardware for deployment shall be provided by the Bank. The Bank may procure the EFRM Solution only, the I4C Solution only, or both Solutions together.	Request the bank to kindly confirm that the bank will provide the necessary hardware and infrastructure (including the server, storage, os, database etc.) and the bidder is only required to provide the hardware sizing.	Yes. As per Section B, Clause 8.5.1 and 8.5.2, the Bank shall provide the required server, storage, network, OS and other hardware/infrastructure based on the sizing and technical specifications submitted by the Bidder and approved by the Bank. The Bidder shall provide sizing/specifications only and shall not quote any hardware cost.
17	Section A - Bid Schedule	1. Bid Schedule	6. Earnest Money Deposit - Bidders shall ensure that the EMD amount is credited to the above account within the stipulated timeline. Documentary evidence of the successful NEFT/RTGS transaction shall be submitted along with the bid documents.	Request the bank to kindly confirm if the Earnest Money Deposit (EMD) can be provided by the bidder in the form of bank guarantee as provided in the Appendix - D (page no - 209)	EMD may be remitted online (NEFT/RTGS) as per Section E, Clause 5.1

18	Section A - Bid Schedule	1. Bid Schedule	9. Last Date, Time and Venue for Submission of Bids Bid Submission End Date – 21 Oct 2026 Time – 05:00 PM (before) Physical documents should be submitted at below mentioned address before due date/time: DAC Cell, IT Department Jammu and Kashmir Grameen Bank, Head Office, Near Fruit complex Narwal, Jammu, J&K-180006	Request the bank to kindly confirm if the bidders need to submit all the bid documents as a hard copy (physical documents) at the provided address or is an electronic / email submission allowed by the bank.	Bids are to be submitted in offline mode as per Section E, Clause 12.1. Physical documents (including EMD and Integrity Pact) must be submitted at the DAC Cell, IT Department address given in Section A (Item 9) before the bid end date and time. The Technical Proposal is opened online as per Section E, Clause 13.1.
19	Section B - Introduction	5. Requirement Details	5.3. Detailed functional & technical specification for the above Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution is furnished in Annexure-9. All the Software, services etc. to be supplied by bidder and should have comprehensive onsite warranty of one year & AMC of Four (4) Years.	Request the bank to kindly reduce the warranty period to 90 days instead of 1 year	Bank's requirement remains as per Section B, Clause 5.3 (Page 15).
20	Section C - Deliverables and Service Level Agreements	18. Escrow arrangement	18.6 The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder. Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updating fee.	Request the bank to kindly add a placeholder to add the Escrow Fee as part of the Commercial Bid Format. Usually the bank bears all the costs for escrow, request the bank to confirm.	Please refer Corrigendum: the cost of the escrow arrangement shall be borne by the Bank; no separate line item is required in the Commercial Bid.
21	Annexure 8	2. The Broad Scope of this RFP 2.71 Infrastructure	2.18 The proposed Solution should handle the Transactions of 500 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time. 2.71.7 The proposed Solution should handle the Current (Peak) Transactions of 100 TPS and it should be scalable as per the future needs during the Contract period	The given clauses are contradicting. Request the bank to confirm if the bidder needs to provide the hardware sizing for 100 TPS or 500 TPS. Also requesting the bank to share the transaction volumetrics and the year-on-year growth projection for each channel which will allow the bidders to provide accurate hardware sizing.	Bidders shall size the solution as per Section B, Clause 8.6 (peak transactions projected at the end of the 5th year) and Annexure 8, Clause 2.18 (500 TPS at peak). Volume and growth parameters are given in Section B, Clause 8.6.4. Please also refer Corrigendum.
22	Section C - Deliverables and Service Level Agreements	3. Payment terms	Application Software – EFRM Software, NCCRP Software-I4C/Suspect Registry/DPIP 1. Development, installation, configuration, and UAT Delivery Sign Off - 30% 2. Successful Solution Go-Live - 30% 3. 3 Months after Successful Go-Live of all Solution components ordered under the applicable Purchase Order - 15% 4. Successful implementation and DR readiness of the Solution(s) ordered - 15% 5. Final Acceptance / Stabilization - 10%	Request the bank to kindly amend the following Payment Terms for the Software License Cost License Cost 1. On the issuance of Purchase Order - 50% 2. Development, installation, configuration, and UAT Delivery Sign Off - 30% 3. Upon Successful Solution Go-Live - 20%	Please refer Section C (Page 22); the requirement stands as per the RFP.
23	Section C - Deliverables and Service Level Agreements	3. Payment terms	Application Software – EFRM Software, NCCRP Software-I4C/Suspect Registry/DPIP 1. Development, installation, configuration, and UAT Delivery Sign Off - 30% 2. Successful Solution Go-Live - 30% 3. 3 Months after Successful Go-Live of all Solution components ordered under the applicable Purchase Order - 15% 4. Successful implementation and DR readiness of the Solution(s) ordered - 15% 5. Final Acceptance / Stabilization - 10%	We understand that the given payment terms are for the Implementation of the solution and we have suggested alternate implementation payment terms below. Request the bank to confirm if the entireity of the license fee / cost will be paid to the bidder in advance.	Payment shall be released strictly as per the milestone-linked payment terms in Section C, Clause 3 (Page 22); please refer the same.
24	Section C - Deliverables and Service Level Agreements	3. Payment terms	Application Software – EFRM Software, NCCRP Software-I4C/Suspect Registry/DPIP 1. Development, installation, configuration, and UAT Delivery Sign Off - 30% 2. Successful Solution Go-Live - 30% 3. 3 Months after Successful Go-Live of all Solution components ordered under the applicable Purchase Order - 15% 4. Successful implementation and DR readiness of the Solution(s) ordered - 15% 5. Final Acceptance / Stabilization - 10%	Request the bank to kindly amend the following Payment Terms for the Software Implementation Cost Implementation Cost 1. On the issuance of Purchase Order - 30% 2. Development, installation, configuration, and UAT Delivery Sign Off - 30% 3. Upon Successful Solution Go-Live - 20% 4. Successful implementation and DR readiness of the Solution(s) ordered - 10% 5. 3 Months after Successful Go-Live of all Solution components ordered under the applicable Purchase Order - 10%	The requirement is as stated in Section C (Page 22) of the RFP.
25	Section C - Deliverables and Service Level Agreements	5. Penalties & Liquidated damages:	5.2 Penalties/Liquidated damages for delay in Installation, Configuration and Commissioning of EFRM Solution I4C Solution Other Software & Database would be as under: a. Non-compliance of the Installation and Commissioning of EFRM Solution, I4C Solution and other Software & Database, as per Installation Schedule will result in the Bank imposing penalty of 0.50% (Plus GST) on delay in installation per week or part thereof, on the invoice value of EFRM Solution, I4C Solution & Database (exclusive of Taxes) location/office address wise. b. However, the total Penalty/LD to be recovered under the above clause/s shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes).	Request the bank to modify the clause as follows since the penalty must be levied on the respective fee / cost only. 5.2 Penalties/Liquidated damages for delay in Installation, Configuration and Commissioning of EFRM Solution I4C Solution Other Software & Database would be as under: a. Non-compliance of the Installation and Commissioning of EFRM Solution, I4C Solution and other Software & Database, as per Installation Schedule will result in the Bank imposing penalty of 0.50% (Plus GST) on delay in installation per week or part thereof, on the Implementation, Configuration, and Integration Cost of EFRM Solution / I4C Solution (exclusive of Taxes). b. However, the total Penalty/LD to be recovered under the above clause/s shall be restricted to 10% (Plus GST) of the Implementation, Configuration, and Integration Cost of EFRM Solution / I4C Solution (exclusive of Taxes).	Bank's requirement remains as per Section C, Clause 5.2 (Page 24).
26	Section C - Deliverables and Service Level Agreements	5. Penalties & Liquidated damages:	5.3 Penalties/Liquidated Damages for delay in Implementation, Integration and Commissioning & GO LIVE: a. Non-compliance of the installation, configuration and integration of Core setup (UAT) as per Phase-1 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). b. Non-compliance of the Pilot implementation as per Phase-2 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). c. Non-compliance of the Go Live as per Phase-3 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the invoice value (exclusive of Taxes). d. However, the total Penalty/LD to be recovered under all the above clauses shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes).	Request the bank to modify the clause as follows since the penalty must be levied on the respective fee / cost only. 5.3 Penalties/Liquidated Damages for delay in Implementation, Integration and Commissioning & GO LIVE: a. Non-compliance of the installation, configuration and integration of Core setup (UAT) as per Phase-1 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Implementation Fee Value (exclusive of Taxes). b. Non-compliance of the Pilot implementation as per Phase-2 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Implementation Fee Value (exclusive of Taxes). c. Non-compliance of the Go Live as per Phase-3 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Implementation Fee Value (exclusive of Taxes). d. However, the total Penalty/LD to be recovered under all the above clauses shall be restricted to 10% (Plus GST) of the Implementation Fee Value (exclusive of Taxes).	Please refer Section C, Clause 5.3 (Page 25); the requirement stands as per the RFP.
27	Section C - Deliverables and Service Level Agreements	5. Penalties & Liquidated damages:	5.3 Penalties/Liquidated Damages for delay in Implementation, Integration and Commissioning & GO LIVE: a. Non-compliance of the installation, configuration and integration of Core setup (UAT) as per Phase-1 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). b. Non-compliance of the Pilot implementation as per Phase-2 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). c. Non-compliance of the Go Live as per Phase-3 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the invoice value (exclusive of Taxes). d. However, the total Penalty/LD to be recovered under all the above clauses shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes).	We understand that the delays in the implementation due to the delay from the bank side (eg. source system integration delay, delay in delivery of hardware etc.) shall not result in the vendor paying the penalties.	Please refer Corrigendum: delay solely due to documented non-availability of Bank-controlled infrastructure, access, interfaces or third-party prerequisites shall be considered by the Bank's authorised project authority through the written extension process. Delays attributable to the bidder shall attract penalties per Section C, Clause 5.
28	Section C - Deliverables and Service Level Agreements	5. Penalties & Liquidated damages:	5.4 Penalties/Liquidated damages for not maintaining uptime: a. If the bidder fails to maintain the guaranteed uptime, Penalty for uptime will be deducted as under: Monthly Uptime — Penalty 99.90% – 100% — No penalty 99.50% – <99.90% — 0.10% (+GST) per hour/part thereof 99.00% – 99.49% — 0.20% (+GST) per hour/part thereof 98.50% – 98.99% — 0.30% (+GST) per hour/part thereof 98.00% – 98.49% — 0.50% (+GST) per hour/part thereof <98.00% — 1.00% (+GST) per hour/part thereof b. The maximum penalty levied as per above clauses shall not be more than the 10% (Plus GST) of total value of the order (exclusive of taxes)	Request the bank to modify the clause as follows since the penalty must be levied on the respective fee / cost only. 5.4 Penalties/Liquidated damages for not maintaining uptime: a. If the bidder fails to maintain the guaranteed uptime, Penalty for uptime will be deducted as under: Monthly Uptime — Penalty 99.90% – 100% — No penalty 99.50% – <99.90% — 0.10% (+GST) per hour/part thereof 99.00% – 99.49% — 0.20% (+GST) per hour/part thereof 98.50% – 98.99% — 0.30% (+GST) per hour/part thereof 98.00% – 98.49% — 0.50% (+GST) per hour/part thereof <98.00% — 1.00% (+GST) per hour/part thereof b. The maximum penalty levied as per above clauses shall not be more than the 10% (Plus GST) of Annual Technical Support Value (exclusive of taxes)	The requirement is as stated in Section C, Clause 5.4 (Page 25) of the RFP.
29	Section C - Deliverables and Service Level Agreements	5. Penalties & Liquidated damages:	5.5 Penalties / Liquidated Damages for Low Response to Source Channels: b. In case, there is low response to source channel, the bank shall levy penalty as under: Less than or Equal to 100 milliseconds - No Penalty More than 100 milliseconds - If the no. of transactions where response time is greater than 100 milliseconds, and less than or equal to 10000 per day, 0.10% (Plus GST) on total order value. If the no.of transactions are more than 10000 per day, 0.20% (Plus GST) on total order value.	5.5 Penalties / Liquidated Damages for Low Response to Source Channels: b. In case, there is low response to source channel, the bank shall levy penalty as under: Less than or Equal to 100 milliseconds - No Penalty More than 100 milliseconds - If the no. of transactions where response time is greater than 100 milliseconds, and less than or equal to 10000 per day, 0.10% (Plus GST) on Annual Technical Support Value. If the no.of transactions are more than 10000 per day, 0.20% (Plus GST) on Annual Technical Support Value.	Bank's requirement remains as per Section C, Clause 5.5 (Page 26).
30	Section C - Deliverables and Service Level Agreements	6. Warranty	6.1 The entire software deployed for this project shall be under Comprehensive Onsite Warranty covering all parts, updates, minor update of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of 01 years from the Date of Installation/commissioning. 6.2 If the OEM is offering 5 years' warranty for the items supplied, the same warranty period to be extended to bank also. In such cases. The AMC / ATS amount for 4th & 5th years to be entered as zero while submitting the Commercial Bid. The Warranty Guarantee Period also to be submitted accordingly.	The given clauses 6.1 & 6.2 are contradicting. The Clause 6.1 mentions the warranty period as 1 year while the Clause 6.2 mentions only about the AMC / ATS fee for 4th and 5th years. The Annexure 21 - Bill of Material / Commercial Bid, however mentions "Annual Technical Support (ATS) Charges for Four (4) Years (after completion of One-Year Comprehensive Warranty)". Request the bank to confirm that the warranty period is one (1) year only.	Warranty is one (1) year as per Section C, Clause 6.1, followed by ATS for four (4) years as per Annexure 21. Clause 6.2 applies only where the OEM offers a longer warranty, in which case ATS for the warranty-covered years is to be quoted as zero. Commencement of warranty is clarified in Corrigendum.

31	Section C - Deliverables and Service Level Agreements	6. Warranty	6.3 If the software does not perform in accordance with the Contract during the Warranty Period, then the Bidder shall take such steps as necessary to repair or replace the Hardware/ Software. Such warranty service shall be provided at the Vendor's expense and shall include all media, parts, labor, freight and insurance to and from the Department's site.	Since the hardware shall be supplied by the bank, requesting the bank to remove the 'hardware' from the above clause and modify as follows. "6.3 If the software does not perform in accordance with the Contract during the Warranty Period, then the Bidder shall take such steps as necessary to repair or replace the Software. Such warranty service shall be provided at the Vendor's expense and shall include all media, parts, labor, freight and insurance to and from the Department's site."	Hardware is provided by the Bank (Section B, Clause 8.5.1). The Bidder's warranty obligation under Clause 6.3 relates to the software supplied by the Bidder and shall be read accordingly.
32	Annexure-9	A) Common Functional & Technical Requirements applicable for both solutions:	11. The solution should handle peak transaction throughput of 500 TPS and should be scalable to meet projected five-year growth. The bidder should submit detailed sizing for application,database, storage, IOPS, network and failover requirements based on Bank published transaction volumes, peak TPS and growth assumptions.	Request the bank to kindly confirm if the bidder needs to provide the Hardware Sizing for 500 TPS? Is the 500 TPS the projection for the Year-5?	Bidders shall size the hardware for the peak transactions projected at the end of the 5th year as per Section B, Clause 8.6.2; Annexure 9 (Section A, S.No. 11) and Annexure 8 (Clause 2.18) specify 500 TPS at peak. Please refer Corrigendum.
33	Annexure 11 - Undertaking of Authenticity	Annexure 11 - Undertaking of Authenticity	We hereby undertake that all the Hardware components/Parts/Assembly/ Software's used in this Hardware under the above like Servers, Switches, Hard Disk, Monitors, Memory etc., shall be original new components /parts /assembly /software only from respective OEMs/OSDs/OSOs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used. We also undertake that in respect of Licensed Operating System/Application Software/ Database (RDBMS) / any other Software if asked for by you in the purchase order, the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity in case of Microsoft Window Operating System/Software etc.) and also that it shall be sourced from the authorized source (e.g. Authorized Microsoft Channel in case of Microsoft Operating System). We confirm that the OS and Software is free from bugs, malware, covert channels in code etc.	As per the scope of the RFP, the supply of Hardware, Servers, Switches, Hard Disk, Monitors, Memory, Operating System, Database (RDBMS) and any necessary infrastructure is the responsibility of the bank. Hence, we request the bank to remove these items from the undertaking authenticity.	Hardware, operating system and infrastructure are provided by the Bank (Section B, Clause 8.5). The undertaking in Annexure 11 shall apply to the software/components supplied by the Bidder and shall be read accordingly.
34	Annexure-21	Bill of Material / Commercial Bid	Implementation, Customization, Integration & MPLS Connectivity if required (Installation, Configuration, Customization, API Development, Provisioning, Installation and Commissioning of MPLS Connectivity, integration with the Bank's internal systems, external bank/sponsor bank switches, NPCI, I4C/NCCRP, telecom/MPLS connectivity and other third-party applications/vendors, Testing, UAT, Go-Live and all other implementation activities required for successful deployment of the solution.)	Request the bank to kindly confirm the following: - The proposed Enterprise Fraud Risk Management Solution and Cybercrime Complaints Automation Solution will be deployed on the Bank's infrastructure at its Data Centre (DC) and Disaster Recovery (DR) sites. - The Bank's source systems (e.g., Core Banking, Internet/Mobile Banking, Cards, UPI, and other channels) that will feed the solution also reside in the same DC and DR sites. - The proposed solution will be deployed within the Bank's Militarized Zone (MZ) / secure internal network, behind the Bank's firewall, and that all connectivity to the solution from source systems will be over the Bank's internal network.	The solution shall be deployed on the Bank-provided infrastructure at the DC and DR as per Section B, Clause 8.5 and Annexure 8, Clause 2.71. Network zone and connectivity architecture will be finalised with the selected bidder in line with the Bank's security policy.
35	Annexure-21	Bill of Material / Commercial Bid	Implementation, Customization, Integration & MPLS Connectivity if required (Installation, Configuration, Customization, API Development, Provisioning, Installation and Commissioning of MPLS Connectivity, integration with the Bank's internal systems, external bank/sponsor bank switches, NPCI, I4C/NCCRP, telecom/MPLS connectivity and other third-party applications/vendors, Testing, UAT, Go-Live and all other implementation activities required for successful deployment of the solution.)	If the solution is deployed within the Bank's DC/DR and MZ, kindly explain the Bank's requirement for MPLS connectivity. Specifically, please clarify: Between which locations or entities MPLS links are required (e.g., Bank DC to DR, Bank to sponsor bank, NPCI, I4C/NCCRP, or other third parties); Whether the Bank will provide the MPLS links, or whether the bidder is expected to procure, provision, and commission them;	Network connectivity, if required with the selected vendor, shall be through MPLS and the cost shall be borne by the selected vendor, as per Section B, Clause 8.3.4. Link endpoints will be identified during the implementation phase based on the integration requirements.
36	Annexure - 8	Infrastructure	2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc 2.71.6 The bidder shall undertake all database related works including Database Creation, Tables & Index Creation, Backups etc. and Maintenance of entire Database activities. The responsibility is only with the bidder even if the RDBMS Oracle database is provided by the Bank.	Request the bank to kindly consider the DB related work such as but not limited to DB Creation, Backups and maintenance under the bank's responsibility since the database will be supplied by the bank.	Database-related activities form part of the Bidder's scope as stated in Annexure 8, Clauses 2.71.5 and 2.71.6; hardware and operating system are provided by the Bank.
37	Annexure 8	1. Objective	1.6. The detection-based mechanism shall include, but not be limited to, analysis and correlation of the following parameters. The list is only illustrative and not exhaustive iii. Device-based parameters, including device fingerprinting and device registration details 1.11. The Proposed Solution should have the capability to correlate and aggregate transactions with the customer profile/CIF, account details, registered mobile devices, device fingerprint, location/geo-location, usage pattern of digital channels, beneficiary/payee details, transaction history, customer risk category, demographic/profile indicators and Bank defined parameters to identify potential fraud, suspicious behavior and abnormal deviations from the customer's normal transaction pattern.	The RFP requires the proposed solution to analyse and correlate device-based parameters, including device fingerprinting and behavioural biometrics to identify fraud and abnormal deviations from a customer's normal behaviour. We request the Bank to kindly clarify whether the device fingerprinting data and behavioural biometrics data (for example, device registration details, device fingerprint, usage patterns, keystroke dynamics and touch/swipe patterns on mobile devices) will be captured by the Bank's existing digital channels (Internet Banking, Mobile Banking and other applications) or a third-party solution already deployed by the Bank, and made available to the proposed EFRM solution as input attributes through integration, such that the bidder is required only to ingest and use this data for fraud detection and correlation. Request the bank to kindly confirm.	Detailed interface specifications, data inventory and related information will be shared with the selected bidder during the requirement study/implementation phase. Bidders are requested to quote on the basis of the scope and sizing parameters given in Annexure 8, Clause 1.6 (Page 92), Section B (Clause 8.6) and Annexures 8 and 9.
38	Section B	8. Scope of Work	8.6. Sizing of Software, And Infrastructure 8.6.2. Hardware intended to be sized by the bidder for I4C and EFRM Solution should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly and adhere to the hardware utilization parameters mentioned in this document. 8.6.3. The bidder shall submit an OEM recommendation letter (along with bid) confirming the sufficiency/ sizing of all deliverables like software, services, and other tools etc. supplied by the bidder for the project as per the scope of the RFP. 8.6.4. The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YOY for the next five years. 8.6.5. Concurrent Users: System / Solution should support at least 30 concurrent users. 8.6.6. Response Time for Web Interfaces: should be less than 1 second 8.6.7. Response Time for Online Transaction (for real time alerts): should be less than 100 milliseconds. CPU, Memory and IO Utilization: Less than 50% utilization. 8.6.8. NCCRP: No.of Concurrent Users: 15 8.6.9. Daily based request from NCCRP System: up to 100 per day	We request the bank to provide the transaction volume channel-wise (Core Banking System, Internet Banking System, Mobile Banking System, Debit Cards, UPI, ATM, AEPS, IMPS, NEFT, RTGS, BBPS, Payment Gateway etc. and the year-on-year growth projection and also confirm the TPS at the end of the 5th year for which the bidder needs to provide the hardware sizing.	Bidders shall size as per Section B, Clause 8.6 (peak transactions projected at the end of the 5th year; growth of 60% YoY for UPI and 20% YoY for other transactions as per Clause 8.6.4). Please also refer Corrigendum. Channel-wise baseline data will be shared with the selected bidder.
39	Section B	8. Scope of Work	8.6. Sizing of Software, And Infrastructure 8.6.2. Hardware intended to be sized by the bidder for I4C and EFRM Solution should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly and adhere to the hardware utilization parameters mentioned in this document. 8.6.3. The bidder shall submit an OEM recommendation letter (along with bid) confirming the sufficiency/ sizing of all deliverables like software, services, and other tools etc. supplied by the bidder for the project as per the scope of the RFP. 8.6.4. The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YOY for the next five years. 8.6.5. Concurrent Users: System / Solution should support at least 30 concurrent users. 8.6.6. Response Time for Web Interfaces: should be less than 1 second 8.6.7. Response Time for Online Transaction (for real time alerts): should be less than 100 milliseconds. CPU, Memory and IO Utilization: Less than 50% utilization. 8.6.8. NCCRP: No.of Concurrent Users: 15 8.6.9. Daily based request from NCCRP System: up to 100 per day	Request the bank to kindly confirm if the 100 Complaints per day for the NCRP System is at the end of 5 years or is it the current volume. In case this is the current volume, requesting the bank to provide the growth projection for the same or confirm the number of Complaints per day at the end of 5th year for the bidder to rightly size the hardware.	The requirement of up to 100 complaints per day (Section B, Clause 8.6.9) and 15 concurrent users (Clause 8.6.8) is to be considered for sizing for the 5-year contract period as per Section B, Clauses 8.1 and 8.6.2.
40	Section C	C-5.1 to 5.3, 5.6, 5.7, 5.12 to 5.15, 5.17 to 5.19, 5.21	C-5.3: "0.50% (Plus GST) on delay per week or part thereof, on the total value of the order... restricted to 10%." C-5.12 / 5.17: Bank may "impose penalty, which may be equal to the cost it incurs or the loss it suffers". C-5.7 / 5.19: fraud loss recoverable "along with damages... with regard to the Bank's reputation and goodwill". C-5.14: "All the above LDs are independent of each other and are applicable separately and concurrently." C-5.13: recovery "from any other amount payable... in respect of other Purchase Orders".	We request that: (a) LD be calculated only on the value of the delayed/affected milestone or component, and apply only to delays solely attributable to the Bidder (excluding Bank delays, approvals, infrastructure readiness, third party dependencies and Force Majeure), with relief under Cl.5.21 not conditional on authentication by a Bank official; (b) recovery under Cl.5.12/5.17 be limited to costs directly attributable to a proven Bidder failure and be subject to the aggregate liability cap; (c) Cl.5.6/5.18 ('suitable amount as deemed reasonable') be deleted or limited to the quantified LD/SLA remedies prescribed elsewhere; (d) the 'reputation and goodwill' damages in Cl.5.7/5.19 be deleted; (e) Cl.5.14 be qualified to prohibit duplicate recovery for the same loss or event, with all LDs and penalties operating collectively within the agreed aggregate cap; and (f) set-off under Cl.5.13/5.15 be limited to undisputed amounts under the same Purchase Order. Penalties under this clause should apply only to Bidder attributable failures, with quantum subject to mutual discussion between the parties.	The provisions of Section C (Page 24) stand as per the RFP and the Draft Contract (Appendix-G). Bidders are requested to submit their bids on the RFP terms.
41	Section C	C-5.4, 5.5, 5.8, 5.10	C-5.4: "0.10%... 1.00% (Plus GST) on total order value for every hour or part thereof." C-5.8: "the entire amount of such loss shall be recovered from the bidder on actual basis." C-5.10: "Rs.1,00,000/- per instance or equal to the loss of amount due to breach, whichever is higher".	We request: (a) an overall aggregate cap across all SLA penalty categories, applied in combination with LD under Cl.5.1 to 5.3, so total recovery does not exceed a single agreed percentage of the Contract value, without duplicate recovery for the same event; (b) the uptime and response time penalties be computed on the fee for the affected component rather than the total order value per hour; (c) deletion of the 'entire amount of loss' recovery in Cl.5.8 and the 'whichever is higher'/loss amount alternative in Cl.5.10, so recovery is limited to the fixed per instance amount subject to the stated cap; and (d) Cl.5.10 apply only where the failure is directly attributable to a proven defect in the Bidder's Solution, and not to rules or thresholds configured by the Bank. Penalties under this clause should apply only to Bidder attributable failures, with quantum subject to mutual discussion.	Please refer Section C (Page 25); the provision shall apply as per the RFP.
42	Section C / F; Appendix-G	C-5.4(c); F-12.2.10; Appendix-G Cl.10.2.10	C-5.4(c): "If monthly uptime is less than 98%, the Bank shall levy penalty as above and shall have full right to terminate the contract... The right of termination shall be in addition to the penalty."	We request that: (a) termination for uptime shortfall be triggered only where the shortfall is directly attributable to the Bidder and persists beyond a reasonable cure period after written notice, rather than on a single month's reading; (b) termination under Cl.F-12.2.10 on reaching the 10% LD cap follow written notice and a 30 day cure/discussion period	As per RFP - Section C, Clause 10.2.10 (Page 25).
43	Section C / G; Appendix-G	C-5.11; G-21.1.3; Appendix-G Cl.14.1.3	C-5.11: "Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder." G-21.1.3: indemnity for "Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions".	We request deletion of these provisions, or in the alternative, that they be brought within the aggregate liability cap and limited to fines finally determined to arise solely from the Bidder's proven breach, after prompt notice and an opportunity to contest. The Bank, being the regulated entity (and Data Fiduciary under the DPDP Act, 2023), remains responsible for regulatory compliance. Regulatory fines are punitive/discretionary and may arise from factors including the Bank's infrastructure, data, configurations and processes; any proven Bidder breach should be addressed only through the remedies expressly agreed under the Contract, subject to the limitation of liability.	The Bank's requirement is as stated in Section C, Clause 14.1.3 (Page 26) of the RFP.
44	Section C / G; Appendix-G	C-11.2, 12; G-10.4, 11.1; Appendix-G Cl.18	G-11.1: "...information obtained, developed or disclosed... shall be treated as the intellectual property of the Bank." C-12: "All related documents, manuals, Standard Operating Procedures... furnished by the bidder shall become the property of the Bank." G-11: "THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT" (one-way, no end date).	We request that: (a) the IP vesting in Cl.G-11.1 and Cl.C-11.2/12 be deleted, or clarified to apply only to Bank-specific configurations, workflows, rules and Bank data created solely for the Bank, and not to the Bidder/OEM's underlying software, algorithms, tools, frameworks, product documentation or methodologies, which remain the Bidder/OEM's proprietary IP; (b) Cl.G-11 expressly record mutual confidentiality obligations covering both parties' confidential and proprietary information (including the Bidder/OEM's pricing, methodology and technical know-how); and (c) the survival period be fixed at five (5) years post termination rather than continuing indefinitely.	The provisions of Section C, Clause 18 (Page 30) stand as per the RFP and the Draft Contract (Appendix-G).

45	Section C; Annexure 9	C-18.2 to 18.6, 18.9; Annexure 9 Item 2.75.3	C-18.4: deposit "in plain format /without any encryption and shall be without any password protection." C-18.5: released "in the event of the Contract being terminated for either default or Insolvency... within 7 days of receipt of written demand". C-18.3: updated "on annual basis and on demand by bank without any additional cost".	We request that: (a) Cl.C-18 expressly record that the source code deposited remains at all times the exclusive intellectual property of the Bidder/OEM and that escrow confers no ownership; (b) the deposit be limited to the then-current version of the licensed application software, excluding third party components, be lodged in the escrow agent's standard secure format (Cl.C-18.4 deleted) and be updated annually or on each major release rather than 'on demand'; (c) release be triggered only on the Bidder's insolvency/liquidation or cessation of support not cured within an agreed period after written notice, and not on 'termination for default'; (d) on release, the Bank receive only a non-exclusive, non-transferable licence to use the code solely to maintain the licensed software for its internal business, with no right to copy, sub-license or disclose it; and till the time the term is valid.	Please refer Corrigendum for the revised escrow arrangement, including the cost provision. Remaining provisions of Section C, Clause 18 continue to apply.
46	Section F; Appendix-G	F-12.1, 12.5; Appendix-G Cl.10.1, 10.5	F-12.1: "The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 day's notice." F-12.5: Vendor to "make good the additional expenditure"... "This clause is also applicable, if for any reason, the contract is cancelled."	We request deletion of Cl.F-12.1 (and Appendix-G Cl.10.1); the Contract should not be terminable for convenience and if the Bank still opts to terminate for convenience the Fees for the remainder of the term shall remain payable by the Bank. Consequently, Cl.F-12.5 (execution by another party at the Vendor's cost) should apply only to termination for the Bidder's uncured material default and not 'for any reason', with any additional expenditure subject to the aggregate liability cap.	Please refer Section F, Clause 10.1 (Page 58); the provision shall apply as per the RFP.
47	Section F; Appendix-G	F-12.2.3, 12.2.6, 12.2.9, 12.7, 12.8; Appendix-G Cl.10.2, 10.8	F-12.2: Bank may cancel and recover expenditure for "Breaches in the terms and conditions of the Order", breach of "any of the terms and conditions of the bid", and where "progress made by the Vendor/Service Provider is found to be unsatisfactory". F-12.8: "Notwithstanding the existence of a dispute... Vendor/Service Provider should continue the services."	We request that: (a) termination for cause be limited to material breach by the Bidder that remains uncured 30 days after written notice, and the undefined triggers in Cl.12.2.3, 12.2.6 and 12.2.9 be deleted or tied to , agreed criteria; (b) recovery under Cl.12.2 and guarantee invocation under Cl.12.7 be limited to proven direct loss, subject to the aggregate liability cap and set off against LD levied for the same event; and (c) the obligation to continue services during a dispute under Cl.12.8 be conditional upon payment of undisputed fees, with the Bidder entitled to suspend services if undisputed fees remain unpaid 60 days after written notice.	As per RFP - Section F, Clause 10.2 (Page 58).
48	Section G; Appendix-G	G-12.3.2, 12.7, 13.6; Appendix-G Cl.11, 12.5	G-12.7: "Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank... at no additional cost to the Bank." G-13.6: "During Reverse transition Bank will not pay any additional cost to the Vendor/Service Provider for doing reverse transition."	We request that the handholding/exit support under Cl.G-12 and G-13 be limited to a defined period (e.g., up to 3 months from expiry/termination) at mutually agreed, contracted rates, with the Bank continuing to pay the applicable fees for any period during which services continue, and that 'as decided by the Bank' and 'at no additional cost' in Cl.G-12.7, G-12.3.2 and G-13.6 be deleted.	The Bank's requirement is as stated in Section G, Clause 11 (Page 63) of the RFP.
49	Section G; Annexure 9	G-17.2, 18.2, 23.2, 32.2; Annexure 9 Item 2.75.5	G-17.2: "In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank." G-18.2 / 32.2: "Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information."	We request that: (a) the 'immediately' reporting standard in Cl.G-17.2 be revised to a reasonable efforts standard (e.g., promptly upon internal escalation, and in any event within 24 hours of the Bidder becoming aware of a confirmed incident affecting Bank data), consistent with 'without undue delay' in Appendix-H Cl.3.5.1; and (b) as the Solution is deployed on-premises on Bank-provided infrastructure, the Bidder's liability under Cl.G-18.2, 23.2, 32.2 and Annexure 9 Item 2.75.5 be limited to breaches caused by the Bidder's proven breach of its obligations, excluding the Bank's environment, users, configurations and third parties, and operate within the aggregate liability cap.	The provisions of Section G (Page 66) stand as per the RFP and the Draft Contract (Appendix-G).
50	Section G; Appendix-G	G-21.1, 21.3.2, 21.4; Appendix-G Cl.14.1, 14.3.2, 14.4	G-21.3.2 / 21.4: carve-outs for IP infringement, confidentiality, fraud, gross negligence, wilful misconduct, property damage and bodily injury, where "the liability will be restricted to actual claims". Appendix-G Cl.14.3.2: same carve-outs, where "the liability will be unlimited". Appendix-G Cl.14.4: "aggregate liability shall be subject to an overall limit of the total Cost of the project."	We request that: (a) the aggregate liability cap be stated in Section G itself (Cl.G-21.3.2/21.4 refer to 'limits specified in above clauses', which is not defined, fixed at the total Contract value excluding taxes and applying to all liabilities taken together, including LD, penalties, indemnities and damages; (b) the inconsistency between 'actual claims' (G-21.3.2/21.4) and 'unlimited' (Appendix-G Cl.14.3.2) be resolved by bringing the listed carve-outs within the aggregate cap; (c) the indemnity in Cl.G-21.1 be limited to third party claims arising from the Bidder's proven breach or negligence; (d) a mutual exclusion of indirect, consequential and punitive damages and loss of profit or goodwill be added; and (e) for IP infringement claims, the remedies in Cl.G-10.2 be the Bank's sole remedy, with no liability where the claim arises from Bank/third party modification, combination with unapproved products, use contrary to documentation, or Bank-provided specifications. Liabilities to be capped, and quantum of penalties subject to mutual discussion.	Liability provisions are as per Section G, Clause 21 and Appendix-G, Clause 14 of the RFP. Please also refer Corrigendum regarding accountability for wilful negligence/malpractice that is a causative factor for fraud.
51	Section G; Appendix-F, G	G-31; Appendix-F Cl.11; Appendix-G Cl.25 to 27	G-31: "The place of arbitration shall be Jammu, India..." and "...exclusive jurisdiction of the courts in Jammu District".	We request that the contract allow for concurrent jurisdiction in [e.g. Mumbai/Delhi/Bengaluru], or permit both parties to mutually agree on an alternative venue.	Please refer Section G, Clause 11 (Page 73);
52	Appendix-G	Appendix-G Cl.21 (Hiring of Bank Staff or Ex-Staff)	"The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ex/retired employee actively seek employment... governed by regulatory guidelines/HR policies of the Bank."	We request that this restriction be limited to the contract period and a defined cooling-off period of 12 months thereafter, apply only to Bank personnel directly involved in this project, and exclude persons who respond to general advertisements or approach the Bidder on their own initiative.	As per RFP - Appendix-G, Clause 21 (Page 231).
53	Section E, 3.3.1 A; Annexure-2	S.No.3, 5, 7, 8; Sl.10, 11, 13, 23	Prior experience criteria	Government of India relaxes the prior experience and prior turnover criteria for DPIIT-recognised Start-ups (GFR 2017, Rule 173(i)), subject to meeting quality and technical specifications. Please confirm whether the Bank will apply this relaxation to DPIIT-recognised Start-ups that are the OEM of the offered software, for the prior experience criteria in Section E S.No.3, 5, 7 and 8 and Annexure-2 Sl.10, 11, 13 and 23.	The start-up exemption applies only to EMD as per Section E, Clause 5.3. The eligibility and technical criteria remain as per the RFP and corrigendum.
54	Section E, 3.3.1 A; Annexure-2	S.No.2; Sl.8	Average annual turnover: Rs.25 Crores (Section E) versus Rs.100 Crores (Annexure-2)	Section E S.No.2 prescribes a minimum average annual turnover of Rs.25 Crores, while Annexure-2 Sl.8 prescribes Rs.100 Crores. Please confirm which figure is the minimum eligibility threshold.	The minimum average annual turnover is Rs.25 Crores in both places. Please refer Corrigendum.
55	Section E, 3.3.1 A; Annexure-2	S.No.2; Sl.8	Minimum average annual turnover during the last 3 financial years	We request the Bank to reduce the minimum average annual turnover to Rs.4 Crores, since the solution is deployed on-premises on hardware provided by the Bank and the Bank is protected by the EMD and the 10% Performance Bank Guarantee.	The minimum average annual turnover is Rs.25 Crores as clarified in Corrigendum.
56	Section E, 3.3.1 A; Annexure-2	S.No.2; Sl.8	Minimum average annual turnover during the last 3 financial years	Government of India relaxes the prior turnover criterion for DPIIT-recognised Start-ups (GFR 2017, Rule 173(i)). Please confirm whether the Bank will apply this relaxation and exempt DPIIT-recognised Start-up OEMs from the turnover criterion in Section E S.No.2 and Annexure-2 Sl.8.	The start-up exemption applies only to EMD as per Section E, Clause 5.3. The turnover criterion stands as per Corrigendum.
57	Section E, 3.3.1 A; Annexure-2	S.No.2; Sl.8	Turnover "from Indian operations"	Please confirm that export revenue of an India-registered entity counts as turnover from Indian operations.	Turnover from Indian operations shall be evidenced through audited Balance Sheets and a CA certificate with UDIN as specified in Corrigendum.
58	Section E, 3.3.1 A	S.No.2, marks allotment	Marks are allotted only from Rs.25 Crores and above	We request an additional scoring slab for average annual turnover from Rs.4 Crores up to Rs.25 Crores, with 5 marks, so that OEMs in this range are scored instead of being excluded.	Please refer Corrigendum.
59	Section E, 3.3.1 A; Annexure-2	S.No.3; note below S.No.8; Sl.10	EFRM software business for last 2 Years (Section E) versus last one Year (Annexure-2)	Annexure-2 Sl.10 requires one year in the EFRM software business, while Section E S.No.3 requires 2 years and the note on page 44 makes S.No.1 to 8 mandatory minimums. We request that the minimum be one year in both places.	Please refer Corrigendum.
60	Section E, 3.3.1 A	S.No.3, marks allotment	Marks start at Minimum 02 Years and up to 03 years (20 marks)	We request an additional scoring slab for 1 year up to 2 years in the EFRM software business, with 10 marks, below the current slab of 2 to 3 years (20 marks).	Please refer Corrigendum.
61	Section E, 3.3.1 A; Annexure-2	S.No.4; Sl.22	Number of Scheduled Commercial Banks where the proposed solution is live with 100 TPS or more	Annexure-2 Sl.22 does not state the minimum number of banks. Please confirm that one bank is the minimum, consistent with Section E S.No.4, which allots marks from one bank.	The criterion requires production evidence of the proposed solution at 100 TPS or above in Scheduled Commercial Bank(s), supported by a certificate from the concerned bank; please refer Corrigendum. Marks are allotted as per Section E, Item 4.
62	Section E, 3.3.1 A; Annexure-2	S.No.5; Sl.11	EFRM solution live in at least Two (2) Scheduled Public/Private Sector Banks with at least 300 branches	We request the Bank to reduce the minimum to one Scheduled Public/Private Sector Bank (including RRBs) with at least 300 branches, with marks of 10 for one bank, 20 for two, 30 for three and 40 for more than three.	Please refer Corrigendum.
63	Section E, 3.3.1 A; Annexure-2	S.No.5 note; Sl.11 note	Integration with Finacle CBS in at least Two Banks	We request the Bank to reduce the Finacle CBS integration requirement to one bank.	Please refer Corrigendum.
64	Section E, 3.3.1 A; Annexure-2	S.No.7; Sl.13	NCCRP/I4C Reporting System running in real time for at least a period of last Two years	We request the Bank to reduce the minimum live period to one year as on the date of the RFP, consistent with Annexure-2 Sl.13, which states no live period.	Please refer Corrigendum.
65	Section E, 3.3.1 A; Annexure-2	S.No.8; Sl.23	Cross Channel Integration implemented in at least two Scheduled Commercial Banks	We request the Bank to reduce the minimum to one Scheduled Commercial Bank (including RRBs), with marks of 5 for one bank, 10 for two, 15 for three and 20 for four or more.	Please refer Corrigendum.
66	Annexure-2	Sl.8	Positive EBITA during the last 3 financial years	We request deletion of the positive EBITA condition, or its replacement by the positive net worth test at Sl.9, because growth-stage software product OEMs invest heavily in R&D and the net worth test already measures financial soundness.	Please refer Corrigendum.
67	Annexure-2	Sl.8	Positive EBITA during the last 3 financial years	If the EBITA condition is retained, please clarify whether EBITA is intended to mean EBITDA and whether non-cash items such as employee stock option expense may be excluded.	The criterion is as stated in Annexure 2 (Point 8) and Corrigendum; financials will be evaluated on the basis of the audited statements submitted.
68	Annexure-2	Sl.9	Net worth not eroded by more than 30% in the last three years ending 31/03/2026	Please confirm that the 30% erosion test is applied on closing net worth as at 31/03/2024, 31/03/2025 and 31/03/2026 per the audited balance sheets.	The net worth criterion shall be evaluated as per Annexure 2, Point 9, on the basis of the audited financial statements for the specified years.
69	Annexure-2	Sl.9	Net worth not negative as on 31/03/2026	Please confirm that net worth means Shareholders' Funds (share capital plus reserves and surplus) as shown in the audited balance sheet, and that a Chartered Accountant certificate with UDIN as at 31/03/2026 is sufficient proof.	Net worth shall be evaluated as per Annexure 2, Point 9, on the basis of audited financial statements and the supporting documents specified in the RFP.
70	Annexure 2	Eligibility Criteria Pt.10	The bidder should be in the Enterprise Fraud Risk Management software business, at least for a period of last one Year as on the date of RFP.	Request the bank change this requirement to Bidder/ OEM to accommodate for an OEM bidding through an SI	Please refer to Corrigendum.
71	Annexure 2	Eligibility Criteria Pt.11	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Request the bank change this requirement to Bidder/ OEM to accommodate for an OEM bidding through an SI	Please refer to Corrigendum.

72	Annexure 2	Eligibility Criteria Pt.11	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Request the bank to consider any one bank with 300+ branches and finacle CBS implementation instead of two. The bank can be any category of bank - Public Bank/Private Bank/RRB/Co-op Bank/Payments Bank, etc integrated with 3 out of 5 digital channels as specified.	Please refer to Corrigendum.
73	Annexure 2	Eligibility Criteria Pt.13	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Request bank to exclude the DPIP requirement in this regard as the scope/ extent of DPIP is still being clarified by RBI.	Please refer to Corrigendum.
74	Annexure 2	Eligibility Criteria Pt.13	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Request the bank to please confirm if NCCRP/ I4C alert and reporting system should be integral part of the EFRM system	Please refer to Corrigendum.
75	Annexure 2	Eligibility Criteria Pt.23	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	Request the bank to change the requirement from two SCBs to one SCB in India	Please refer to Corrigendum.
76	3.3.1. A) Technical Experience and Capabilities:	Pt. 3	The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP.	Request bank to change this requirement to Bidder/ OEM	Please refer to Corrigendum.
77	3.3.1. A) Technical Experience and Capabilities:	Pt.5	The bidder/OEM/SI should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks (Including RRBs) in India with at least 300 branches, during last 3 years & Live as on date of RFP. Digital Channels are:a. Mobile Banking b. Internet Banking c. UPI d. Debit Card (ATM Switch) e. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Request the bank to consider minimum one bank with 300+ branches and finacle CBS implementation instead of two. The bank can be any category of bank - Public Bank/Private Bank/RRB/Co-op Bank/Payments Bank, etc integrated with 3 out of 5 digital channels as specified.	Please refer to Corrigendum.
78	3.3.1. A) Technical Experience and Capabilities:	Pt.7	NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	Request the bank to reduce the period of implementation from two years to one. The NCCRP/ i4C requirement was introduced only two years ago, therefore no bidder will have more than one year of implementation experience.	Please refer to Corrigendum.
79	3.3.1. A) Technical Experience and Capabilities:	Pt.7	NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	Request the bank to please confirm if NCCRP/ I4C alert and reporting system should be integral part of the EFRM system	Please refer to Corrigendum.
80	3.3.1. A) Technical Experience and Capabilities:	Pt.8	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks (Including RRBs) in India.	Request the bank to change this requirement to bidder/ OEM	Please refer to Corrigendum.
81	3.3.1. A) Technical Experience and Capabilities:	Pt.5	Max. Marks .... 40 marks Minimum Two (2) Scheduled Commercial Banks (Including RRBs) ..... 20 marks 3 Scheduled Commercial Banks(Including RRBs) ..... 30 marks More than 3 Banks(Including RRBs) .... 40 marks.	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 3+ banks	The technical evaluation and allocation of marks shall be carried out in accordance with Section E, Clause 3.3.1 and the applicable Corrigendum. Bidders shall submit documentary evidence for the criteria against which marks are claimed.
82	3.3.1. A) Technical Experience and Capabilities:	Pt. 7	Max. Marks .... 30 marks one (1) Scheduled Commercial Banks(Including RRBs) .....20 marks 2 Scheduled Commercial Bank(Including RRBs) .....25 marks 3 Scheduled Commercial Banks (Including RRBs) & above.... 30 marks	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 3 banks	The technical evaluation and allocation of marks shall be carried out in accordance with Section E, Clause 3.3.1 and the applicable Corrigendum. Bidders shall submit documentary evidence for the criteria against which marks are claimed.
83	3.3.1. A) Technical Experience and Capabilities:	Pt. 8	Max. Marks .... 20 marks Minimum Two (2) Scheduled Commercial Bank (Including RRBs) ..... 10 marks Three (3) Scheduled Commercial Banks(Including RRBs) .....15 Marks Four (4) Scheduled Commercial Banks(Including RRBs) .....20 marks	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 4 banks	The technical evaluation and allocation of marks shall be carried out in accordance with Section E, Clause 3.3.1 and the applicable Corrigendum. Bidders shall submit documentary evidence for the criteria against which marks are claimed.
84	Section B - Introduction	8.3.1	"System will have to connect with all the channels across Bank 's internal network and all external ecosystems/platforms through API, including but not limited to-" ... "NPCI / RBI Mule hunter / DPIP / DOT-DIP etc" ... "Reporting module of Bank/ Statistical Analysis System" ... "Fraud Risk Management Module (FRM)"	The list includes 'Fraud Risk Management Module (FRM)' and a 'Reporting module of Bank/ Statistical Analysis System', and Annexure 8 refers to an 'rt360(Unified monitoring system)-OTMS/EWS' (2.17) and an 'existing Proactive Risk Monitoring solution' (2.37). Please clarify: i. The product name and version of each existing fraud/monitoring/reporting system the proposed solution must interface with. ii. Whether each is to be retained alongside the proposed solution, replaced, or decommissioned. iii. The direction of data exchange expected with each (consume from / feed to). .	The bidder shall remain responsible for solution-side APIs/connectors, configuration, secure integration, testing and resolution of defects attributable to the proposed solution. The Bank shall coordinate with its existing service providers to facilitate required interfaces. Changes required in the Bank's source systems shall be handled by the Bank in accordance with Technical Specification, Clause 2.43. Any schedule impact due solely to documented non-availability of Bank-controlled interfaces or third-party prerequisites shall be considered only through the written extension process set out in the Corrigendum.
85	Section B - Introduction	8.3.4	"Solution should provide API / Web Services integrations only with API security. Network connectivity if required with selected vendor must be MPLS and Cost will be borne/bear by Selected Vendor."	The solution is to be deployed on-premises at the Bank's DC and DR (Section A, item 3). Please specify the network links for which MPLS connectivity is expected from the bidder: i. Source and destination endpoints (for example Bank DC/DR to NCRP/I4C, NPCI, external feed providers, OEM remote-support location). ii. Bandwidth and number of links assumed for each. iii. Whether connectivity to I4C/NPCI/other regulator networks is provisioned by the Bank through its existing network arrangements.	The solution shall support API/Web Service integration with appropriate API security, as specified in the RFP. MPLS connectivity between the Bank and the Selected Bidder shall be required only if necessary for implementation and operation of the proposed solution. Wherever such connectivity is required, the Selected Bidder shall be responsible for arranging the same and including the associated cost in its commercial proposal. This requirement shall not be construed as making the Selected Bidder responsible for the cost of MPLS connectivity between the Bank and NPCI, I4C/NCRP, or other external entities.
86	Section B - Introduction / Annexure 8 - Scope of Work	8.5.1 / 2.32	[8.5.1] "The Bank shall provide the required server, storage, network, operating-system infrastructure and other hardware/infrastructure required for hosting the Solutions, based on the detailed sizing and technical specifications submitted by the Bidder and approved by the Bank." [Annexure 8, 2.32] "The proposed solution should support required Disk IOPS (Input Output Operations per Second) to meet the banks requirement in terms of performance as per technical specification mentioned elsewhere in the RFP."	To prepare a sizing that the Bank can provision without rework, please share the Bank's standard infrastructure platform: i. Hosting model (physical servers or virtualised) and hypervisor with version. ii. Whether a container orchestration platform is available or permitted. iii. Approved operating systems and versions. iv. Approved RDBMS platforms and versions (see also the query on Annexure 8, 2.71.5). v. Load balancer and web-server standards. vi. Storage type (SAN/NAS/flash) and the IOPS and latency tier the Bank will provision. vii. Existing monitoring, ITSM, SIEM and directory (AD/LDAP) platforms the solution must integrate with.	As per Section B, Clauses 8.5.1 to 8.5.3, the Bank shall provide the required hosting hardware and infrastructure based on the sizing and technical specifications submitted by the bidder and approved by the Bank. The bidder shall remain responsible for the installation, configuration, database administration, application-level backup/restore configuration and performance monitoring, along with other facility management activities expressly assigned under Annexure 8, Clause 2.72.7. As per Section C, Clause 9.7, the selected bidder shall provide the centralized complaint booking/lodging facility and dashboard to the Bank.
87	Section B - Introduction / Section C - Deliverable and SLAs / Annexure 8 - Scope of Work	8.5.3 / 9.7 / 2.72.7 / 2.73.14	[8.5.3] "application-level backup/restore configuration" ... "performance monitoring at application level." [Section C, 9.7] "The selected bidder shall provide centralized complaint booking/lodging facility to the bank and the dash board shall be provided to the Bank." [Annexure 8, 2.72.7] "Database Administration activities for Database" ... "Hardware Configuration Management" ... "Server Management, Planning and Operations" [Annexure 8, 2.73.14] "Team Management: Oversee the Onsite Support Team, which includes Linux Administrators, DBAs, and Network Engineers."	Clause 8.5.3 limits bidder responsibility to application-level activities on Bank-provided infrastructure, whereas 2.72.7 lists hardware configuration management, server management and database administration, and 2.73.14 refers to an onsite team including Linux Administrators, DBAs and Network Engineers (not listed in the 2.73.8 resource table). Please confirm: i. That OS, server, storage, network, virtualisation and hardware administration and monitoring remain with the Bank's infrastructure teams, and the bidder is responsible for application, application-server and database-level activities (schema, performance tuning, backup configuration). ii. Whether the Linux Administrators, DBAs and Network Engineers referred to in 2.73.14 are to be provided by the bidder or by the Bank. iii. For the centralized complaint booking facility in Section C 9.7, whether the Bank's existing ITSM/helpdesk tool is to be used or a tool is to be supplied by the bidder.	As per Section B, Clause 8.6.4, the expected annual growth is 60% for UPI transactions and 20% for all other transactions over the next five years. The bidder shall submit the detailed sizing of the proposed solution and infrastructure in accordance with the RFP requirements, including Annexure 8, Clause 2.48 and Annexure 9, Section A, Sl. 11. The proposed solution shall meet the mandatory peak capacity of 500 TPS as specified in Technical Specification, Clause 2.18, with compliance demonstrated through the prescribed performance/load testing. Prior-deployment experience and the proposed solution's capacity shall be evaluated separately, as clarified in Corrigendum.
88	Section B - Introduction / Annexure 8 - Scope of Work / Annexure 9 - Section A (Common)	8.6.4 / 2.48 / S.No.11	[8.6.4] "The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YOY for the next five years." [Annexure 9 Sec A, S.No.11] "The bidder should submit detailed sizing for application, database, storage, IOPS, network" ... "failover requirements based on Bank-published transaction volumes, peak TPS and growth assumptions." [Annexure 8, 2.48] "considering the projection provided by the Bank for 5 years."	Growth rates are provided, but no baseline volumes, and the references to 'Bank-published transaction volumes' (S.No.11) and 'the projection provided by the Bank for 5 years' (2.48) could not be located in the RFP. Please share these volumetrics for calculating the infrastructure requirements: i. Total customers (CIFs), accounts, active debit and credit cards, registered mobile/internet banking users and registered UPI VPAs. ii. Average daily and peak-day financial transactions by channel (CBS branch, MB, IB, UPI inward/outward, IMPS, NEFT, RTGS, AEPS, ATM, POS, e-commerce, NACH, CTS, others), with the base year. iii. Peak-hour and peak-second transaction rate by channel, and whether the load is concentrated in business hours or round the clock. iv. Daily volume of non-financial events (login, beneficiary addition, device registration, profile changes). v. New customers and accounts opened per day. vi. Number of active registered devices (MB/IB). vii. Whether the 60% and 20% growth rates apply to transaction counts only, or also to customers, accounts and stored data volume.	The RFP specifies the expected annual transaction growth of 60% for UPI transactions and 20% for all other transactions over the next five years, along with the applicable solution capacity and performance requirements. Separate channel-wise baseline transaction volumes and the detailed volumetric data requested are not specified in the RFP. Accordingly, the bidder shall submit infrastructure sizing based on the requirements specified in the RFP, including the mandatory peak capacity of 500 TPS under Technical Specification, Clause 2.18. Prior-deployment experience and the capacity of the proposed solution shall be evaluated separately, as clarified under Corrigendum.
89	Section B - Introduction / Section C - Deliverable and SLAs / Annexure 8 - Scope of Work	8.6.7 / 5.5 / 2.71.9	[Section B, 8.6.7] "Response Time for Online Transaction (for real time alerts): should be less than 100 milliseconds." [Section C, 5.5(a)] "The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times." [Annexure 8, 2.71.9] "within a maximum of 100 milliseconds from receipt of complete transaction details by the Solution." ... "and shall exclude delays due to source systems, network, middleware or integration layers."	Clause 5.5 states 100 ms 'at all times', while 2.71.9 (and Annexure 9 Sec B S.No.55) measures it from receipt of complete transaction details and excludes source-system, network, middleware and integration delays. Please confirm: i. That the definition in 2.71.9 governs 8.6.7 and 5.5. ii. That the 100 ms target applies to the synchronous decision response to the source channel on inline channels only, and not to alert generation, case creation, near-real-time or batch flows. iii. Whether the target is assessed per transaction or as a percentile (for example 95th or 99th) over a defined measurement interval.	The solution shall comply with the 100-millisecond response-time requirement specified in Section B, Clause 8.6.7 and Section C, Clause 5.5(a), read with Annexure 8, Clause 2.71.9. Measurement shall be in accordance with the measurement point and exclusions expressly specified in Clause 2.71.9, including delays attributable to source systems, network, middleware or integration layers. Applicable SLA and penalty provisions shall remain as specified in the RFP. No separate percentile-based measurement criterion is introduced through this clarification.
90	Section C - Deliverable and SLAs	1.4(c) / 1.4(d)	[1.4(c)] "After successful UAT, the successful bidder has to complete the Pilot implementation integrating e-Channels defined elsewhere in the RFP and Acceptance of the solution within 3 months from the date of Acceptance of Purchase Order." [1.4(d)] "Bank at its discretion will roll out the solution in a single go or in a phased manner."	'e-Channels' is not defined in the RFP. Please list the channels in scope for Pilot (Phase-II) and those for Go-Live (Phase-III).	The Bank shall determine whether the solution is rolled out in a single go or in a phased manner, in accordance with Section C, Clause 1.4(d). The software delivery timeline under Section C, Clause 1.5.1(a) and the end-to-end implementation/Go-Live timeline under Clause 1.3 are separate milestones and shall be complied with as clarified under Corrigendum. The detailed implementation and integration plan, including the channels covered in each stage, shall be coordinated with the Bank during project execution in accordance with the RFP and the Bank-approved implementation plan.

91	Section C - Deliverable and SLAs / Annexure 8 - Scope of Work	4.3 / 2.58 / 2.71.16	[Section C, 4.3] "Recovery Time Objective (RTO) should be less than 120 minutes and Recovery Point Objective (RPO) should be nearly 15 minutes with zero data loss." [Annexure 8, 2.58] "with a Recovery Time Objective (RTO) of 120 minutes and Recovery Point Objective (RPO) of 15 minutes." [Annexure 8, 2.71.16] "The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes."	The RFP states RTO as 120 minutes (Section C 4.3, Annexure 8 2.58) and as 30 minutes (Annexure 8 2.71.16), and RPO as 'nearly 15 minutes with zero data loss' (4.3) and 15 minutes (2.58, 2.71.16). Please confirm: i. The single binding RTO and RPO for the solution. ii. Whether zero data loss (RPO of 0) is a requirement and, if so, for which data stores (transaction store, case/evidence store, audit logs). iii. The DC-DR distance, latency and replication bandwidth the Bank will provide. Suggested clarification: a single RTO/RPO pair stated consistently across 4.3, 2.58, 2.71.16 and Annexure 9 Section A S.No.49.	Please refer to Corrigendum.
92	Annexure 8 - Scope of Work	1.3 / 2.25	[1.3] "real-time inline decisioning for channels where transactions can be declined/challenged before completion, near real-time alerting for follow-up action, and batch/T+1 analytics for post-transaction monitoring and analysis, as applicable to the respective channel." [2.25] "The solution will be mainly on online mode for all channels except those channels /products where it has not been implemented in any Bank in India."	Please confirm that, on a challenge decision, the channel presents and validates the challenge and returns the outcome to the solution.	The solution shall comply with Annexure 8, Clauses 1.3 and 2.25 of the RFP, including real-time inline decisioning for applicable channels where transactions can be declined or challenged before completion, near-real-time alerting, and batch/T+1 analytics, as applicable to the respective channel. The requested clarification regarding presentation, validation and return of challenge outcomes is not specifically provided in the RFP and is not being introduced through the present Corrigendum. The existing RFP requirements shall remain unchanged.
93	Annexure 8 - Scope of Work / Annexure 9 - Section B (EFRM)	1.9 / S.No.72	[Annexure 8, 1.9] "The Proposed solution should be able to directly integrate with switch to monitor Debit card transactions across ATM, POS and E-Commerce channels on real time." [Annexure 9 Sec B, S.No.72] "Solution should be able to handle the Reversal messages in both ISO and XML"	Please provide: i. The debit card switch and credit card processing system (vendor, product, version) and their hosting (Bank DC, third party or sponsor). ii. Whether the switch supports a synchronous external fraud-check call-out within the authorisation flow, the message format (ISO 8583 version or XML) and the timeout budget available to the solution. iii. Which switches send reversal messages in ISO and which in XML. iv. Whether the switch vendor will provide the message specification and a test environment.	The proposed solution shall integrate directly with the switch for real-time monitoring of debit card transactions across ATM, POS and e-commerce channels, as specified in Annexure 8, Clause 1.9. It shall also handle reversal messages in both ISO and XML formats, as specified in Annexure 9, Section B, Sl. No. 72. The vendor/product/version details, switch-specific message formats, timeout parameters, interface specifications and test-environment arrangements are not specified in the cited RFP clauses. These technical details shall be coordinated with the relevant Bank and switch stakeholders during implementation. The bidder shall comply with the stated functional requirements.
94	Annexure 8 - Scope of Work	1.10 / 1.17	[1.10] "It should support advanced IP Geo location capability to detect IP country, IP City, Proxy IP and zone hopping." [1.17] "The Proposed Solution should analyze behavior and relationships among related users/customers/CIFs, accounts, customer profiles, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other related entities" ... "The Solution should support link analysis/network analysis to establish relationships between entities and transactions wherever applicable."	Please confirm: i. For each channel, which of these data elements are available in the transaction/event payload sent to the solution: CIF, account, device ID/fingerprint, IP address, latitude/longitude, mobile number/SIM identifiers, beneficiary/VPA. ii. Whether a device ID/fingerprint is captured and stored today in Mobile and Internet Banking, by which component, and in what format.	The proposed solution shall support advanced IP geolocation capabilities to detect IP country, IP city, proxy IP and zone hopping, as specified in Annexure 8, Clause 1.10. It shall also analyse behaviour and relationships among customers/CIFs, accounts, customer profiles, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other relevant entities, including link/network analysis wherever applicable, as specified in Clause 1.17. The channel-wise availability and format of individual data elements, including device ID/fingerprint and mobile/SIM identifiers, are not specified in these clauses. The availability of relevant data and interface details shall be coordinated with the concerned Bank/channel stakeholders during implementation. The functional requirements of the RFP remain unchanged.
95	Annexure 8 - Scope of Work	2.8 / 2.9 / 2.15	[2.8] "The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to:" [2.8 (items)] "Payment Gateway /Payment Aggregators" ... "Loan Originating System (LOS)" ... "Any other Delivery Channels which will be introduced by the Bank during the Contract Period." [2.9] "The proposed solution should be integrated with all existing delivery channels & other delivery channels to be deployed in the future by the Bank during the contract period."	Please provide the channel/system inventory for integration scoping, one line per system: i. Product, vendor, version and hosting (Bank DC, third party or NPCI). ii. Status: live today, in implementation, or planned (including BBPS, payment gateway/aggregator, LOS, credit card, CBDC, kiosks, API gateway). iii. Interface type and message format available (REST/JSON, ISO 8583, ISO 20022, MQ, file, database view). iv. Whether a synchronous (inline) call-out is supported. v. Owner or vendor for the interface specification. Please also indicate the number and type of additional channels or authentication systems anticipated during the contract period (2.9, 2.15).	Please refer to Corrigendum.
96	Annexure 8 - Scope of Work / Section B - Introduction / Annexure 9 - Section A (Common)	2.18 / 2.71.7 / 8.6.2 / S.No.11	[Annexure 8, 2.18] "The proposed Solution should handle the Transactions of 500 TPS (Transaction per Second) at the peak and should be scalable as per the future needs." [Annexure 8, 2.71.7] "The proposed Solution should handle the Current (Peak) Transactions of 100 TPS and it should be scalable as per the future needs during the Contract period." [Section B, 8.6.2] "should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly" [Annexure 9 Sec A, S.No.11] "The solution should handle peak transaction throughput of 500 TPS and should be scalable to meet projected five-year growth."	Please confirm our understanding: with the current peak of 100 TPS (2.71.7), growing at 60% YoY for UPI and 20% YoY for other channels, compounded (8.6.4), the year-5 peak is projected at 500 TPS (2.18), and this 500 TPS includes financial transactions, non-financial transactions, other events and transaction status updates (success or failure of financial transactions). Please also share the current peak TPS split between UPI and other channels.	The bidder shall demonstrate compliance with the specific EFRM/I4C eligibility and experience criteria stated in the RFP, as amended by the Corrigendum. Experience in another solution category shall not automatically be treated as equivalent unless it meets the stated criterion.
97	Annexure 8 - Scope of Work	2.2	"Currently, Finacle 10.2.25 is the Core Banking Solution in the Bank. The proposed solution should have proven integration capabilities with the CBS. It is to be ensured that the solution does not have a performance impact on the CBS or any other channel."	Please share the Finacle integration options the Bank will make available: i. For real-time monitoring of CBS branch transactions, whether an inline hook or message-level interception exists, or whether feeds are by event/message publication, database views or replication, or batch extracts. ii. The expected latency of CBS event availability for near-real-time monitoring. iii. Whether read-only access to a CBS replica, ODS or data warehouse is available for profile and history data, so the solution does not query the CBS production database. iv. The Finacle modules and API versions available (customer, account, transaction, lien, freeze, hold).	Please refer to Corrigendum Points 2 and 5 for the applicable amendments relating to EFRM implementation experience and financial eligibility. The solution shall comply with Annexure 8, Clause 2.2, including proven integration capabilities with Finacle CBS and ensuring that the solution does not adversely impact CBS or any other channel.
98	Section B - Introduction / Annexure 8 - Scope of Work	2.70.3	The proposed solution shall support integration/data exchange with CFCFRMS and its existing or future modules, including but not limited to Bank Information Module, CCTV Footage Module, Crypto Exchange Module, Grievance Redressed Module, Money Restoration Module and any other module introduced by MHA/I4C/NCRP, wherever official interfaces are available and subject to Bank approval.	Need more detailed information related to CCTV Footage module, Crypto Exchnage Module, what is expected out of this module After integartion, what is expected from EFRM	The proposed solution shall support integration/data exchange with CFCFRMS and its existing or future modules, including the Bank Information, CCTV Footage, Crypto Exchange, Grievance Redressal and Money Restoration modules, wherever official interfaces are available and subject to Bank approval. The integration and related EFRM functionality shall be implemented in accordance with the available official interfaces and the scope specified in the RFP. The present Corrigendum does not introduce any additional module-specific functionality beyond the published requirements.
99	Annexure 8 - Scope of Work	2.37	"The Vendor will be responsible for using the historical information available with the bank transaction data of various applications (Internet Banking, Mobile Banking, UPI, Debit Cards, Credit Cards, CBS, etc.) and existing Proactive Risk Monitoring solution."	Please clarify the scope of historical data handling: i. Whether the existing Proactive Risk Monitoring solution (vendor and product) is to be retired, and whether its alerts, cases, hot-listed cards, closed-customer records and regulatory report data are to be migrated. ii. The number of years of data to be migrated or loaded, and the data volume (record count and GB/TB) per source. iii. The extract format and mechanism for each source. iv. The number of years of historical transactions the Bank will make available for the initial load of behavioural profile	The request for amendment is not accepted under the present Corrigendum. Annexure 8, Clause 2.37 shall remain unchanged. The vendor shall be responsible for using the historical information available from the Bank's transaction data across various applications, including Internet Banking, Mobile Banking, UPI, Debit Cards, Credit Cards and CBS, along with the existing Proactive Risk Monitoring solution, as specified in the RFP. No additional commitment regarding data-retention periods, volumes or migration scope is introduced through this clarification.
100	Annexure 8 - Scope of Work / Annexure 9 - Section A (Common)	2.71.5 / S.No.45	[Annexure 8, 2.71.5] "If Oracle RDBMS Database is recommended by the bidder, the no. of licenses required for the proposed Solution to be informed by the bidder to Bank with full details. Bank shall provide the same at the time of implementation" ... "If any other RDBMS Database is required, the bidder shall supply the same." [Annexure 9 Sec A, S.No.45] "If Oracle is proposed, RAC or equivalent HA configuration may be used"	Please clarify the database and middleware licensing boundary: i. Whether the Bank holds an enterprise Oracle licence entitlement (edition, version, options such as RAC, Partitioning, Advanced Security, Data Guard, and processor/NUP count) that can be allocated to this solution.	As specified in Annexure 8, Clause 2.71.5, where Oracle RDBMS is recommended, the bidder shall provide complete details of the required licences, which shall be provided by the Bank at the time of implementation. If any other RDBMS is required, the bidder shall supply the same. As per Annexure 9, Section A, Sl. No. 45, RAC or equivalent high-availability configuration may be used where Oracle is proposed. The bidder shall specify the database edition, version, licensing requirements and required configuration in its proposal. The availability of specific Oracle licence entitlements and options shall be addressed in accordance with the RFP provisions
101	Annexure 8 - Scope of Work	2.71.18 / 2.71.45	[2.71.18] "The Bidder should provide LAN free backup mechanism with backup window of not more than 2 to 3 hours. The backup data/logs have to be stored in encrypted format." [2.71.45] "Storage, media and underlying backup infrastructure shall be provided by the Bank"	Please confirm: i. The Bank's backup platform (backup software or appliance, SAN/LAN-free capability, tape or disk target) and that it supports encrypted backup. ii. The data scope and volume to which the 2 to 3 hour backup window applies (full versus incremental; databases only, or also logs and the evidence store), since the window depends on data size and the Bank-provided backup infrastructure.	As specified in Annexure 8, Clause 2.71.18, the bidder shall provide a LAN-free backup mechanism with a backup window not exceeding the stipulated 2–3 hours, and backup data/logs shall be stored in encrypted format. As per Clause 2.71.45, storage media and the underlying backup infrastructure shall be provided by the Bank. The bidder shall ensure that the proposed backup mechanism is compatible with the Bank-provided infrastructure and meets the stipulated backup and encryption requirements. The existing RFP requirements remain unchanged.
102	Annexure 9 - Section A (Common)	S.No.7 / S.No.9	[S.No.7] "The solution should support secure import/ingestion of data from other systems in online, near-real-time and batch modes" ... "through APIs, database views, message queues, secure file transfer or other Bank-approved integration mechanisms." [S.No.9] "The solution should support standard message and data formats including ISO 8583, ISO 20022, JSON, XML, fixed-width and delimited file formats."	Please confirm: i. The message queue or streaming technology in use at the Bank (for example Kafka, IBM MQ, RabbitMQ, ActiveMQ) and whether the Bank will provide the topics/queues for the solution. ii. The database platform of the source systems from which database views or replication would be used (Oracle, PostgreSQL, other). iii. Which channels currently send, or are planned to send, transaction feeds in ISO 20022, and which in ISO 8583, JSON or XML.	As specified in Annexure 9, Section A, Sl. No. 7, the solution shall support secure data ingestion from other systems in online, near-real-time and batch modes through APIs, database views, message queues, secure file transfer or other Bank-approved integration mechanisms. Sl. No. 9 requires support for standard message and data formats, including ISO 8583, ISO 20022, JSON, XML, fixed-width and delimited files. The specific message-queue technology, source-system database platforms and channel-wise formats currently in use are not enumerated in these clauses. The applicable integration methods and interface details shall be coordinated with the Bank during implementation, in accordance with the RFP and Bank-approved arrangements.
103	Annexure 9 - Section A (Common) / Annexure 9 - Section B (EFRM) / Annexure 9 - Section C (I4C)	S.No.19 / Sec B S.No.37 / Sec C S.No.34, S.No.35	[Sec A, S.No.19] "The solution should support secure archival and retention of transaction data, alert/case data, logs, evidence and reports as per Bank policy and regulatory requirements." [Sec B, S.No.37] "with a minimum of 12 months of profile history or such longer period as required by the Bank's retention policy" [Sec C, S.No.34] "preferably not less than 12 months" [Sec C, S.No.35] "Bidder has to provide the hardware/system software sizing for data archival solution"	Please specify, for storage and archival sizing: i. Online (hot) retention period for transaction data used by the solution, and for alerts, cases and evidence. ii. Total retention period (online plus archive) for transaction data, alert/case/evidence records, audit logs, risk-decision logs and I4C/NCRP API request/response logs, and the maximum period under the Bank's Data Retention Policy. iii. Whether archived data must remain queryable online or may be restored on request, and the retrieval time expected. iv. The archive storage target (Bank storage, tape or object store), and confirmation that the Bank will provision it per the bidder's sizing.	The bidder shall comply with the applicable data archival and retention requirements specified in the RFP, including Annexure 9, Section A, Sl. No. 19; Section B, Sl. No. 37; and Section C, Sl. Nos. 34 and 35. The bidder shall provide the hardware and system software sizing for the data archival solution in accordance with the RFP. The specific retention periods, archival storage capacity and retrieval arrangements shall be governed by the Bank's applicable retention policy and the requirements specified in the RFP.
104	Annexure 9 - Section B (EFRM)	S.No.11	"Solution should allow to configure various business policies like approve/decline/challenge/hold/block/freeze on transactions/accounts/channels based on the fraud risk score."	Please confirm that the solution returns a decision or response code (for example approve, decline, challenge, hold) to the source channel or switch, that execution of the action (including block, hold and freeze on accounts or channels) is performed by the channel, switch or CBS through its own interface, and that the solution records the outcome for audit. Please also indicate whether the solution is expected to invoke action APIs directly on CBS or channels for freeze or block.	The solution shall support configurable business policies to approve, decline, challenge, hold, block or freeze transactions, accounts or channels based on fraud risk scores, as specified in the RFP. The bidder shall remain responsible for solution-side APIs/connectors, configuration, secure integration, testing and resolution of defects attributable to the proposed solution. Changes required in the Bank's source systems shall be handled by the Bank in accordance with the Technical Specification, Clause 2.43. Please refer to Corrigendum Point 10 — Bank Interfaces and Integration Responsibilities.

105	Annexure 9 - Section B (EFRM)	S.No.64	"The solution should support risk scoring using digital behavioural parameters wherever available, including behavioural patterns, mouse activity, keyboard dynamics, touchscreen/swipe pattern, mobile device movement, remote access tool indicators, malware indicators, user interaction pattern, session duration/time assessment, bot detection and data-correction/editing behaviour."	Please clarify: i. Whether the Bank permits embedding an SDK in the Mobile Banking application and a script or tag in the Internet Banking web pages for collection of device and behavioural signals, and the release and approval cycle applicable to the application owners. ii. Whether such components are expected to be supplied by the bidder, or the clause is limited to consuming signals from the Bank's existing channel applications and providers ('wherever available').	The proposed solution shall support risk scoring using the digital behavioural parameters specified in the RFP, wherever such parameters are available and applicable. The bidder shall demonstrate compliance with the relevant technical requirements during technical evaluation. Technical evaluation and allocation of marks shall be carried out in accordance with Section E, Clause 3.3.1 and the applicable Corrigendum. Bidders shall claim marks only against capabilities supported by their proposed solution and demonstrated as required under the RFP.
106	Annexure 9 - Section B (EFRM)	S.No.113	"Proposed system should ensure additional factor of authentication/ step up authentication for payment/login/non-financial events based on the policies."	Please confirm that, for challenge and step-up outcomes, the solution returns a response code to the source channel; that the channel or authentication system maintains any challenge question bank, presents the challenge (OTP, biometric, MFA or questions) to the customer, validates the response and returns the outcome to the solution for audit; and that the solution itself does not deliver or validate the second factor.	The request for amendment is not accepted under the present Corrigendum. The existing RFP requirement regarding additional-factor/step-up authentication for payment, login and non-financial events, based on configured policies, shall remain unchanged. The proposed solution shall support the required authentication workflows in accordance with the RFP. The specific challenge presentation, second-factor validation and response-handling mechanism shall be implemented in coordination with the relevant channel and authentication systems, as applicable.
107	Annexure 9 - Section B (EFRM)	S.No.115	"Solution should be able to ingest the risk score received from Channels like Adaptive authentication, Behavioral Biometric solution and update the profile of the customer based on the same."	Please indicate whether the Bank already uses an adaptive authentication, behavioural biometric or device-intelligence provider. If so: i. The product and vendor, the signals or risk scores exposed, and the delivery mechanism (API, file, webhook, message queue). ii. The interface specification and availability of a test environment. iii. Whether the solution is expected only to ingest those scores, or may be required to replace the provider during the contract term.	The solution shall support ingestion of risk scores received from channels and adaptive authentication/behavioural biometric solutions, wherever applicable, and use such scores for customer profiling as specified in the RFP. The bidder shall remain responsible for solution-side APIs/connectors, configuration, secure integration, testing and resolution of defects attributable to the proposed solution. Integration with existing service providers and Bank-controlled systems shall be handled in accordance with the RFP and Corrigendum Point 10 — Bank Interfaces and Integration Responsibilities. Details of the existing provider, available signals, interface specifications and test environment shall be coordinated with the Bank during implementation. No commitment to replace an existing provider is introduced through this clarification.
108	Annexure 9 - Section B (EFRM)	S.No.125	"Customer Geo-fencing based transaction control: The solution should support customer configurable geo-fencing enabling customers to register/geo-tag their prescribed location and transactions initiated outside their prescribed location/radius should be automatically blocked, with an option to enable/disable such control as per customer preference."	Registration of a location and an enable/disable preference requires a customer-facing interface. Please clarify: i. Whether the customer-facing capture of the geo-fence preference is provided by the Bank's channel applications (MB, UPI app) and passed to the solution by API?. ii. Which channels can supply reliable customer location in the transaction payload for the radius check (UPI, card, MB, IB). iii. Whether automatic blocking is expected inline for UPI and card transactions.	The proposed solution shall support customer geo-fencing-based transaction control, including configurable customer locations/radii and identification of transactions initiated outside the prescribed area, as specified in the RFP. The solution shall support the required integration with relevant channels for receiving location information and applying the configured risk-control policies. The availability of location data and the mechanism for enforcing transaction blocking shall depend on the capabilities of the respective channel and its integration interfaces. The bidder shall remain responsible for solution-side integration, configuration and testing, while changes required in Bank-controlled systems shall be handled in accordance with the RFP and Corrigendum Point
109	Annexure 9 - Section B (EFRM)	S.No.167	"Solution should attach a Document, Image and Data from other systems to an alert"	Please clarify: i. Whether attachments are added manually by investigators, or automatically from other systems and, if automatic, the source systems and the trigger or basis (for example the Bank's DMS or Complaint Management System). ii. The expected average and maximum attachment size and number of attachments per case, and their retention period, for storage sizing.	The bidder shall remain responsible for solution-side APIs/connectors, configuration, secure integration, testing and resolution of defects attributable to the proposed solution. The Bank shall coordinate with its existing service providers to facilitate required interfaces. Changes required in the Bank's source systems shall be handled by the Bank in accordance with Technical Specification, Clause 2.43. Any schedule impact due solely to documented non-availability of Bank-controlled interfaces or third-party prerequisites shall be considered only through the written extension process set out in the Corrigendum.
110	Section B - Introduction / Annexure 8 - Scope of Work	8.6.7 / 8.6.2 / 2.48	[Section B, 8.6.7] "CPU, Memory and IO Utilization: Less than 50% utilization." [Section B, 8.6.2] "should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly" [Annexure 8, 2.48] "ensure that the resource utilization is always within 50% at any point of time"	The 50% utilisation limit has a direct impact on the hardware sizing and cost the Bank will need to provision. Would the Bank consider a threshold of 70%, in line with common industry practice, for production sizing?	As per Section B, Clauses 8.5 and 8.6, the Bank will provide the hosting hardware/infrastructure and the bidder shall not quote hardware cost. The bidder is responsible for sizing the required infrastructure and for the solution/software installation, configuration and implementation activities assigned under the RFP.
111	Annexure - 8	1.4	The Proposed Solution should be capable of generating transaction-level risk scores using rule-based, behavioural, statistical and/or machine-learning/self-learning capabilities based on customer behaviour, transaction patterns, channel, device, location, beneficiary, environment and other relevant parameters. The risk score generated by the Risk Engine should be used to prevent and detect fraud through appropriate actions such as decline, hold, challenge, step-up authentication, alert generation or case creation, as applicable to the respective channel.	Please confirm volume of historical transaction and customer data available with the bank for model development, calibaration and testing and identify any fields that are unavailable or restricted.	The existing RFP requirements regarding transaction-level risk scoring using rule-based, behavioural, statistical and/or AI/ML-based models shall remain unchanged. Historical transaction and customer data, wherever available and permitted for use by the Bank, shall be utilised for model development, calibration and testing in accordance with the RFP and applicable Bank policies. The Bank does not commit to the availability of any specific data volume or historical period through this clarification.
112	Annexure - 8	1.6	The detection-based mechanism shall include, but not be limited to, analysis and correlation of the following parameters. The list is only illustrative and not exhaustive I. Customer profile / CIF-based behaviour II. Account-based behaviour and transaction history III. Device-based parameters, including device fingerprinting and device registration details IV. Mobile number and SIM-related parameters, wherever available V. IP address, high-risk IPs, proxy/VPN/TOR indicators and country-based risk VI. Channel-based parameters including CBS, UPI, IMPS, NEFT/RTGS, ATM, POS, Internet Banking, Mobile Banking, API Gateway and other applicable channels VII. Amount-based parameters for payments, transfers and other transactions VIII. Velocity of transactions, frequency, transaction bursts and abnormal transaction patterns IX. Location, geo-location and unusual location-based behaviour.X. Beneficiary/payee details, newly added beneficiaries and beneficiary risk profile XI. UPI ID/VPA, account number, card number and other payment identifiers, wherever applicable XII. Fraudulent/suspected accounts, mule accounts, compromised accounts and watch listed entities XIII. Suspected devices, suspected beneficiaries, suspected mobile numbers and suspected locations XIV. Inputs from internal fraud databases, regulatory advisories, law enforcement/NCRP inputs, NPCI or other external/reputed third-party sources, wherever applicable XV. Deviation from normal customer behavior, peer-group behavior and historical transaction pattern XVI. Bank-defined policies, risk rules, scenarios and thresholds XVII. Cross-channel and cross-product correlation of transactions and alerts	Please provide field-level inventory showing which listed attributes are captured by each source channel, their format and granularity,historical availability and any access or usage restrictions.	The solution shall support analysis and correlation of the parameters specified in the RFP, including customer/CIF profiles, account and transaction history, device-related parameters, mobile/SIM-related parameters wherever available, IP address and location, channel-specific information, transaction amounts and velocity patterns. The listed parameters are illustrative and not exhaustive. Actual field availability, format, granularity and historical coverage shall depend on the respective source systems and available interfaces. The bidder shall design the solution to support the specified requirements, with integration and data availability coordinated with the Bank during implementation in accordance with the RFP and Corrigendum.
113	Annexure - 8	1.17, 1.18	1.17. The Proposed Solution should analyze behavior and relationships among related users/customers/CIFs, accounts, customer profiles, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other related entities to identify organized criminal activity, fraud rings, mule account networks, corruption, collusion, misuse or other suspicious patterns. The Solution should support link analysis/network analysis to establish relationships between entities and transactions wherever applicable. 1.18. The Proposed Solution should have a combination of rule-based, scenario-based, behavioral, statistical and AI/Machine Learning based models for fraud detection, risk scoring and predictive analysis. The Solution should provide explainable risk scores, support model validation, tuning/recalibration and continuous improvement based on evolving fraud patterns. The Solution architecture and design should ensure optimum data flow, scalability, high availability and response time in milliseconds for real-time transaction monitoring, wherever technically applicable and supported by the source channel.	Please confirm whether historical confirmed-fraud, suspected-fraud, genuine-transaction and investigation-outcome labels are available, including their source, period covered.	The proposed solution shall support behaviour and relationship analysis among customers/CIFs, accounts, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other relevant entities to identify suspicious patterns, including fraud rings and mule-account networks, wherever applicable, as specified in Annexure 8, Clauses 1.17 and 1.18. The availability of historical confirmed-fraud, suspected-fraud and genuine-transaction labels, including their source and historical coverage, is not specifically quantified in the cited clauses. The use of such data for model development and validation shall depend on its availability and permitted use by the Bank. No specific volume or historical period is being committed through this clarification.
114	Annexure - 8	2.35	The proposed Solution should be data-driven and should incorporate descriptive, predictive and behavioral analytics capabilities for fraud detection and risk scoring. The Solution should support statistical and AI/Machine Learning based techniques, including but not limited to decision trees, logistic regression, neural networks, SVM, clustering, association rule mining, anomaly detection and other suitable algorithms. The Solution should also support identification of emerging or previously unseen fraud patterns using behavioral analytics, anomaly detection, external intelligence and industry fraud indicators, even where sufficient historical fraud cases are not available within the Bank.	Please confirm the period and approximate volume of historical transaction, customer, alert, case and confirmed-fraud data available for initial model development and validation	The request for amendment is not accepted under the present Corrigendum. The existing RFP requirements regarding data-driven fraud detection, risk scoring, predictive and behavioural analytics, and statistical and AI/ML-based techniques shall remain unchanged. The solution shall support the identification of emerging and previously unseen fraud patterns using behavioural analytics, anomaly detection, external intelligence and industry fraud indicators, even where sufficient historical fraud cases are not available within the Bank. The Bank does not commit to any specific volume or historical period of transaction, customer, alert, case or confirmed-fraud data through this clarification.
115	Annexure - 8	2.36	The proposed Solution should support automatic and/or configurable updates of fraud intelligence and risk parameters used for fraud detection, risk scoring and risk-based authentication. Such intelligence may include suspected IPs, devices, locations, mule accounts, compromised accounts, compromised credentials, suspicious beneficiaries, phishing/fraud site indicators, malware/Trojan indicators and other fraud-related inputs. The bidder/OEM should have arrangements to obtain such data from OEM/reputed third-party sources, and the Solution should also incorporate fraud intelligence data provided by the Bank.	Kindly confirm which internal and external fraud intelligence sources will be made available.	The solution shall support automatic and/or configurable updates of fraud intelligence and risk parameters, including suspected IPs, devices, locations, mule accounts, compromised accounts and credentials, suspicious beneficiaries, phishing/fraud-site indicators and malware/Trojan indicators, as specified in the RFP. The bidder/OEM shall make arrangements for obtaining such data from OEM/reputed third-party sources and shall also incorporate fraud intelligence data provided by the Bank. The specific external sources and subscriptions shall be proposed by the bidder in accordance with the RFP requirements.
116	Annexure - 9	B) EFRM – Functional & Technical Requirements:	The solution should maintain customer/account/channel/device/beneficiary behavioural profiles for a configurable period, with a minimum of 12 months of profile history or such longer period as required by the Bank's retention policy, regulatory requirements and system sizing.	Please confirm the Bank's applicable retention requirement for customer/account behavioural profiles and whether any regulatory or internal policy requires a period longer than 12 months.	The solution shall maintain customer, account, channel, device and beneficiary behavioural profiles for a configurable period, with a minimum profile history of 12 months or such longer period as required by the Bank's retention policy, regulatory requirements and system sizing, as specified in the RFP. The bidder shall ensure that the proposed solution supports the prescribed retention period and provide the required system sizing accordingly. The specific retention period beyond the stated minimum shall be governed by the applicable Bank retention policy and regulatory requirements.

117	Annexure - 9	B) EFRM – Functional & Technical Requirements:	The proposed solution should dynamically adjust customer, account, and entity risk scores based on good and bad behaviour, historical patterns, confirmed fraud outcomes, false-positive/false- negative feedback, investigation results, and emerging risk indicators to continuously improve detection accuracy and reduce false positives.	Please confirm the Bank's standard fraud outcomes classifications and the investigation feedbak fields that will be available to the solutions for model improvement. Kindly clarify does bank wants separate risk scoring for entity , account and customer apart from the transactional risk score.	The proposed solution shall support dynamic risk scoring and continuous improvement of fraud detection based on the parameters and capabilities specified in the RFP, including available fraud outcomes, investigation feedback and behavioural patterns. The solution shall support risk scoring at the applicable customer, account and entity levels, wherever supported by the available data and solution capabilities. The detailed mapping of fraud outcomes and feedback fields shall be finalised during implementation in coordination with the Bank.
118	Annexure - 9	B) EFRM – Functional & Technical Requirements:	64. The solution should support risk scoring using digital behavioural parameters wherever available, including behavioural patterns, mouse activity, keyboard dynamics, touchscreen/swipe pattern, mobile device movement, remote access tool indicators, malware indicators, user interaction pattern, session duration/time assessment, bot detection and data-correction/editing behaviour.65 The solution should support detection of browser/session-level anomalies wherever technically feasible, including incognito/private browsing indicators, anonymisation attempts, suspicious user-agent mismatch, ad-blocker or automation indicators, time-zone manipulation, browser fingerprint anomalies and other session-risk indicators.	Please confirm which digital behaviour signals specified are currently captured by Bank's application,which signals can be collected through SDK or equivalence component, and which signals are unavailable or supported only on specific channels.Please provide whether Bank will provide required SDK/component or bidder is responsible for providing and integrating it Please also clarify applicable consent, privacy, security and retention requirements.	The proposed solution shall support the digital behavioural parameters specified in the RFP, wherever technically feasible and applicable to the respective channel. The bidder shall specify the required SDKs, components, integration dependencies and technical prerequisites as part of its proposed solution. Integration with the Bank's existing applications and channels shall be coordinated with the Bank and relevant service providers, wherever applicable. Data access and processing shall comply with the Bank's applicable security, privacy and regulatory requirements. The availability of individual signals shall depend on the relevant channel and existing integration capabilities.
119	Annexure 2	The bidder should be in the Enterprise Fraud Risk Management software business, at least for a period of last one Year as on the date of RFP.	Eligibility Criteria Pt.10	We request the Bank to amend this requirement from "Bidder" to "Bidder/OEM" to accommodate OEMs participating in the bidding process through an authorized System Integrator (SI).	Please refer Corrigendum.
120	Annexure 2	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Eligibility Criteria Pt.11	We request the Bank to kindly amend this requirement to "Bidder/OEM" to allow OEMs to participate in the bidding process through a System Integrator (SI).	Please refer Corrigendum.
121	Annexure 2	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Eligibility Criteria Pt.11	Request the bank to consider any one bank with 300+ branches and finacle CBS implementation instead of two. The bank can be any category of bank - Public Bank/Private Bank/RRB/Co-op Bank/Payments Bank, etc integrated with 3 out of 5 digital channels as specified.	Please refer Corrigendum.
122	Annexure 2	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Eligibility Criteria Pt.13	Request bank to exclude the DPIP requirement in this regard as the scope/ extent of DPIP is still being clarified by RBI.	The scope of Annexure 2 (Point 13) remains as per RFP; please refer Corrigendum.
123	Annexure 2	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Eligibility Criteria Pt.13	Request the bank to please confirm if NCCRP/ I4C alert and reporting system should be integral part of the EFRM system	EFRM and NCCRP/I4C are components of the RFP and bidders may bid for either or both as per Section E, Clause 3.3. Integration requirements are as per Annexure 8 of the RFP.
124	Annexure 2	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	Eligibility Criteria Pt.23	We request the Bank to kindly amend the requirement from "Two Scheduled Commercial Banks (SCBs)" to "One Scheduled Commercial Bank (SCB) in India" to encourage wider participation and promote fair competition in the bidding process.	Please refer Corrigendum.
125	3.3.1. A) Technical Experience and Capabilities:	The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP.	Pt. 3	Request bank to change this requirement to Bidder/ OEM	Please refer Corrigendum.
126	3.3.1. A) Technical Experience and Capabilities:	The bidder/OEM/SI should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks (Including RRBs) in India with at least 300 branches, during last 3 years & Live as on date of RFP. Digital Channels are:a. Mobile Banking b. Internet Banking c. UPI d. Debit Card (ATM Switch) e. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Pt.5	Request the bank to consider minimum one bank with 300+ branches and finacle CBS implementation instead of two. The bank can be any category of bank - Public Bank/Private Bank/RRB/Co-op Bank/Payments Bank, etc integrated with 3 out of 5 digital channels as specified.	Please refer Corrigendum.
127	3.3.1. A) Technical Experience and Capabilities:	NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	Pt.7	Request the bank to reduce the period of implementation from two years to one. The NCCRP/ i4C requirement was introduced only two years ago, therefore no bidder will have more than one year of implementation experience.	Please refer Corrigendum.
128	3.3.1. A) Technical Experience and Capabilities:	NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	Pt.7	Request the bank to please confirm if NCCRP/ I4C alert and reporting system should be integral part of the EFRM system	EFRM and NCCRP/I4C are components of the RFP and bidders may bid for either or both as per Section E, Clause 3.3. Integration requirements are as per Annexure 8 of the RFP.
129	3.3.1. A) Technical Experience and Capabilities:	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks (Including RRBs) in India.	Pt.8	Request the bank to change this requirement to bidder/ OEM	Item 8 applies to the bidder as per Corrigendum; OEM/SI experience is accepted only where the criterion expressly permits, as per Corrigendum.
130	3.3.1. A) Technical Experience and Capabilities:	Max. Marks …. 40 marks Minimum Two (2) Scheduled Commercial Banks (Including RRBs) …… 20 marks 3 Scheduled Commercial Banks(Including RRBs) …… 30 marks More than 3 Banks(Including RRBs) …. 40 marks.	Pt.5	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 3+ banks	Scoring bands have been revised; please refer Corrigendum.

131	3.3.1. A) Technical Experience and Capabilities:	Max. Marks …. 30 marks one (1) Scheduled Commercial Banks(Including RRBs) ……20 marks 2 Scheduled Commercial Bank(Including RRBs) ……25 marks 3 Scheduled Commercial Banks (Including RRBs) & above…. 30 marks	Pt. 7	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 3 banks	Please refer Corrigendum.
132	3.3.1. A) Technical Experience and Capabilities:	Max. Marks …. 20 marks Minimum Two (2) Scheduled Commercial Bank (Including RRBs) …… 10 marks Three (3) Scheduled Commercial Banks(Including RRBs) ……15 Marks Four (4) Scheduled Commercial Banks(Including RRBs) ……20 marks	Pt. 8	Request bank to award min marks for 1 bank and max marks for implementation in 2 banks instead of 4 banks	Please refer Corrigendum.
133	Annexure 2	Pre-Qualification Criteria	The bidder should have an average annual turnover of Rs.100 Crores and has positive EBITA during last 3 financial years (i.e., 2023-24 & 2024-25, 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies.	Considering that we are an MSME, we request the Bank to kindly revise the minimum average annual turnover requirement under the pre-eligibility criteria from ₹100 Crores to ₹50 Crores, to encourage participation from eligible MSME bidders.	Please refer Corrigendum.
134	Annexure 2 – Pre-Qualification (also Section.E cl.3.3.1 A item 2, p.41)	Cl. 8 – Turnover	Average annual turnover Rs.100 Cr (individual, Indian operations) and scoring criteria say min Rs.25 Cr	The eligibility criterion (Rs.100 Cr) and the scoring criterion (min Rs.25 Cr, p.41) conflict. Please confirm Rs.25 Cr.	Confirmed. The minimum average annual turnover is Rs.25 Crores in both Annexure 2 (Point 8) and Section E, Clause 3.3.1(A) Item 2. Please refer Corrigendum.
135	Annexure 2	Pre-Qualification Criteria	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	EFRMS is directly integrated with Switch, Mobile Banking, and only for NEFT/RTGS this required to be integrated with SFMS system. We request you to consider capability of integration of FRMS with any 4 transaction channels in any bank. Please consider vendor's of integration of FRMS/I4C solution with Finacle instead of only FRMS.	The reference deployment must cover all five specified digital channels; the minimum is reduced to one (1) Scheduled Commercial Bank (including RRB) with at least 150 branches. Please refer Corrigendum.
136	Annexure 3	Pre-Qualification Criteria	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Considering the benefits and provisions applicable to MSMEs, we request the Bank to kindly relax this eligibility criterion by allowing relevant implementation experience in banks with fewer than 300 branches, or by accepting equivalent experience in financial institutions, to enable eligible MSME bidders to participate in the tender.	Please refer Corrigendum.
137	Annexure 5	Pre-Qualification Criteria	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Kindly clarify whether the bidder must have implementation experience in all the systems mentioned under the NCCRP/I4C Reporting System or experience in implementing any one of these systems will be sufficient to meet the eligibility criteria. We request the Bank to consider experience in implementing any one of the mentioned systems to enable wider participation by eligible bidders.	The bidder shall submit a work order and client certificate confirming that the NCCRP/I4C solution is live in production and identifying the implemented functions. Please refer Corrigendum.
138	Annexure 4	Pre-Qualification Criteria	Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second)	Kindly clarify the minimum number of Scheduled Commercial Banks in India in which the proposed solution must be live with a transaction processing capacity of at least 100 TPS.	The criterion requires production evidence of the proposed solution at 100 TPS or above, supported by a certificate from the concerned bank, as clarified in Corrigendum. Marks are allotted as per Section E, Item 4.
139	Annexure 5	Pre-Qualification Criteria	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	We request the Bank to kindly relax the eligibility criteria by accepting implementation experience in any one or more digital channels integrated with CBS for real-time fraud detection, instead of requiring experience across all digital channels. We further request the Bank to allow such experience in any bank or financial institution, instead of mandating implementation in at least two Scheduled Commercial Banks in India, to encourage wider participation by eligible bidders.	The Cross Channel Integration criterion is as revised in Corrigendum (minimum one Scheduled Commercial Bank, including RRB).
140	Annexure 8 - Scope of Work	Scope of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution	1. Objective - 1.1 - 8. Forensic Support	Kindly provide details of the Bank's expectations under "Forensic Support," including the required functionalities, such as digital evidence collection, transaction trail analysis, audit logs, investigation reports, and integration with existing forensic tools, as applicable.	The required integration/data details will be provided to the selected bidder during the implementation phase. Bidders are requested to bid on the basis of the scope specified in Annexure 8 (Page 91) and the sizing parameters in Section B, Clause 8.6.
141	Annexure 8 - Scope of Work	Scope of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution	1. Objective - 1.6 - detection-based mechanism Customer profile / CIF-based behaviour	Kindly clarify whether CIF refers to Customer Information File. If yes, please elaborate on the expected CIF-based behavioural fraud analysis and indicative parameters to be considered. If not, kindly clarify the intended meaning of CIF and the related fraud detection requirements.	CIF refers to the Customer Information File (customer-level identifier in the CBS). The solution shall support customer-level behavioural analysis as described in Annexure 8, Clause 1.6.
142	Annexure 8 - Scope of Work	1. Objective	1.7. The Proposed Solution has to support Velocity Checks, pre-login, Login and Post login transaction monitoring as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document. 1.8. The Proposed solution should cover all types of transactions such as card present, card not present, financial and non-financial transaction etc. 1.9. The Proposed solution should be able to directly integrate with switch to monitor Debit card transactions across ATM, POS and E-Commerce channels on real time. The solution should support payment card fraud prevention against skimming, counterfeit cards, lost and stolen cards, Mass card compromise, sudden surge and anomalous behavior, zone hopping in real time Dynamic enablement/ Disablement.	---Pre-login and device-level monitoring needs an SDK/JS plug-in in the MB and IB applications, and card controls need switch APIs. Please confirm the app and switch vendors will make these changes. '--Please list the channels where inline (pre-authorisation) decisioning is feasible.	Integration of the solution with the Bank's channels and switch is to be carried out with the Bank's existing service providers as per Annexure 8, Clauses 2.42 and 2.43. Please refer Corrigendum. Channel-wise inline integration details will be shared with the selected bidder.
143	Section C Annexure 8 -	Scope of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution	2. The Broad Scope of this RFP is: 2.16 & 2.17 - The proposed Solution should be capable of providing / accepting feeds from/to the Bank's	We understand that the integrations listed under Clauses 2.16 and 2.17 will require the FRMS to receive feeds from and/or send feeds to the Bank's systems. Kindly confirm that the Bank will provide the required APIs and coordinate with the respective third-party vendors, wherever applicable, during the implementation phase.	Please refer Corrigendum
144	Section C – Deliverables & SLA (also Annex 8 cl.2.58, p.103; cl.2.71.16, p.112)	Cl. 4.1, 4.3	99.90% monthly uptime; DC–DR active-passive; RTO under 120 min and RPO about 15 min "with zero data loss" (cl.2.71.16 says RTO 30 min)	(a) Please confirm one RTO value (120 or 30 min). (b) "RPO 15 minutes" and "zero data loss" conflict; please confirm which applies. (c) Please confirm replication technology and bandwidth are Bank-provided.	Please refer Corrigendum: RTO of 120 minutes and RPO of 15 minutes apply, and the phrase 'with zero data loss' is deleted. Hardware, network and infrastructure are provided by the Bank as per Section B, Clause 8.5.
145	Section B	8. Scope of Work	8.2	Kindly clarify that regulatory changes, additional integrations, new channels, functionality enhancements and scope expansion introduced after contract award shall be treated as a mutually agreed Change Request with commercial implications wherever additional effort is involved.	The Corrigendum Point shall govern material new regulatory requirements issued after the bid due date that demonstrably require functionality outside the awarded scope. Such requirements shall be assessed through written change control and implemented only after agreement on scope, timelines and commercials. The bidder remains responsible for applicable requirements already included in the awarded scope.
146	Section C	18. Escrow arrangement	whole clause	Kindly clarify that only the customized components specifically developed and paid for by the Bank shall be deposited in escrow. OEM's proprietary software, core product source code, passwords, encryption keys, system credentials, frameworks, reusable modules, tools and intellectual property shall remain the exclusive property of the OEM and shall not form part of the escrow deposit.	Please refer to Corrigendum on source-code escrow.
147	Section F	12. Order Cancellation/Termination of Contract	12.1	Since the Bank may terminate the contract without cause upon 30 days' notice, request that the selected bidder/OEM be compensated for all services rendered, work completed, licenses supplied and committed costs incurred up to the termination date.	The request to introduce additional compensation, non-cancellable costs or wind-down charges is not accepted . Payment and termination consequences shall be governed by the RFP and executed contract.
148	Section G	21. Indemnity	whole clause	Kindly modify the clause to provide that liability under the agreement shall in no event exceed 100% of the total contract value except for fraud and wilful misconduct.	Liability shall be governed by the applicable RFP and Draft Contract Agreement provisions, including the amendment expressly issued under Corrigendum.
149	Section G	23.14	Additional Resources	Kindly clarify that any requirement for deployment of additional resources beyond the agreed project plan, scope and staffing assumptions shall be subject to mutually agreed commercials.	Please refer to the Corrigendum concerning onsite/offsite resources.
150	Section G	Responsibilities of the Bidder	25.5	Request deletion/modification of the requirement stating that unspecified services shall be deemed included at no additional cost. Any deliverable not expressly mentioned in the RFP, mutually agreed scope documents or project requirements should be treated as a Change Request.	The request to delete the existing RFP provision is not accepted through the present Corrigendum. The bidder shall deliver the requirements expressly specified in the RFP and awarded scope. Any proposed change must be assessed under the applicable change-control provisions; no blanket exclusion of inherent requirements is granted.
151	Annexure 8	2.73.3	ONSITE RESOURCES	Request that any additional resources required beyond the committed staffing model due to increased volumes, expanded scope or new regulatory requirements shall be chargeable.	Refer the Corrigendum
152	Annexure 8	2.15	The Broad Scope of RFP	Kindly clarify that integration with future systems, channels or platforms introduced after contract award shall be chargeable and subject to technical feasibility assessment.	The bidder's integration responsibility covers the channels, systems and interfaces specified in the RFP and awarded scope.
153	Section C	Clause 14	Subcontracting	Kindly permit subcontracting to the OEM whose credentials, experience, solution and authorization are submitted as part of the bid. Such engagement shall not be treated as subcontracting for the purpose of this clause, and the bidder shall continue to remain fully responsible for contract performance.	The bidder shall comply with the Corrigendum. For eligibility, experience and credentials shall be assessed only for the entity that submits the bid—either the OEM/OSD or its Authorized Partner/Dealer/Distributor. The experience of the OEM/OSD shall not be counted where its authorized partner submits the bid, and the partner's experience shall not be counted where the OEM/OSD submits the bid. The bidder must submit the applicable authorization proof wherever required. The bidder/OEM definition shall apply uniformly throughout the RFP, including Section E, Clause 3.3.1(A) and Annexure-2.

154	Section G	13. Training and Handholding:	13.6	Kindly clarify that reverse transition support, knowledge transfer and handover obligations shall be limited to the activities and timelines specified under the Exit Management Plan. Any additional assistance requested by the Bank beyond such obligations shall be on mutually agreed terms.	Reverse transition and exit-management obligations shall be performed in accordance with the RFP and agreed contractual scope. Any separate engagement beyond contractual obligations requires Bank consideration and written agreement.
155	Annexure 2	Pre-Qualification Criteria	sr.no. 16	Kindly clarify whether submission of the Board Resolution alone shall suffice where the authorized signatory has been directly empowered by the Board, or whether a Notarized Power of Attorney is also required in such cases. We understand that a Notarized Power of Attorney is required only where the signing authority has been sub-delegated pursuant to the Board Resolution.	The bidder shall submit authorization documents in the form expressly prescribed in the RFP and applicable bid forms. Where the RFP specifically requires a Power of Attorney in the prescribed format, a Board Resolution alone shall not be treated as a substitute unless the RFP expressly permits it.
156	Section B	8.5. Hardware and Infrastructure Responsibility	8.5.1. The Bank shall provide the required server, storage, network, operating-system infrastructure and other hardware/infrastructure required for hosting the Solutions, based on the detailed sizing and technical specifications submitted by the Bidder and approved by the Bank. 8.5.2. The Bidder shall not quote any hardware cost	Both the cluse seem to be contradictory. Kindly confirm if the Hardware & Infra has to be provided by the Bidder or only the Sizing has to be provided	As per Section B, Clauses 8.5 and 8.6, the Bank will provide the hosting hardware/infrastructure and the bidder shall not quote hardware cost. The bidder is responsible for sizing the required infrastructure and for the solution/software installation, configuration and implementation activities assigned under the RFP.
157	Section E	3.3.1. A) Technical Experience and Capabilities:	3. The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP.	We request Bank to Modify this clause as following: The bidder/OEM should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP.	Please refer to Corrigendum , which amends the EFRM software business experience requirement to one year and revises the corresponding marks.
158	Section E	3.3.1. A) Technical Experience and Capabilities:	4. Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second)	We request Bank to also consider the OEM expereince for this point and modify the point as following: Number of Scheduled Commercial Banks in India where the proposed solution is made live by Biller/OEM with more than or equal to 100 TPS (Transaction per second)	Please refer to Corrigendum
159	Section E	3.3.1. A) Technical Experience and Capabilities:	5. The bidder/OEM/SI should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks (Including RRBs) in India with at least 300 branches, during last 3 years & Live as on date of RFP. Digital Channels are: a. Mobile Banking b. Internet Banking c. UPI d. Debit Card (ATM Switch) e. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	We request bank to modify the clause as following: 5. The bidder/OEM/SI should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks (Including RRBs) in India with at least 300 branches, during last 3 years & Live as on date of RFP. Digital Channels are: a. Mobile Banking b. Internet Banking c. UPI d. Debit Card (ATM Switch) e. NEFT, RTGS & IMPS. Note: The bidder/OEM should have integrated with Finacle CBS in at least one Bank. If they do not have experience in integration with Finacle CBS they will not be qualified.	Please refer to Corrigendum
160	Section E	3.3.1. A) Technical Experience and Capabilities:	7. NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	We request bank to modify the clause as following: NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder/OEM and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP.	Please refer to Corrigendum
161	Section E	3.3.1. A) Technical Experience and Capabilities:	8. The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks (Including RRBs) in India.	We request bank to modify the clause as following: 8. The bidder/OEM should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks (Including RRBs) in India.	Please refer to Corrigendum
162	Section E	C) Technical Presentation cum Demonstration	The bidder shall make presentation before the bank officials as per RFP Clause	We request bank to allow both Bidder/OEM to present the solution jointly to establish joint capabilites	Please refer to Corrigendum
163	Annexure 2	Pre-Qualification Criteria	The Bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 19/07/2024.	We request bank to modify the clause as following: The OEM/Bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 19/07/2024.	Please refer to Corrigendum
164	Annexure 2	Pre-Qualification Criteria	The bidder should be in the Enterprise Fraud Risk Management software business, at least for a period of last one Year as on the date of RFP.	We request bank to modify the clause as following: The bidder/OEM should be in the Enterprise Fraud Risk Management software business, at least for a period of last one Year as on the date of RFP.	Please refer to Corrigendum
165	Annexure 2	Pre-Qualification Criteria	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and thesolution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified	We request Bank to modify the clause as following: The bidder/OEM should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and thesolution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder/OEM should have integrated with Finacle CBS in at least One Bank. If they do not have experience in integration with Finacle CBS they will not be qualified	Please refer to Corrigendum
166	Annexure 2	Pre-Qualification Criteria	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	We request the bank to modify the clause as following: NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder/OEM and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Please refer to Corrigendum
167	Annexure 2	Pre-Qualification Criteria	Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second)	We request bank to modify the clause as following: Number of Scheduled Commercial Banks in India where the proposed solution is made live by the Bidder /OEM with more than or equal to 100 TPS (Transaction per second)	Please refer to Corrigendum
168	Annexure 2	Pre-Qualification Criteria	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	We request bank to modify the clause as following: The bidder/OME should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	Please refer to Corrigendum
169	Annexure 6	List of Major Customers of the Bidder in last 3 years and references	List of Major Customers of the Bidder in last 3 years and references	In case the bidder is bidding along with an OEM, kindly confirm if the OEM experience will be cosidered for this point. Also please confirm if Bidder's non-EFRM experience will be also be considered ,,as the annexure does not specify a particular product experience	Please refer to Corrigendum
170	Section G	15 Service Levels:	15.3	Kindly clarify whether the back-to-back contractual arrangement with the OEM is required to be in place at the bid submission stage, or whether the same may be finalized and submitted by the successful bidder after contract award and prior to commencement of services.	Please refer to Corrigendum
171	Section B – Requirement Details	5.3	Detailed functional & technical specification for the above Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution is furnished in Annexure-9. All the Software, services etc. to be supplied by bidder and should have comprehensive onsite warranty of one year & AMC of Four (4) Years.	We request the Bank to amend this clause with following wordings: Detailed functional & technical specification for the above Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution is furnished in Annexure-9. All the Software, services etc. to be supplied by bidder and should have comprehensive onsite warranty of one year commencing from the date of delivery and installation of the EFRM solution & AMC of Four (4) Years from the date of expiry of warranty period.	Please refer to Corrigendum
172	SECTION B - INTRODUCTION 8. Scope of Work	18.2	Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of Enterprise Fraud Risk Management Solution and I4C Solution. Any guidelines on changes/modifications/enhancements given by RBI/regulatory bodies with regard to the proposed Solution will be added to the scope of work.	While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies like RBI, CERT-IN, NABARD, Government Authorities/Agencies, Payment System Operators Like NPCI, VISA MASTERCARD etc., existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s, which don't get covered in AMC. should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Please refer to Corrigendum
173	Section B – Introduction	8.2	8.2. Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of Enterprise Fraud Risk Management Solution and I4C Solution. Any guidelines on changes/modifications/enhancements given by RBI/regulatory bodies with regard to the proposed Solution will be added to the scope of work.	While we agree to comply with the functionality specified in this RFP, it is not possible for the Bidder to envisage the guidelines, directions or recommendations that the Bank or the regulator(s) may issue during the contract term and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with the functionality specified in this RFP as on the date of bid submission, and that any new feature/functionality required by the Bank or regulator subsequent to bid submission be undertaken through a change request at a cost mutually agreed between the parties, consistent with Section G, Clause 18.4 of this RFP. We request the Bank to amend this clause accordingly.	Please Refer Corrigendum
174	SECTION B - INTRODUCTION 9. Technical / Functional Requirements	9	The bidder shall comply with the Technical & Functional Specifications narrated in Annexure-9 and adhere to the guidelines issued by RBI and other Regulatory bodies.	While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies like RBI, CERT-IN, NABARD, Government Authorities/Agencies, Payment System Operators Like NPCI, VISA MASTERCARD etc., existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s, which don't get covered in AMC. should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Please Refer Corrigendum

175	Section C - Delivery Schedule	1.6	The delivery/Installation will be deemed as incomplete if any component of the solution (database/application software/software etc.) is not delivered or is delivered but not installed and / or not operational or not acceptable to the Bank after acceptance testing/ examination. In such an event, the supply and installation will be termed as incomplete and system(s) will not be accepted and the warranty period will not commence and Bank will be excluded from Payment Obligations under the terms of this contract.	We request the Bank to amend this clause with following wordings: The delivery/Installation will be deemed as incomplete if any component of the solution (database/application software/software etc.) is not delivered or is delivered but not installed and / or not operational or not acceptable to the Bank after acceptance testing/ examination. In such an event, the supply and installation will be termed as incomplete and system(s) will not be accepted and the warranty period will not commence and Bank will be excluded from Payment Obligations under the terms of this contract. The delivery/installation of any component of the solution (database/application software/software etc.) is deemed to be delivered/installed successfully if the Bank fails to inspect, test or examine such solution within 30 days from the date of delivery/installation of such solution due to reasons not attributable to the Bidder and all terms relating to warranty, maintenance and payment will become applicable upon expiry of such 30 days period from the date of delivery/installation of solution.	Please Refer Corrigendum
176	Section C – Deliverable and Service Level Agreements	1.8	1.8 If undue delay happens for delivery and / or installation of the ordered software/database etc. by the bidder, the same shall be treated as a breach of contract. In such case, the Bank may invoke the Bank Guarantee/Forfeit the Security Deposit without any notice to the bidder.	We request the Bank to amend this clause with the following wording: If undue delay happens for delivery and/or installation of the ordered software/database etc. due to reasons solely attributable to the Bidder, the same shall be treated as a breach of contract. In such case, the Bank may, after providing the Bidder written notice and a cure period of 30 days, invoke the Bank Guarantee/forfeit the Security Deposit to the extent of the actual loss suffered by the Bank.	As per Section B, Clause 8.5, the Bank provides the required hosting infrastructure. The bidder shall undertake the database/software installation and configuration activities expressly assigned to it under the RFP.
177	Section C – Deliverable and Service Level Agreements	2.4	2.4 In event of non-acceptance, the bidder shall supply new software etc. as per same specifications, terms and conditions of the RFP. Any delay due to such failure will attract Liquidated Damages as stipulated in this RFP and no extensions will be permitted.	We request the Bank to amend this clause with the following wording: In the event of non-acceptance due to reasons attributable to the Bidder, the Bidder shall rectify or supply new software etc. as per the same specifications, terms and conditions of the RFP. Any delay due to such failure attributable to the Bidder will attract Liquidated Damages as stipulated in this RFP. Reasonable extension of time shall be granted for delays attributable to the Bank, its other vendors or Force Majeure.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
178	Section C – Deliverable and Service Level Agreements	5.1 to 5.4	5.1 Penalties/Liquidated damages for delay in Delivery of EFRM and I4C Solution Software & Database would be as under: a. Non-compliance of the Supply/Delivery as per Delivery Schedule Clause in Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay in delivery per week or part thereof, on the invoice value of the respective item undelivered (exclusive of Taxes) location/office address wise. b. However, the total Penalty/LD to be recovered under the above clause/s shall be restricted to 10% (Plus GST) of the total cost of the respective item undelivered. 5.2 Penalties/Liquidated damages for delay in Installation, Configuration and Commissioning of EFRM Solution I4C Solution Other Software & Database would be as under: a. Non-compliance of the Installation and Commissioning of EFRM Solution, I4C Solution and other Software & Database, as per Installation Schedule will result in the Bank imposing penalty of 0.50% (Plus GST) on delay in installation per week or part thereof, on the invoice value of EFRM Solution, I4C Solution & Database (exclusive of Taxes) location/office address wise. b. However, the total Penalty/LD to be recovered under the above clause/s shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes). 5.3 Penalties/Liquidated Damages for delay in Implementation, Integration and Commissioning & GO LIVE: a. Non-compliance of the installation, configuration and integration of Core setup (UAT) as per Phase-1 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). b. Non-compliance of the Pilot implementation as per Phase-2 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the total value of the order (exclusive of Taxes). c. Non-compliance of the Go Live as per Phase-3 of Project Timelines will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the invoice value (exclusive of Taxes). d. However, the total Penalty/LD to be recovered under all the above clauses shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes). 5.4 Penalties/Liquidated damages for not maintaining uptime: a. If the bidder fails to maintain the guaranteed uptime, Penalty for uptime will be deducted as under: Level of availability Penalty amount calculated on monthly basis 99.90% to 100% No Penalty would be deducted 99.50% to < 99.90% 0.10% (Plus GST) on total order value for every hour or part thereof. 99.00% to 99.49% 0.20% (Plus GST) on total order value for every hour or part thereof. 98.50% to 98.99% 0.30% (Plus GST) on total order value for every hour or part thereof. 98.00% to 98.49% 0.50% (Plus GST) on total order value for every hour or part thereof. <98.00% 1.00% (Plus GST) on total order value for every hour or part thereof. b. The maximum penalty levied as per above clauses shall not be more than the 10% (Plus GST) of total value of the order (exclusive of taxes) c. If monthly uptime is less than 98%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP or AMC, if contracted. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the bidder (including AMC payments) during the contract period.	We request the Bank to confirm that (i) liquidated damages/penalties shall apply only to delays/shortfalls solely attributable to the Bidder; (ii) the aggregate of all liquidated damages and penalties under this RFP (including Clauses 5.1 to 5.12) shall not exceed 10% of the total contract value; and (iii) for uptime penalties, the penalty shall be computed on the ATS/annual charges for the relevant period and not on the total order value.	The relevant RFP clause remains unchanged, except to the extent expressly amended by the issued corrigendum. The Bidder shall comply with the RFP and corrigendum as issued.
179	Section SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTSC	Uptime	4.1-4.5 Entire section	Kindly confirm that uptime/SLA and associated penalties shall apply only to downtime directly attributable to the bidder-managed application and defined scope in this RFP and shall exclude Bank-provided hardware, OS, network, infrastructure and other dependencies outside bidder's control.	The Bidder shall comply with the applicable RFP requirements within its assigned scope; responsibilities expressly assigned to the Bank or its infrastructure/OEM providers remain as stated in the RFP. The on-premises deployment by itself does not waive applicable contractual or regulatory obligations.
180	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	4.3 Both DC&DR setups should be available in Active-Passive Mode and maintained in sync and should be switchable from DC to DR and vice versa anytime. Recovery Time Objective (RTO) should be less than 120 minutes and Recovery Point Objective (RPO) should be nearly 15 minutes with zero data loss	RTO is stated as less than 120 minutes, whereas clause 2.71.16 requires RTO of 30 minutes or less.	Please tell us the required recovery timelines. Since the Bank provides and manages the underlying DC/DR infrastructure, the bidder should only be responsible for recovering/configuring the software components within its scope. Meeting the overall RTO/RPO should depend on the Bank's infrastructure also working as required	Please refer to Corrigendum
181	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.4 a Penalties/Liquidated damages for not maintaining uptime	Penalty is based on total order value and termination may apply below the specified uptime threshold.	Kindly confirm that uptime SLAs and associated penalties shall apply only to components under the Bidder's control and exclude downtime caused by Bank-managed infrastructure and dependencies. Further, please clarify that all penalties/LDs are subject to a single aggregate cap of 10% of the contract value and that contract termination for uptime breaches shall be limited to repeated bidder-attributable failures following an agreed remediation period.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
182	Section C – Deliverable and Service Level Agreements	5.5	5.5 Penalties / Liquidated Damages for Low Response to Source Channels: a. The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times. b. In case, there is low response to source channel, the bank shall levy penalty as under: Response Time Penalty Details. Less than or Equal to No Penalty 100 milliseconds. More than If the no. of transactions where response time is 100 greater than 100 milliseconds, and less than or milliseconds equal to 10000 per day, 0.10% (Plus GST) on total order value. If the no.of transactions are more than 10000 per day, 0.20% (Plus GST) on total order value.	We request the Bank to clarify that the response time shall be measured within the Solution boundary (from receipt of complete transaction details by the Solution to response), excluding network latency and delays attributable to the Bank's infrastructure, hardware (provided by the Bank), source channels or third-party systems, and that the penalty shall be capped and form part of the aggregate LD/penalty cap of 10% of the contract value.	As per Section B, Clauses 8.5 and 8.6, the Bank will provide the hosting hardware/infrastructure and the bidder shall not quote hardware cost. The bidder is responsible for sizing the required infrastructure and for the solution/software installation, configuration and implementation activities assigned under the RFP.
183	Section C – Deliverable and Service Level Agreements	5.7 and 5.19	5.7 Any financial loss to the Bank on account of fraud taking place due to successful bidder (vendor), its employee or their service provider's negligence shall be recoverable from the vendor along with damages if any with regard to the Bank's reputation and goodwill.	We request the Bank to amend this clause with the following wording: Any direct financial loss to the Bank on account of fraud taking place due to the gross negligence or willful misconduct of the Bidder or its employees, as finally determined by a court of competent jurisdiction, shall be recoverable from the Bidder, subject to the limitation of liability clause. We request deletion of the words "along with damages if any with regard to the Bank's reputation and goodwill", as reputational loss is an indirect/consequential loss. The same amendment is requested for the identical Clause 5.19.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
184	Section C – Deliverable and Service Level Agreements	5.8	5.8 Penalty due to erroneous behaviour of the Solution: If the EFRM Solution, I4C Solution and other Software & Database or any of its components behaves erroneously which results in monetary loss of business to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.	An EFRM solution is a risk-scoring and decision-support tool whose outcomes depend on the rules, thresholds and scenarios configured and approved by the Bank, data provided by source systems and the Bank's operational decisions. The Bidder therefore cannot accept liability for the entire business loss of the Bank. We request the Bank to delete this clause. Alternatively, we request that the clause be amended so that the Bidder's obligation is limited to rectifying, at no additional cost, any defect in the Software attributable to the Bidder, and any liability for direct monetary loss arising from such defect shall be subject to the limitation of liability clause.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
185	Section C – Deliverable and Service Level Agreements	5.9	5.9 In case any Audit and Compliance gap/s are observed, it should be settled/resolved within a maximum period of one week. If the bidder takes more time to resolve the issue, a penalty of Rs.1000/- per day of delay in resolution to be levied till the resolution is made. Bidder must submit the compliance document as soon as the identified gap/s have been closed.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to kindly delete this clause. Alternatively, we request that audit/compliance gaps relating to the Solution be resolved within a timeline mutually agreed between the parties based on the nature and severity of the gap, and that gaps arising from the Bank's infrastructure, hardware, OS/database (if provided by the Bank) or configuration be excluded.	The Bidder shall comply with the applicable RFP requirements within its assigned scope; responsibilities expressly assigned to the Bank or its infrastructure/OEM providers remain as stated in the RFP. The on-premises deployment by itself does not waive applicable contractual or regulatory obligations.
186	Section C – Deliverable and Service Level Agreements	5.10	5.10 Penalty at Rs.1,00,000/- (Rupees One Lakh only) per instance or equal to the loss of amount due to breach, whichever is higher for violations of rules configured to prevent fraud and /or generate alerts and /or alerts not sent on time to customers in case of frauds etc. This penalty will be recovered in the upcoming payments payable to the bidder.	Rules and scenarios in the Solution are configured, approved and maintained by the Bank, and the generation/delivery of customer alerts also depends on the Bank's SMS/e-mail gateways and other third-party systems. We therefore request the Bank to delete this clause. Alternatively, we request that the penalty apply only where the violation is solely attributable to a defect in the Software supplied by the Bidder, be limited to Rs. 1,00,000 per instance (deleting "or equal to the loss of amount due to breach, whichever is higher"), and form part of the aggregate LD/penalty cap.	he relevant RFP clause remains unchanged, except to the extent expressly amended by the issued corrigendum. The Bidder shall comply with the RFP and corrigendum as issued.
187	Section C – Deliverable and Service Level Agreements	5.11	5.11 Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder(vendor).	We request the Bank to amend this clause with the following wording: Any penalty imposed by the Government or any other statutory body on the Bank, to the extent such penalty arises due to the Bidder's non-compliance with laws applicable to the Bidder and relates to the Solution and services rendered by the Bidder to the Bank under this RFP, shall be borne by the Bidder, subject to the limitation of liability clause. The obligations in this clause are contingent upon: (i) the Bank promptly notifying the Bidder in writing of any claim for which it seeks penalty, including all materials received by the Bank related to the claim and an identification of the relevant software or services; (ii) the Bidder having sole control over the Defence and settlement of such penalty; (iii) the Bank reasonably cooperating during Defence efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) the Bank taking all steps to mitigate the penalty.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
188	Section C – Deliverable and Service Level Agreements	5.12 and 5.17	5.12 If any act or failure by the Vendor under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	We request the Bank to amend this clause with the following wording: If any act or failure by the Vendor under the agreement results in failure or inoperability of systems and the Bank has to take corrective actions to ensure functionality of its property, the Bank shall first notify the Vendor in writing and provide a reasonable opportunity (not less than 15 days) to remedy the failure. If the Vendor fails to remedy the same, the Bank may recover the reasonable, documented direct costs incurred for such corrective action, subject to the limitation of liability clause. The same amendment is requested for the identical Clause 5.17.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
189	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.6 - Non-performance	5.6 Penalties/Liquidated Damages for non-performance: If the specifications of the RFP are not met by the bidder during various tests, the bidder shall rectify the same at bidders cost to comply with the specifications immediately to ensure the committed uptime, failing which the Bank reserves its right to invoke the Bank Guarantee or recover a suitable amount as deemed reasonable as Penalty/LD for non-performance	Request that any penalty for non-performance be limited to the expressly defined SLA/LD framework, subject to agreed caps and applicable only to material non-performance directly attributable to the bidder.	The relevant RFP clause remains unchanged, except to the extent expressly amended by the issued corrigendum. The Bidder shall comply with the RFP and corrigendum as issued.

190	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.10 - Fraud rule / alert penalty	5.10 Penalty at Rs.1,00,000/- (Rupees One Lakh only) per instance or equal to the loss of amount due to breach, whichever is higher for violations of rules configured to prevent fraud and /or generate alerts and /or alerts not sent on time to customers in case of frauds etc. This penalty will be recovered in the upcoming payments payable to the bidder	Request that penalties apply only where failure is attributable to malfunction of the bidder solution, excluding Bank-defined rules/thresholds, incomplete or incorrect source data, infrastructure and external dependencies, and remain subject to the overall liability cap.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
191	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.11 - Statutory penalties	5.11 Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder(vendor).	Request that regulatory/statutory penalties be recoverable only to the extent finally imposed on the Bank and directly attributable to the bidder's proven breach, subject to the agreed liability provisions.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
192	Section C – Deliverable and Service Level Agreements	5.13, 5.14 and 5.15	5.13 The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract. Bank may also consider termination of the contract in such cases. 5.14 All the above LDs are independent of each other and are applicable separately and concurrently. Applicable GST charges shall also be collected from the vendor while deducting the LD / Penalty charges. 5.15 The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Performance Security or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	We request the Bank to (i) provide the Bidder written notice with computation and an opportunity to respond before deducting any LD/penalty; (ii) limit recovery to amounts payable under this contract/Purchase Order and not from other Purchase Orders or contracts; and (iii) confirm that the aggregate of all LDs/penalties (whether applied separately or concurrently) shall not exceed 10% of the total contract value, upon which the Bank's sole remedy shall be termination in accordance with the RFP.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
193	Section C – Deliverable and Service Level Agreements	5.21	5.21 LD is not applicable for the reasons attributable to the Bank and Force Majeure. However, it is the responsibility/onus of the bidder to prove that the delay is attributed to the Bank and Force Majeure. The bidder shall submit the proof authenticated by the bidder and bank's official that the delay is attributed to the Bank and Force Majeure at the time of requesting payment.	We request the Bank to amend this clause so that the determination of whether a delay is attributable to the Bank or Force Majeure is made jointly by the parties on the basis of the project plan, project status reports and minutes of meetings, and the Bank shall not unreasonably withhold authentication of such proof.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
194	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.14 - Concurrent LDs	5.14 All the above LDs are independent of each other and are applicable separately and concurrently. Applicable GST charges shall also be collected from the vendor while deducting the LD / Penalty charges	Request that penalties/LDs for the same underlying event shall not be cumulative or duplicative and that aggregate LDs/penalties remain subject to an overall contractual cap.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
195	Section C – Deliverable and Service Level Agreements	6.4 and 6.5	6.4 If any defect in the Software is not rectified by the Bidder before the end of the Warranty Period, the Warranty Period shall be extended until, in the opinion of the Bank: a) the defect has been corrected; and b) the Software functions in accordance with the Contract for a reasonable period of time. 6.5 Despite any other provision, the Bank, may return a Software which is not up to the requirement mentioned in the bid to the Bidder within Sixty (60) days of delivery of the Software and the Bidder shall immediately provide full exchange or refund. For the purpose of this section, "defective Solution" includes, but is not limited to: a) broken seals; b) missing items; and c) Software that are not as per bid terms.	As the Software will be installed on the Bank's infrastructure and will undergo UAT and acceptance by the Bank before Go-Live, we request the Bank to delete Clause 6.5. With respect to Clause 6.4, we request that the warranty be extended only for the affected module/component and only for the period during which the defect remained unrectified, as reasonably determined by the parties.	Please refer to Corrigendum
196	Section C – Deliverable and Service Level Agreements	8.3 and 8.4	8.3 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. 8.4 The selected bidder will have to establish all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	The Bank's Information Security / Cyber Security and other internal policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The Bidder shall comply with the applicable RFP requirements within its assigned scope; responsibilities expressly assigned to the Bank or its infrastructure/OEM providers remain as stated in the RFP. The on-premises deployment by itself does not waive applicable contractual or regulatory obligations.
197	Section C – Deliverable and Service Level Agreements	9.3	Any corruption in the software/License/media shall be rectified during the full period of the contract, at no extra cost to the Bank.	We request the Bank to amend this clause with following wordings: Any corruption in the software/License/media caused due to Gross Negligence or willful misconduct on the part of Bidder, shall be rectified during the full period of the contract, at no extra cost to the Bank.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
198	8. Security	8.3	8.3 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Kindly confirm that compliance with Bank policies will be subject to mutual review and feasibility, and limited to key concern areas relevant to the solution deployed in the Bank's premises.	The Bidder shall comply with the applicable RFP requirements within its assigned scope; responsibilities expressly assigned to the Bank or its infrastructure/OEM providers remain as stated in the RFP. The on-premises deployment by itself does not waive applicable contractual or regulatory obligations.
199	Section C – Deliverable and Service Level Agreements	11.2/12	All related documents, manuals, catalogues and information furnished by the bidder shall become the property of the Bank.	We request the Bank to amend this clause with following wordings: During the term of this Contract and any extension there of, Bank shall have royalty free, limited license to all documents, manuals, catalogues and information furnished by the bidder.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
200	Section C – Deliverable and Service Level Agreements	14.1	14.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	We request the Bank to amend this clause with the following wording: The Vendor/Service Provider shall not subcontract any of the work under the contract without the prior written consent of the Bank, which consent shall not be unreasonably withheld or delayed; provided that the Vendor may engage its affiliates/group companies and the OEM/OSD for performance of the services by providing prior written notice to the Bank, and the Vendor shall remain responsible for the performance of such affiliates/subcontractors.	Please refer to Corrigendum
201	Section C – Deliverable and Service Level Agreements	15.1 to 15.3	15.1 The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER. 15.2 Where any deficiency has been observed during audit of the VENDOR on the risk parameters finalized by the PURCHASER or in the certification submitted by the Auditors, the VENDOR shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the VENDOR shall required to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed. 15.3 The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to the PURCHASER and/or auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to kindly delete this clause. Alternatively, we request that any audit be limited to the Solution and services delivered to the Bank under this RFP, be conducted upon reasonable prior written notice (not less than 30 days), during normal business hours, not more than once a year, subject to the Bidder's reasonable confidentiality and security policies, and shall not extend to the Bidder's books of accounts, other clients' data or proprietary information (including source code and cost data). Any deficiency observed shall be rectified within a timeline mutually agreed between the parties.	The bidder's proposed restrictions on customized code only, cost allocation, annual-only updates, and release solely on insolvency are not accepted except to the extent expressly stated in the amended clause.
202	Section C – Deliverable and Service Level Agreements	18.2 to 18.6	18.2 The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 18.3 The source code updation at third party escrow entity should be updated by bidder on annual basis and on demand by bank without any additional cost to the bank. 18.4 The source code deposit at escrow entity should be in plain format /without any encryption and shall be without any password protection. 18.5 The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore. 18.6 The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder. Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updating fee.	We request the Bank to amend this clause so that: (i) escrow shall cover only the customized source code developed specifically for the Bank, and any deposit of the source code of the Bidder's/OEM's standard product shall be as per the OEM's standard escrow arrangement; (ii) the cost of the escrow arrangement (verification, annual subscription and updating fees) shall be borne by the Bank; (iii) the source code shall be released only upon the release events of the Bidder's insolvency. Any released source code shall be used by the Bank only for internal maintenance and support of the licensed Software, subject to confidentiality obligations; and (iv) the deposit shall be updated on an annual basis only, and the requirement that the deposit be without encryption/password protection be replaced with deposit in accordance with the escrow agent's secure deposit procedures.	Please refer Corrigendum
203	Section C – Deliverable and Service Level Agreements	18.8	18.8 The selected bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The selected bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The selected bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.	We request the Bank to amend the last sentence of this clause with the following wording: The selected bidder shall also indemnify the Bank against any third-party claims for levies/penalties finally awarded against the Bank to the extent arising from the Bidder's failure to provide validly licensed software supplied by the Bidder under this RFP, subject to the indemnity process and limitation of liability clause.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
204	18.7	18.7	18.7 The application software should mitigate Application Security Risks, at a minimum those discussed in OWASP Top 10 (Open Web Application Security Project).	Kindly consider modifying the requirement to state that compliance with OWASP security requirements shall be applicable at the time of delivery of the EFRM solution. This is requested as OWASP compliance is validated on a point-in-time basis and cannot be certified as perpetually "free from vulnerabilities" beyond the delivery milestone.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
205	3.3.1. A) Technical Experience and Capabilities	2.18 & 3.3.1. A)4	TPS mentioned is inconsistent	Kindly clarify the definitive TPS requirement, as varying TPS values are specified across the RFP.	Please refer Corrigendum
206	Section E	4. Bidders Presentation /Site Visits / Product Demonstration/POC	4.7. The presentation/document shared during the presentation/POC shall form the integral part of the offer made by the bidder and features mentioned therein should be delivered as part of the offer by the bidder at no extra cost to Bank, irrespective of the fact that such features are explicitly mentioned in the Bid or not.	Kindly confirm that only features expressly committed in the Bid and agreed scope shall be contractual deliverables. POC/presentation features outside the agreed scope or requiring additional customization/modules shall be subject to mutual agreement and applicable commercials.	The relevant RFP clause remains unchanged, and the Bidder shall comply with the terms and scope stated in the RFP and the issued corrigendum.
207	Section F – Ownership & Awarding of Contract	9.1	9.1. The Bank will require the selected Bidder to provide a Performance Bank Guarantee as per format mentioned in Appendix-E, within 30 days from the date of acceptance of the Purchase Order or signing of the contract whichever is earlier, for a value equivalent to 10% of the Total Project Cost. The Performance Guarantee of the same amount should be valid for a period of the contract i.e 5 years. The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and during the period of contract. In case the selected Bidder fails to submit performance guarantee within the time stipulated, The Bank, at its discretion, may cancel the order placed on the selected Bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions.	We request the Bank to amend the last sentence with the following wording: The Bank shall invoke the performance guarantee, to the extent of the actual loss suffered, in case the selected Bidder fails to discharge its material contractual obligations due to reasons attributable to the Bidder, after providing the Bidder written notice and a cure period of 30 days. We also request the Bank to provide a 15-day notice before cancelling the order for delay in submission of the performance guarantee.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
208	Section F – Ownership & Awarding of Contract	11.3	From the date of placing the order till the delivery of the solution, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the solution, the benefit arising out of such reduction shall be passed on to the Bank.	We request the Bank to amend this clause with following wordings: From the date of placing the order till the delivery of the solution, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in increase or decrease in the cost of the solution, such increase or decrease shall be passed on to the Bank.	The relevant RFP clause remains unchanged, and the Bidder shall comply with the terms and scope stated in the RFP and the issued corrigendum.

209	Section F – Ownership & Awarding of Contract	12.1 and 12.3	12.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 day's notice. … 12.3. Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services.	As the price is based on multiple assumptions such as tenure of the contract, SLA, penalties, LD, ATS, volume, scope of services, nature of the software Licence etc., termination of the contract for convenience may result in deviation from these assumptions. We therefore request the Bank to kindly delete this clause. Alternatively, we request that (i) the notice period be increased to 90 days; and (ii) upon such termination the Bank pay the Bidder for all Solution components delivered and services rendered up to the effective date of termination, together with the Licence fees (which are non-refundable), committed third-party costs and reasonable wind-down costs.	The relevant RFP/contract clauses remain unchanged except to the extent expressly amended by the corrigendum.
210	Section F – Ownership & Awarding of Contract	12.2	12.2. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 12.2.1. Delay in delivery beyond the specified period for delivery. 12.2.2.Serious discrepancies noted in the items delivered. 12.2.3. Breaches in the terms and conditions of the Order. 12.2.4. Non submission of acceptance of order within 7 days of order 12.2.5.Excessive delay in execution of order placed by the Bank 12.2.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 12.2.7. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 12.2.8. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 12.2.9. The progress made by the Vendor/Service Provider is found to be unsatisfactory. 12.2.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.	We request the Bank to amend this clause with the following wording: The Bank reserves the right to cancel the entire/unexecuted part of the contract by assigning appropriate reasons, after serving a written notice specifying the nature of the default and providing the Bidder a cure period of 30 days to rectify the default, in the event of one or more of the following conditions: (a) delay in delivery beyond the specified period due to reasons solely attributable to the Bidder; (b) serious discrepancies in the software/services delivered by the Bidder; (c) breach of any material terms and conditions of the Order/contract; (d) non-submission of acceptance of order within 7 days of order; (e) excessive delay in execution of the order due to reasons attributable to the Bidder; (f) the Bidder goes into liquidation voluntarily or otherwise; (g) deductions on account of liquidated damages exceed 10% of the total contract price. We also request that recovery of expenditure be limited to direct, reasonable and documented costs, subject to the limitation of liability clause. We further request that this clause be made mutual, so that the Bidder may terminate the contract on 30 days' notice in the event of non-payment of undisputed invoices or material breach by the Bank which remains uncured.	The relevant RFP provisions on penalties, recovery, indemnity and guarantees therefore remain unchanged, except for any specific amendment expressly made by the corrigendum.
211	Section F – Ownership & Awarding of Contract	12.4 and 12.5	12.4. In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider. 12.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	As the Solution is a proprietary software solution, procurement from alternate sources at the Bidder's risk and cost is not appropriate. We therefore request the Bank to delete these clauses. Alternatively, we request that (i) the right be exercisable only after termination for the Bidder's uncured material default; (ii) the additional expenditure recoverable be limited to the reasonable and documented difference in cost for equivalent scope, capped at 10% of the value of the unexecuted portion of the contract; and (iii) the same be subject to the limitation of liability clause.	The relevant RFP clause shall remain unchanged and shall continue to apply as published. The bidder shall comply with the stated requirement and submit the information/documentation specified in the RFP. Any further change, if considered necessary by the Bank, shall be made only through a formal written corrigendum applicable uniformly to all bidders.
212	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12.1 - Termination for convenience	Bank may terminate without assigning reason on 30 days' notice.	Kindly confirm that termination without cause shall be subject to an appropriate notice period and reimbursement of all services rendered, non-cancellable commitments and reasonable transition costs.	The relevant RFP/contract clauses remain unchanged except to the extent expressly amended by the corrigendum.
213	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12. Order Cancellation/Termination of Contract	12.4. In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider. 12.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request Bank to modify Clauses 12.4 and 12.5 so that alternate procurement or execution may be undertaken only following a material, uncured default directly attributable to the Bidder, after prior written notice specifying the default and a reasonable opportunity to cure. The provisions shall not apply to delays or failures arising from Bank dependencies, Bank-provided infrastructure, third parties outside the Bidder's control, force majeure, or other causes not attributable to the Bidder. Any recoverable additional cost must be reasonable, documented, unavoidable, mitigated, based on comparable market rates, and subject to the agreed aggregate limitation of liability. The clause should not apply where the contract is cancelled or terminated for reasons not attributable to the Bidder.	The relevant RFP/contract clauses remain unchanged except to the extent expressly amended by the corrigendum.
214	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12. Order Cancellation/Termination of Contract	12.7. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the Vendor/Service Provider towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages	Request Bank to modify the clause so that invocation of the Bank Guarantee/Security Deposit shall be limited to material, uncured defaults directly attributable to the Bidder, after prior written notice and a reasonable opportunity to cure, and only to the extent of actual, documented damages.	The relevant RFP/contract clauses remain unchanged except to the extent expressly amended by the corrigendum.
215	Section F – Ownership & Awarding of Contract	12.8 and 12.9	12.8. Notwithstanding the existence of a dispute, and/ or the commencement of negotiation and mediation proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan. 12.9. The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.	We request the Bank to amend this clause so that the Bidder's obligation to continue services during a dispute is subject to the Bank continuing to pay undisputed amounts as per the payment terms, and that the reverse transition plan and compliance with it shall be mutually agreed and assessed by the parties rather than at the sole decision of the Bank.	The payment milestones and conditions specified in Section C, Clause 3 shall apply. The alternative/advance payment terms requested by the bidder are not part of the RFP and are not accepted.
216	Section G – General Conditions	2.2	The selected bidder shall take all steps to ensure safety of bidder's and the Bank's personnel during execution of the contract and also be liable for any consequences due to omission or act of the selected bidder or their sub-bidders.	We request the Bank to amend this clause with following wordings: The selected bidder shall take all steps to ensure safety of bidder's and the Bank's personnel during execution of the contract and also be liable for any consequences to the extent same is arising due to gross negligence or willful misconduct of the selected bidder or their sub-bidders while delivering solution to the Bank under this Contract.	The relevant RFP/contract clauses remain unchanged except to the extent expressly amended by the corrigendum.
217	Section G – General Conditions	5 (Inspection of Records)	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including, Software & other items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to kindly delete this clause. Alternatively, we request that any audit be limited to the Solution and services delivered to the Bank under this RFP, be conducted upon reasonable prior written notice (not less than 30 days), during normal business hours, not more than once a year, subject to the Bidder's reasonable confidentiality and security policies, and shall not extend to the Bidder's books of accounts, other clients' data or proprietary information (including source code and cost data). Any deficiency observed shall be rectified within a timeline mutually agreed between the parties.	Please refer to Corrigendum.
218	Section G – General Conditions	6	In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	We request the Bank to amend this clause with following wordings: In connection with the work or contravenes the provisions of General Terms, to the extent the selected bidder is grossly negligence or commits willful misconduct in executing the work specified in this Contract, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good such act of gross negligence or willful misconduct, within such 30 days or such additional times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the direct monetary damages that is finally awarded by the court in this behalf.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
219	Section G – General Conditions	10.2.3	10.2.3. If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.	We request the Bank to amend this clause with the following wording: If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and refund to the Bank the amounts paid for such deliverables, less depreciation on a straight-line basis over a period of five years. We request deletion of the reference to replacement costs, penalties and SLA penalties, as the remedies in this clause should be the Bank's sole and exclusive remedies for infringement claims. Please also refer to our query on the Indemnity clause (Section G, Clause 21).	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
220	Section G – General Conditions	10.4	10.4. VENDOR/ SERVICE PROVIDER acknowledges that business logics, work flows, delegation and decision making processes of BANK are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors of Software/Service.	In the development of its products, the Bidder uses items it has previously created across its client base so that all clients benefit from work done for other clients, thereby minimizing costs. We request the Bank to clarify that this clause applies only to the Bank's confidential business information and shall not restrict the Bidder from using its general skills, know-how, experience, generic rules/scenarios, product features or enhancements (that do not contain the Bank's confidential information) for other clients or as part of its standard product.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
221	Section G – General Conditions	11.2	11.2. VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.	We request the Bank to amend this clause with the following wording: The Vendor/Service Provider shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The Vendor/Service Provider shall defend and indemnify the Bank against third-party claims to the extent arising from the Vendor's breach of its confidentiality obligations caused by its gross negligence or willful misconduct, and shall pay the direct monetary loss finally awarded by a court, subject to the indemnity process ((i) prompt written notice; (ii) sole control of Defence and settlement; (iii) reasonable cooperation; (iv) no admission or settlement by the Bank; and (v) mitigation by the Bank).	Please refer to Corrigendum
222	Section G – General Conditions	11.5 and 11.6	11.5. Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information 11.6. The vendor/service provider may disclose only the following types of data to the bank's customers and/or third parties with prior written consent of the bank: financial data, sensitive personal data, and other information explicitly permitted by the bank. All disclosures must comply with applicable laws, RBI regulations and guidelines. Prior written consent from the bank is required for any other disclosures, and detailed records of all shared data must be maintained by the service provider and shall be provided to the bank as and when required by the bank.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to kindly delete this clause.	The solution's deployment within the Bank's premises does not dispense with the bidder's obligations regarding confidentiality, information security and protection of Bank-related information. The bidder shall comply with the applicable security, confidentiality and data protection requirements stipulated in the RFP and the contract.
223	Section G – General Conditions	12.3.2	Plans for provision of contingent support to the Project and replacement Vendor/Service Provider for a reasonable period (minimum three month and maximum as per mutual agreement) after transfer or as decided by Jammu and Kashmir Grameen Bank.	We request the Bank to amend this clause with following wordings: Plans for provision of contingent support to the Project and replacement Vendor/Service Provider for a reasonable period (minimum three month and maximum as per mutual agreement) after transfer or as mutually decided between the Bidder and Jammu and Kashmir Grameen Bank.	The bidder shall provide contingent support and necessary assistance for the replacement of the service provider in accordance with the exit management requirements specified in the RFP. Such support shall ensure continuity of services and facilitate an orderly handover to the Bank or its designated replacement service provider.
224	Section G – General Conditions	12.7 and 13.6	12.7. Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank. … 13.6. During Reverse transition Bank will not pay any additional cost to the Vendor/Service Provider for doing reverse transition.	We request the Bank to amend these clauses so that exit management, shadow support and reverse transition services shall be provided at no additional cost only where the contract is terminated for the Bidder's uncured material default. In all other cases (including expiry of the contract and termination for convenience), such services beyond the scope already priced shall be provided at the rates agreed in the commercial bid or as mutually agreed. We also request that the transition support be limited to knowledge transfer regarding the Bank's configuration and data, and shall not require disclosure of the Bidder's proprietary source code, tools or intellectual property.	The bidder shall provide exit management, shadow support and reverse transition assistance in accordance with the requirements specified in the RFP and the applicable contractual provisions. The bidder shall ensure continuity of services and facilitate the orderly transfer of relevant documentation, operational knowledge and solution-related information to the Bank or its designated replacement service provider. The applicable scope, duration and commercial terms shall be governed by the RFP and the contract
225	Section G – General Conditions	12.10'	Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.	We request the bank to amend this clause with following wordings: Vendor/Service Provider needs to comply with the requirements as stated in this Contract, or any additional requirements as mutually agreed between the Parties and any statutory or regulatory guidelines during the reverse transition period.	The bidder shall comply with the contractual requirements and applicable statutory and regulatory guidelines during the reverse transition period. Any additional requirements shall be addressed in accordance with the terms of the contract and applicable provisions of the RFP.

226	Section G – General Conditions	17.1	17.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Cloud Policy, Artificial intelligence Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	The Bank's Information Security / Cyber Security and other internal policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The bidder shall comply with the Bank's applicable Information Security, Cyber Security and other relevant policies while providing the solution and associated services. These requirements are necessary to maintain the Bank's security standards and shall be followed in accordance with the applicable provisions of the RFP and the contract
227	Section G – General Conditions	18.1 and 18.2	18.1. Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP/ Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control. 18.2. Where the terms of the RFP/Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to delete the sentence "Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information". Alternatively, we request that the Bidder's liability be limited to security breaches/data leakage caused by the Bidder's gross negligence or willful misconduct, subject to the limitation of liability clause, and that the Bidder's obligation for data loss be limited to using commercially reasonable efforts to restore data from the Bank's most recent backup.	The bidder shall remain responsible for security breaches and data leakage attributable to its acts or omissions while providing the solution and associated services, in accordance with the RFP and contractual provisions. Deployment of the solution within the Bank's premises shall not exempt the bidder from its applicable security and confidentiality obligations. The Bank's prescribed security requirements and contractual remedies shall continue to apply
228	Section G	16. Business Continuity Plan	16.1. The service provider/vendor/ Bidder shall develop and establish a robust Business Continuity and Management of Disaster Recovery Plan if not already developed and established so as to ensure uninterrupted and continued services to the Bank and to ensure the agreed upon service level. 16.2. The service provider/vendor/ Bidder shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Kindly clarify that bidder BCP/DR responsibility relates to application/software support and defined scope in this RFP and recovery procedures, while infrastructure/DC/DR continuity remains the Bank's responsibility.	The Recovery Time Objective (RTO) shall be 120 minutes and the Recovery Point Objective (RPO) shall be 15 minutes, as specified in the applicable corrigendum. The bidder shall be responsible for application-level recovery, configuration and support within its contractual scope. The Bank shall be responsible for the underlying DC/DR infrastructure. DR drills shall be conducted once every six months in accordance with a documented test plan
229	Section G	17. Adherence to Banks IS Security/Cyber Security Policies	17.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Cloud Policy, Artificial intelligence Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines. 17.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Clauses 17.1 and 17.2 need clarity that compliance with Bank policies shall be limited to policies applicable to the Bidder's contractual scope and components under its control, with such policies/updates shared in advance for review. Further, incident-reporting obligations shall apply only to confirmed material security incidents attributable to the Bidder's software/services and impacting the Bank, within mutually agreed timelines and applicable regulatory requirements.	The bidder shall comply with the Bank's applicable Information Security, Cyber Security and other relevant policies, along with the incident reporting requirements specified in the RFP and applicable regulatory guidelines. The bidder shall promptly report security incidents relating to the solution and services within its scope and provide necessary cooperation for investigation, containment and remediation.
230	17. Adherence to Banks IS Security/Cyber Security Policies:	17.1.	17.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Cloud Policy, Artificial intelligence Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Kindly confirm that compliance with Bank policies will be subject to mutual review and feasibility, and limited to key concern areas relevant to the solution deployed in the Bank's premises.	The bidder shall comply with the Bank's applicable policies and security requirements as specified in the RFP and the contract. Such compliance is essential to maintain the Bank's prescribed security standards and shall be ensured throughout the contract period
231	17. Adherence to Banks IS Security/Cyber Security Policies:	17.2.	17.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	As the solution is fully deployed within the Bank's environment and all SOC monitoring is performed by the Bank, the Bidder will not have independent visibility to detect security incidents. Request confirmation that the data breach/security incident reporting requirement applies only after the Bank notifies the Bidder of an incident impacting the application	The bidder shall comply with the security incident reporting requirements stipulated in the RFP and applicable regulatory guidelines. Any security incident identified by the Bank or reported to the bidder that may impact the solution or services shall be promptly addressed by the bidder, including necessary investigation, cooperation and remediation within its contractual scope.
232	Section G – General Conditions	18.4	18.4. The Service provider shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the Service provider shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the Service provider. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law), codes, rules, regulations, ordinances, or orders of any Government Authority of India, Regulators; (b) orders, decisions, injunctions, judgments, awards, decrees, etc., of any Government Authority, Regulators including but not limited to rules, regulations, guidelines, circulars, Frequently Asked Questions (FAQs) and notifications issued by the RBI from time to time; and (c) applicable international treaties, conventions and protocols that become enforceable from time to time.	We welcome the Bank's confirmation that payment terms for modifications necessitated due to change in applicable law shall be mutually agreed. We request the Bank to confirm that this Clause 18.4 shall prevail over all other clauses of the RFP requiring compliance with future/fresh laws, guidelines, directions or regulatory changes at no additional cost (including Section B Clause 8.2, Section G Clause 23.13, Annexure-8 Clauses 2.5, 2.23, 2.70.41, 2.70.43, 2.71.30, and Appendix-G Clauses 23.4 and 31.12).	Please refer to the applicable corrigendum provisions regarding changes in applicable laws and regulatory requirements. The bidder shall comply with the applicable statutory and regulatory requirements throughout the contract period. The treatment of any additional effort or cost arising from such changes shall be governed by the applicable provisions of the RFP and the corrigendum
233	Section G – General Conditions	20.1 and 20.2	20.1 Vendor/Service Provider shall comply with the Data Processing Terms and Conditions as furnished in APPENDIX-H and any other data protection laws applicable to the Services, which shall form part and parcel of this agreement. 20.2 Once the provisions of the Digital Personal Data Protection Act, 2023 are notified, Vendor/service Provider shall be required to execute an addendum to this agreement that complies with the legal provisions envisaged under the Digital Personal Data Protection Act, 2023 and rules framed thereunder.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software Licence or implementation/maintenance services, we request the Bank to delete the sentence "Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information". Alternatively, we request that the Bidder's liability be limited to security breaches/data leakage caused by the Bidder's gross negligence or willful misconduct, subject to the limitation of liability clause, and that the Bidder's obligation for data loss be limited to using commercially reasonable efforts to restore data from the Bank's most recent backup.	As per Section B, Clauses 8.5 and 8.6, the Bank shall provide the hosting hardware/infrastructure, and the bidder shall not quote hardware costs. The bidder shall remain responsible for compliance with the applicable security, confidentiality and data protection requirements relating to the solution and services under its scope, in accordance with the RFP and the contract
234	Section G – General Conditions	21.1 to 21.3	21.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider 21.2. Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions. 21.3. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of solution/ product/ service supplied by them.	As the Bidder's scope of work under this RFP is limited to delivery of the software Solution and associated services, we request the Bank to amend this indemnity clause with the following wording: 1. The Bidder shall indemnify and defend the Bank against any third-party claim alleging that the Software alone, as and when made available to the Bank by the Bidder and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes any copyright or any trade secret enforceable under applicable law. If any infringement claim is, or in the Bidder's sole opinion may be, initiated, the Bidder may, at its option and expense: (i) modify or replace all or part of the Software; (ii) procure for the Bank the right to continue using the Software; or (iii) remove all or part of the Software. If the Bidder so removes all or part of the Software, the Bidder shall refund to the Bank the unused portion of the fee(s) paid by the Bank for the Software removed, and the Agreement shall terminate with respect to the Software or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder. 2. The Bidder shall indemnify the Bank against direct monetary losses finally awarded against the Bank by a court of competent jurisdiction in a third-party claim, to the extent arising from the Bidder's gross negligence, willful misconduct or non-compliance with laws applicable to the Bidder in providing the Solution/services under this RFP. 3. The obligations in this Section are contingent upon: (i) the Bank promptly notifying the Bidder in writing of any claim for which it seeks indemnity, including all materials received by the Bank related to the claim and an identification of the relevant Software/services; (ii) the Bidder having sole control over the Defence and settlement of such claim; (iii) the Bank reasonably cooperating during Defence and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) the Bank taking all steps to mitigate the claim. 4. All indemnity obligations shall be subject to the limitation of liability clause.	The bidder shall remain responsible for indemnification in accordance with the provisions of the RFP and the draft contract agreement. The bidder shall address third-party claims arising from intellectual property infringement and losses attributable to its acts, omissions or contractual non-compliance, in accordance with the applicable contractual provisions. The indemnity obligations and available remedies shall be governed by the terms specified in the RFP and the contract.
235	Section G – General Conditions	21.3.2 and 21.4 (Limitation of Liability)	21.3.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims. 21.3.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder. 21.4. The limits specified in above clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be actual claims.	Clauses 21.3.2 and 21.4 refer to "limits specified in above clause"; however, Section G of the RFP does not contain any limitation of liability clause, while Appendix-G (Draft Contract Agreement) Clause 14.4 caps the Vendor's aggregate liability at the total cost of the project. We request the Bank to include a limitation of liability clause in the RFP and to delete Clauses 21.3.2 and 21.4 (which provide for actual/unlimited liability) and replace them with the exclusions set out below. We request the Bank to cap the liability of the Bidder at the fees paid by the Bank to the Bidder in the 24 (twenty-four) months immediately preceding the event giving rise to the first claim, to make the cap applicable to both the main RFP (Section G) and the Draft Contract Agreement (Appendix-G), and to amend the clause with the following wording: 1. Each party's total aggregate liability under or related to the Agreement shall under no circumstances exceed the fees actually paid by the Bank to the Bidder under the Agreement during the twenty-four (24) month period immediately preceding the date of the event that is the basis for the first claim. 2. Under no circumstances shall either party (or any of its affiliates providing or receiving the Solution under the Agreement) be liable to the other or any other person for losses or damages which fall into any of the following categories: (i) lost revenues; (ii) lost profits; (iii) loss of business; (iv) trading losses; (v) inaccurate distributions; (vi) loss of reputation or goodwill; or (vii) any incidental, indirect, exemplary, consequential, special or punitive damages of any kind, including any of the foregoing losses or damages resulting from the Bank's use of the Solution provided hereunder, or arising from any breach of the Agreement or any termination of the Agreement, whether such liability is asserted on the basis of contract, tort (including negligence or strict liability) or otherwise and whether or not foreseeable, even if the relevant party has been advised or was aware of the possibility of such loss or damages. As between the Bank and the Bidder, any damages awarded to a third party for which indemnification is provided by a party under this RFP shall be deemed direct damages. 3. The limitations and exclusions set forth in paragraphs 1 and 2 shall not apply to: (i) damages caused by either party's fraud or willful misconduct; (ii) a party's liability for death or personal injury due to that party's negligence; (iii) breaches of the scope of use/Licence; (iv) the Bank's obligation to pay fees hereunder; (v) the Bank's obligation to pay damages arising from improper termination of the Solution or Agreement by the Bank; or (vi) a party's liability for damages to the extent that such a limitation or exclusion is not permitted by applicable law. The limitation set forth in paragraph 1 does not apply to IP infringement claims under the indemnity clause. 4. All penalties, liquidated damages and indemnities under this RFP shall be subject to, and shall count towards, the above cap.	Please refer to the applicable provisions of the RFP and the draft contract agreement regarding limitation of liability and indemnification. The bidder shall comply with all applicable statutory and regulatory requirements relevant to the solution and services throughout the contract period. The applicability of RBI guidelines and other regulatory requirements shall be determined in accordance with the nature and scope of the services and the applicable regulatory provisions.
236	SECTION G - GENERAL CONDITIONS 23. General Conditions to Contract:	23.2.	The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information	Since this is an 'on-prem/licensed' deal, the RBI's IT Outsourcing regulations are not applicable and the RBI's 'Storage of Payment System Data' too do not impact the vendor and not applicable. Hence we request the Bank to delete these clauses.	Please refer to Corrigendum.

237	SECTION G - GENERAL CONDITIONS 23. General Conditions to Contract:	23.3	The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no: RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	Since this is an 'on-prem/licensed' deal, the RBI's IT Outsourcing regulations are not applicable and the RBI's 'Storage of Payment System Data' too do not impact the vendor and not applicable. Hence we request the Bank to delete these clauses.	The bidder shall comply with all applicable RBI guidelines, statutory requirements and regulatory directions relevant to the solution and services under this RFP. The applicability of such requirements shall be determined in accordance with the relevant regulatory provisions and the scope of services
238	Section G – General Conditions	23.12	23.12. The Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud, in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.	We request the Bank to amend this clause so that the Bidder's liability is limited to direct losses caused to the Bank by the gross negligence, willful misconduct or fraud of the Bidder or its employees, as finally determined by a court of competent jurisdiction, and is subject to the limitation of liability clause (save for fraud). The same amendment is requested for Clause 21.2.	Please refer to the applicable provisions of the RFP and the relevant contractual terms regarding liability and indemnification. The bidder's obligations and liabilities shall be governed by the provisions specified therein
239	Section G – General Conditions	23.13	23.13. Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	While we agree to comply with the laws and regulatory guidelines existing as on the date of submission of the bid and applicable to the Solution/services, it is not possible for the Bidder to envisage laws or guidelines which may become applicable or be amended in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with applicable laws existing as on the date of bid submission, and that compliance with any new or amended law/guideline issued subsequent to bid submission be undertaken at a cost mutually agreed between the parties (consistent with Section G, Clause 18.4 of this RFP). We request the Bank to amend this clause accordingly.	The bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Any changes in law or regulatory requirements and the corresponding obligations of the bidder shall be governed by the applicable provisions of the RFP and the relevant contractual terms
240	Section G – General Conditions	23.14	23.14. Bidder has to deploy excess resource whenever feel to complete project on time or beforetime as per bank requirement. Bank will not pay any additional cost for it.	We request the Bank to amend this clause so that the deployment of additional resources at no additional cost applies only where required to remedy delays solely attributable to the Bidder. Any additional resources requested by the Bank to complete the project ahead of the agreed timelines, or due to a change in scope, shall be charged at mutually agreed rates.	Its Bidder's responsibility to complete project on mentioned timeline in RFP and for onsite/offsite resouce Please refer Corrigendum.
241	Section G – General Conditions	24.4	24.4. In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the BANK and VENDOR/ SERVICE PROVIDER shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the BANK shall be final and binding on the VENDOR/ SERVICE PROVIDER.	We request the Bank to amend the last sentence with the following wording: If the duration of delay continues beyond a period of three months, the parties shall hold consultations in an endeavor to find a solution to the problem, failing which either party may terminate the affected portion of the contract by written notice, and the Bidder shall be paid for the Solution delivered and services rendered up to the date of termination. We also request that Force Majeure be made mutual and expressly include epidemics/pandemics, acts of terrorism, cyber-attacks not caused by the affected party's negligence, and acts of Government.	The Force Majeure provisions specified in the RFP shall govern the rights and obligations of the parties in the event of circumstances beyond their reasonable control. Any extension of timelines or other relief shall be considered in accordance with the applicable contractual provisions
242	Section G – General Conditions	25.5	25.5. The bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfil its obligations, under all phases involved in the performance of the provisions of this RFP. The bidder represents that all software, licenses, implementation and services to be supplied/provided in response to this RFP shall meet the requirement of the solution/service proposed by the bidder. The bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to the Bank. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the bidder to fulfil all the terms and conditions of this RFP.	We request the Bank to delete the sentence "If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services ... shall be provided by the bidder at no additional cost to the Bank", as the Bidder's pricing is based on the scope expressly described in the RFP and the Bidder's technical proposal. Any additional services shall be provided at a mutually agreed cost.	The scope of services shall be governed by the requirements and deliverables specified in the RFP and the contract. The bidder shall ensure that all activities necessary for the successful implementation, integration and functioning of the proposed solution, as envisaged under the defined scope, are duly performed in accordance with the contractual requirements."
243	SECTION G - GENERAL CONDITIONS	25. Responsibilities of the Bidder	25.5 The bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to the Bank. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the bidder to fulfil all the terms and conditions of this RFP.	Request that bidder obligations be restricted to the expressly defined SOW and accepted dependencies; material additional requirements outside the agreed baseline should follow a mutually agreed change-request process.	The bidder shall fulfil all requirements and deliverables specified in the RFP, including activities necessary for the successful implementation and functioning of the proposed solution
244	Section G – General Conditions	25.5	30.1. No person of the bank or the contractors and third parties shall violate the social media policy of the bank. 30.2. The following acts on the part of personnel of the bank or the contractors and third parties shall be construed as violation of social media policy: 30.2.1. Non-adherence to the standards/guidelines in relation to social media policy issued by the Bank from time to time. 30.2.2. Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of social media related systems and procedures. 30.2.3. Any unauthorized use or disclosure of Bank's confidential information or data. 30.2.4. Any usage of information or data for purposes other than for Bank's normal business purposes and / or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.	The Bank's social media policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The bidder shall comply with the Bank's applicable social media policies and instructions relevant to the contractual assignment. The bidder shall ensure that its personnel do not disclose confidential information or engage in any unauthorised activity on social media that may compromise the Bank's interests, reputation or information security.
245	Section G – General Conditions	31 (Resolution of Disputes) and Legal Disputes and Jurisdiction of the Court	31. Resolution of Disputes In the case of any dispute arising upon or in relation to or in connection with this agreement between parties, the disputes shall at the first instance be resolved through negotiations. If the dispute cannot be settled amicably within fourteen (14) days, the disputed matter shall be submitted under arbitration and conciliation act 1996 through sole arbitrator to be appointed mutually by both the parties. The place of arbitration shall be Jammu, India and the language of the arbitration proceedings and that of all the documents and communications between the parties shall be English. The decision of the arbitrator shall be final and binding upon the parties. The expenses of the arbitrator as determined by the arbitrator shall be borne equally, by each party. Legal Disputes and Jurisdiction of the court All disputes and controversies between Bank and VENDOR/ SERVICE PROVIDER shall be subject to the exclusive jurisdiction of the courts in Jammu District and the parties agree to submit themselves to the jurisdiction of such court as this Contract shall be governed by the laws of India.	We request the Bank to amend this clause with the following wording: The Agreement and any dispute, difference, controversy or claim arising, directly or indirectly, out of, relating to, or otherwise in connection with it or its subject matter or formation (including non-contractual disputes) is governed by, and shall be construed and enforced in accordance with, the laws of India. Each party irrevocably agrees that any such dispute, difference, controversy or claim, including in relation to the breach, termination or validity of the Agreement, shall, if not resolved through amicable negotiation within thirty (30) days, be referred to and finally resolved by arbitration in accordance with the Arbitration and Conciliation Act, 1996 ("ACA"). The seat of the arbitration shall be Mumbai, India and, unless the tribunal decides otherwise, the venue for hearings will also be Mumbai, India. The tribunal shall consist of three arbitrators appointed in accordance with the ACA. The decision of the tribunal shall be substantiated in writing, shall be final and binding upon both parties and shall be enforceable in any court of law. The parties shall bear their own costs and expenses including attorney's fees, but the tribunal may allocate the administrative costs of the arbitration, including the fees of the tribunal, against the party who did not prevail. Notwithstanding anything to the contrary in the Agreement, either party may at any time seek an interim injunction or other interlocutory relief in a court of competent jurisdiction to protect any urgent interest of such party, including the confidentiality provisions of the Agreement. The law governing this arbitration agreement shall be the laws of India; subject to the foregoing, the courts at Mumbai shall have exclusive jurisdiction.	Disputes arising out of or in connection with the contract shall be resolved in accordance with the dispute resolution and arbitration provisions specified in the RFP and the contract. The existing contractual provisions shall continue to govern the applicable law, arbitration process, jurisdiction and related matters.
246	32. Bidder Conformity	32.2	32.2 Vendor will be liable to bank for any event for security breach and leakage of data/information.	Kindly clarify that, for deployment at the Bank's premises, the bidder's liability under this clause shall be limited to breaches directly attributable to the bidder and shall not extend to incidents arising from the Bank-managed environment or factors beyond bidder's control.	The bidder shall remain responsible for breaches and incidents attributable to its acts, omissions or failure to comply with the contractual requirements while delivering the solution and associated services at the Bank's premises. The respective responsibilities of the Bank and the bidder shall be governed by the scope of work and applicable contractual provisions."
247	Annexure-1 – Bid Covering Letter	Paragraphs on acceptance of terms / no deviation	We accept all the Instructions, Terms and Conditions and Scope of Work of the subject RFP. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever. We hereby unconditionally accept that Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders . We hereby unconditionally accept that Bank can at its absolute discretion apply, whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in shortlisting of bidders. We will not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/No.6/18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance). We further understand that any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws. We also confirm that, we will not sub contract part or complete assignment Consultancy to any other agency or individual without obtaining prior permission of the Bank. All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process. Bank reserves the right to verify /evaluate the claims made by the Bidder independently. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations. Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding contract between us.	We request the Bank to confirm that the clarifications and amendments issued by the Bank in response to the pre-bid queries shall form part of the RFP and the Contract, and to permit the Bidder to modify the Bid Covering Letter to reflect such clarifications. We also request deletion of the sentence "Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding contract between us", as the binding terms should be those of the executed Agreement.	The responsibilities of the Bank and the selected bidder shall be as specified in the relevant RFP clauses. No additional responsibility or deviation is introduced through this clarification.
248	Annexure-8 – Scope of Work	2.5	2.5 The proposed Solution should comply with various existing and any fresh guidelines / directions issued from time to time by various Statutory and Regulatory authorities like RBI, Govt. of India etc., related to all channels, products, applications, transactions etc., on Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds & Security Issues and Risk mitigation measures. The successful bidder should implement / modify/ update the FRM Solutions accordingly.	While we agree to comply with the functionality specified in this RFP, it is not possible for the Bidder to envisage the guidelines, directions or recommendations that the Bank or the regulator(s) may issue during the contract term and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with the functionality specified in this RFP as on the date of bid submission, and that any new feature/functionality required by the Bank or regulator subsequent to bid submission be undertaken through a change request at a cost mutually agreed between the parties, consistent with Section G, Clause 18.4 of this RFP. We request the Bank to amend this clause accordingly.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
249	Annexure-8 – Scope of Work	2.9	2.9 The proposed solution should be integrated with all existing delivery channels & other delivery channels to be deployed in the future by the Bank during the contract period.	While we agree to integrate the proposed Solution with the Bank's existing channels, systems and processes as specified in this RFP, it is not possible for the Bidder to envisage the channels, systems or processes that the Bank may introduce in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for integrating the Solution with the Bank's existing channels/systems/processes specified in this RFP, and that integration with any new channel/system/process introduced by the Bank subsequent to bid submission be undertaken at a cost mutually agreed between the parties. We request the Bank to amend this clause accordingly.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.

250	Annexure-8 – Scope of Work	2.15	2.15 Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost.	While we agree to integrate the proposed Solution with the Bank's existing channels, systems and processes as specified in this RFP, it is not possible for the Bidder to envisage the channels, systems or processes that the Bank may introduce in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for integrating the Solution with the Bank's existing channels/systems/processes specified in this RFP, and that integration with any new channel/system/process introduced by the Bank subsequent to bid submission be undertaken at a cost mutually agreed between the parties. We request the Bank to amend this clause accordingly.	The relevant RFP clause shall remain applicable as published, except where expressly amended by the Corrigendum.
251	Annexure-8 – Scope of Work	2.18	2.18 The proposed Solution should handle the Transactions of 500 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time.	We request the Bank to amend this clause with the following wording: The proposed Solution should handle the Transactions of 500 TPS (Transaction per Second) at the peak and should be scalable to handle the increase in the year-on-year volume of transactions of the Bank as specified in the infrastructure sizing submitted by the Bidder and approved by the Bank, subject to the Bank providing the hardware as per such sizing.	As per Section B, Clauses 8.5 and 8.6, the Bank will provide the hosting hardware/infrastructure and the bidder shall not quote hardware cost. The bidder is responsible for sizing the required infrastructure and for the solution/software installation, configuration and implementation activities assigned under the RFP.
252	Annexure-8 – Scope of Work	2.22	2.22 The proposed solution should comply with Bank's Information Security Policy and Cyber Security Policy. The Policies will be provided to finally selected bidder.	The Bank's Information Security / Cyber Security and other internal policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The bidder shall comply with the stated requirement and submit the information/documentation specified in the RFP. Any further change, if considered necessary by the Bank, shall be made only through a formal written corrigendum applicable uniformly to all bidders.
253	Annexure-8 – Scope of Work	2.23	2.23 The proposed Solution should comply with the "Applicable RBI and NABARD directions/guidelines relating to cyber security, information security, technology risk, fraud risk management and digital payment security, together with applicable CERT-In directions and Bank policies." and any related guidelines issued from time to time.	While we agree to comply with the laws and regulatory guidelines existing as on the date of submission of the bid and applicable to the Solution/services, it is not possible for the Bidder to envisage laws or guidelines which may become applicable or be amended in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with applicable laws existing as on the date of bid submission, and that compliance with any new or amended law/guideline issued subsequent to bid submission be undertaken at a cost mutually agreed between the parties (consistent with Section G, Clause 18.4 of this RFP). We request the Bank to amend this clause accordingly.	The bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Any changes in law or regulatory requirements and the corresponding modifications required in the solution shall be governed by the applicable provisions of the RFP and the contract
254	Annexure 8	2.23	The proposed Solution should comply with the "Applicable RBI and NABARD directions/guidelines relating to cyber security, information security, technology risk, fraud risk management and digital payment security, together with applicable CERT-In directions and Bank policies." and any related guidelines issued from time to time.	While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies like RBI, CERT-IN, NABARD, Government Authorities/Agencies, Payment System Operators Like NPCI, VISA MASTERCARD etc., existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s, which don't get covered in AMC. should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	The bidder shall ensure compliance with applicable statutory and regulatory requirements, including directions issued by RBI, CERT-In, NABARD, NPCI and other relevant authorities, throughout the contract period. The implementation of changes arising from such requirements shall be governed by the applicable provisions of the RFP, including the requirements relating to warranty and AMC/ATS
255	Annexure-8 – Scope of Work	2.59	2.59 The successful bidder should conduct DR Drill as per the periodicity specified by the Bank or as per Bank's requirement.	We request the Bank to clarify the expected periodicity of DR drills (e.g. half-yearly) so that the Bidder can factor the effort in its commercial bid. Any DR drills beyond the agreed periodicity shall be supported at mutually agreed cost.	DR drills shall be conducted once every six months in accordance with a documented test plan. The RPO shall be 15 minutes, and the applicable recovery requirements shall be as specified in the RFP and the applicable corrigendum. The bidder shall provide the necessary application-level support for DR drills within its defined contractual scope
256	Annexure 8	Scope of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution	2.58 The Data Replication should happen from Primary Site to DR Site in real time to keep them in sync with a Recovery Time Objective (RTO) of 120 minutes and Recovery Point Objective (RPO) of 15 minutes	Please confirm the required recovery timelines. Since the Bank provides and manages the underlying DC/DR infrastructure, the bidder should only be responsible for recovering/configuring the software components within its scope. Meeting the overall RTO/RPO should depend on the Bank's infrastructure.	Please refer to Corrigendum
257	Annexure-8 – Scope of Work	2.70.39	Sensitive customer data, NPI, account details, card details, Aadhaar/reference details, mobile numbers and other confidential information shall be masked, tokenized or restricted based on user role, legal permissibility and Bank policy.	We request the Bank to amend this clause with following wordings : Sensitive customer data, NPI, account details, card details, Aadhaar/reference details, mobile numbers and other confidential information shall be masked, tokenized or restricted based on user role, legal permissibility in accordance with the requirements stated in this Contract and applicable industry standards.	The on-premises deployment and Bank-provided infrastructure arrangements are set out in Section A, Clause 3 and Section B, Clauses 8.5 and 8.6. These arrangements do not, by themselves, remove the Bidder's contractual confidentiality, security or other obligations applicable to the services. The clause shall be read with the defined scope and applicable contractual requirements.
258	Annexure-8 – Scope of Work	2.70.41	2.70.41 The proposed solution shall comply with applicable RBI directions, NABARD guidelines, CERT-In directions, IT Act 2000, DPDP Act 2023, RBI Cyber Security Framework, Digital Payment Security Controls, fraud risk management directions and any other applicable statutory/regulatory requirement.	While we agree to comply with the laws and regulatory guidelines existing as on the date of submission of the bid and applicable to the Solution/services, it is not possible for the Bidder to envisage laws or guidelines which may become applicable or be amended in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with applicable laws existing as on the date of bid submission, and that compliance with any new or amended law/guideline issued subsequent to bid submission be undertaken at a cost mutually agreed between the parties (consistent with Section G, Clause 18.4 of this RFP). We request the Bank to amend this clause accordingly.	The Bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Changes required to maintain regulatory compliance shall be handled in accordance with the RFP's regulatory-compliance provisions; the Bidder's obligation cannot be restricted solely to requirements known on the bid-submission date.
259	Annexure-8 – Scope of Work	2.70.43	2.70.43 The bidder shall support changes in NCRP/I4C/ Suspect Registry / DPIP / NCCR / CFCFRMS /NIC-MHA APIs, data formats, response codes, workflows, SOPs, reporting formats, authentication mechanisms and integration requirements during the contract period as part of regulatory/statutory/interface-change support, without adversely impacting existing complaint-processing operations.	We request the Bank to clarify that minor changes in NCRP/I4C/Suspect Registry/DPIP/CFCFRMS/NIC-MHA interfaces shall be supported under ATS, while material changes (such as new modules, new APIs, new workflows or new reporting requirements) shall be undertaken through a change request at a cost mutually agreed between the parties, consistent with Section G, Clause 18.4 of this RFP.	Integration and maintenance obligations shall be governed by the defined scope of the RFP and the applicable maintenance provisions. Minor changes required to keep the specified interfaces operational shall be handled within the applicable contractual support scope; any requirement that materially expands the defined scope shall be assessed under the RFP's applicable change-control provisions.
260		2.70.42	2.70.42 The bidder shall submit security architecture, data-flow diagram, API security document, encryption details, access-control matrix, audit-log design, VAPT/security assessment report and closure evidence before production deployment.	Kindly clarify whether the bidder is expected to submit only security artefacts relevant to the implemented solution within the bidder's scope prior to production deployment. Also, please confirm whether VAPT/security assessment evidence can be submitted in the form of executive summary report/attestation or certifications, considering confidentiality constraints.	The Bidder shall provide the security documents, assessment evidence and compliance artefacts required under the RFP for the proposed solution before production deployment. The form and extent of any summary or attestation must provide sufficient evidence to establish compliance; confidentiality concerns do not waive the Bank's stated security-assurance requirements.
261	Annexure-8 – Scope of Work	2.71.8	2.71.8 The bidder has to anticipate the growth in Customer Base and no. of Transactions etc. on Year on Year basis and draw the sizing of the required infrastructure accordingly, and furnish the same in the Technical Bid. The hardware, software and application software etc. quoted as part of this RFP should be sufficient enough to meet the requirement of the bank during the entire period of contract.	We request the Bank to provide the current customer base, transaction volumes per channel and the expected year-on-year growth rate to be assumed for sizing, and to confirm that the Bidder's obligation shall be limited to the volumes so specified. As the hardware will be provided by the Bank, any shortfall arising from volumes exceeding those specified shall be addressed through additional hardware to be provided by the Bank.	Bidders shall size and propose the solution in accordance with the volumes, performance, scalability and infrastructure requirements specified in the RFP. The Bank does not undertake to limit the Bidder's obligations solely to a bidder-assumed volume forecast; the solution must meet the stated capacity and scalability requirements.
262	2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc.	2.71.16 The bidder must provide Solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the Recovery Time Objective when the DC is down & during DC-DR activities. The vendor should also provide Onsite Resource/s support during such time and whenever bank requires	RTO is inconsistent, whereas clause 2.71.16 requires RTO should not exceed 30 minutes	Please tell us the required recovery timelines. Since the Bank provides and manages the underlying DC/DR infrastructure, the bidder should only be responsible for recovering/configuring the software components within its scope. Meeting the overall RTO/RPO should depend on the Bank's infrastructure.	The applicable recovery targets are RTO of 120 minutes and RPO of 15 minutes. DR drills shall be conducted once every six months in accordance with a documented test plan. The Bidder shall support recovery of the solution components within its contractual scope; the Bank's infrastructure and connectivity responsibilities remain governed by the RFP.
263	Annexure 8 INFRASTRUCTURE	2.71.19 -2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc.	2.71.19 The bidder will also be responsible for any Upgradation/Maintenance/Patch Management for delivered hardware/software during contract period	Kindly confirm that bidder patching/upgradation responsibility is limited to bidder managed components, while Bank-provided hardware/OS/infrastructure remains the Bank's responsibility.	The Bidder shall be responsible for installation, patching, upgrades and version management of the solution software and other components expressly supplied or managed by the Bidder under the RFP. Bank-provided hardware and infrastructure components shall be managed by the Bank or the relevant OEM, consistent with the responsibility allocation in the RFP.
264	Annexure-8 – Scope of Work	2.71.30	2.71.30 The Maintenance and Support Services will cover: • All product upgrades, modifications, enhancements that have to be provided to the Bank at no additional cost to the bank. • Enhancements would include Changes in the Software due to Statutory and Regulatory changes and changes required due to changes in Industry and other Banking Practices in India which includes introduction of new products by the bank. It will also include all the functionalities mentioned in Functional & Technical Specifications. • Modifications would include minor changes, bug fixes, error resolutions and minor enhancements that are incidental to proper and complete working of the application. • Upgrades would include product releases made by the Bidder or OEM to incorporate changes, consolidating all bug fixes, consolidating all enhancement requests made by the Bank. • No customization and subsequent implementation charges will be payable by the Bank for enhancements, modifications and upgrades. • The Bidder agrees that any future upgrades, modifications or enhancements shall not affect the current working of the licensed software and all current functionality shall be migrated to the new / enhanced version. • The Bidder shall implement the new/enhanced version and that the Bank will bear no cost to migrate the existing functionality to the new / enhanced version. • The Bidder shall have the responsibility to ensure that the designated OEM undertakes to perform all obligations with respect to the Project and all other software contemplated in the Solution, upon the same terms and conditions as agreed to by the Bidder in the event that o OEM is unable to perform its obligations, o OEM refuses to perform its obligations, o Expiry of the agreement and o Termination of agreement, with respect to the project for any reason whatsoever.	While we agree to comply with the functionality specified in this RFP, it is not possible for the Bidder to envisage the guidelines, directions or recommendations that the Bank or the regulator(s) may issue during the contract term and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with the functionality specified in this RFP as on the date of bid submission, and that any new feature/functionality required by the Bank or regulator subsequent to bid submission be undertaken through a change request at a cost mutually agreed between the parties, consistent with Section G, Clause 18.4 of this RFP. We request the Bank to amend this clause accordingly. We further request that enhancements arising from the introduction of new products by the Bank, and customizations requested by the Bank, be excluded from the no-cost scope and be undertaken at a mutually agreed cost. With regard to the OEM step-in obligation, we request the Bank to confirm that it shall not apply where the Bidder is itself the OEM/OSD.	The Bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Changes required to maintain regulatory compliance shall be handled in accordance with the RFP's regulatory-compliance provisions; the Bidder's obligation cannot be restricted solely to requirements known on the bid-submission date.
265	Annexure-8 – Scope of Work	2.71.35	2.71.35 The requirements that are finalized with the Bank post the gap assessment phase and included in the business requirements document, will need to be provided by the Bidder at no additional cost to the Bank.	We request the Bank to clarify that the requirements finalized post gap assessment that are to be provided at no additional cost shall be limited to the functionalities specified in the RFP (including Annexure-9). Any new requirement beyond the RFP scope shall be undertaken at a mutually agreed cost.	The gap assessment shall be conducted against the requirements and functionalities specified in the RFP, including Annexure 9. The Bidder shall deliver the requirements falling within the stated scope.
266	Annexure 8 INFRASTRUCTURE	2.71.32 - 2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc.	2.71.32 The Bidder shall apply regular patches to the licensed software including the operating system, databases and other applications as released by the Original Equipment manufacturers ("OEM's"), for which the Bank will bear no additional costs. The Bidder agrees that the functioning of the EFRM SOLUTION of the Bank will not be affected adversely as a result of any new releases, enhancements, patches, etc.	Kindly confirm that patching and compatibility obligations shall apply only to Bidder-managed components, and shall exclude impacts arising from Bank-managed infrastructure or third-party changes.	The Bidder shall be responsible for installation, patching, upgrades and version management of the solution software and other components expressly supplied or managed by the Bidder under the RFP. Bank-provided hardware and infrastructure components shall be managed by the Bank or the relevant OEM, consistent with the responsibility allocation in the RFP.
267	Annexure-8 – Scope of Work	2.71 (Maintenance and Support – Enhancements/Customisations)	All requests for Enhancements/Customizations that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard at no additional cost to the Bank. •	While we agree to integrate the proposed Solution with the Bank's existing channels, systems and processes as specified in this RFP, it is not possible for the Bidder to envisage the channels, systems or processes that the Bank may introduce in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for integrating the Solution with the Bank's existing channels/systems/processes specified in this RFP, and that integration with any new channel/system/process introduced by the Bank subsequent to bid submission be undertaken at a cost mutually agreed between the parties. We request the Bank to amend this clause accordingly.	The Bidder shall deliver the functionality and integrations expressly specified in the RFP. Regulatory compliance requirements remain subject to the RFP's regulatory-compliance provisions.

268	Annexure 8	2.71.39 Enhancement:	All requests for Enhancements/Customizations that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard at no additional cost to the Bank.	While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies like RBI, CERT-IN, NABARD, Government Authorities/Agencies, Payment System Operators Like NPCI, VISA MASTERCARD etc., existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s, which don't get covered in AMC. should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	The Bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Changes required to maintain regulatory compliance shall be handled in accordance with the RFP's regulatory-compliance provisions; the Bidder's obligation cannot be restricted solely to requirements known on the bid-submission date.
269	Annexure 8 INFRASTRUCTURE	2.71.39 - 2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc.	The Bidder shall ensure NIL downtime of software/solution, prompt execution of customization and enhancement requirements, version control mechanism and also to develop smooth upgrades and version changes, ongoing training, user group meetings and feedback mechanism	Kindly modify the clause to provide that enhancements/customizations shall be mutually agreed based on scope, effort, timelines and applicable commercial terms. NIL downtime and rectification obligations shall apply only to issues directly attributable to the Bidder's software, excluding Bank-controlled infrastructure, third-party components, and causes beyond the Bidder's reasonable control.	Enhancements and customisations shall be handled in accordance with the scope, maintenance and change-control provisions of the RFP. The Bidder remains responsible for rectification of defects attributable to the supplied solution; exclusions for Bank-controlled infrastructure or third-party components shall be considered only to the extent consistent with the contractual responsibility matrix and applicable SLA.
270	Annexure-8 – Scope of Work	2.71.45	The bidder will ensure that periodic backup as per bank's policy should be taken on tape or any media specified by Bank from time to time for application logs, configuration, etc.	We request the Bank to amend this clause with following wordings: The bidder will ensure that periodic backup as per the frequency mandated by law or mutually agreed between the Parties and should be taken on tape or any media specified by Bank from time to time for application logs, configuration, etc.	Backup of application logs, configuration and other solution components shall be performed in accordance with the backup and recovery requirements specified in the RFP and the Bank's applicable operational requirements. The media and backup arrangements shall be coordinated with the Bank's infrastructure and security procedures.
271	Annexure 8 INFRASTRUCTURE	2.71.44 - 2.71 Server Hardware, Operating System, other Infrastructure and RDBMS Database, Middleware & Application Software etc.	Patch Management services will include but not limited to the following: Firmware updates	Request deletion of firmware/infrastructure patching from bidder scope; bidder responsibility should be limited to the defined scope in the RFP.	The Bidder shall be responsible for installation, patching, upgrades and version management of the solution software and other components expressly supplied or managed by the Bidder under the RFP. Bank-provided hardware and infrastructure components shall be managed by the Bank or the relevant OEM, consistent with the responsibility allocation in the RFP.
272	Annexure 8 INFRASTRUCTURE	2.72.7 - Facility Management	2.72.7 The Facilities Management services would at least include: • The scope for the on-site engineers will include configuration changes, version up-gradations, performance monitoring, trouble shooting, patch installation, running of batch processes, back-ups, application and data maintenance etc. • Providing BANK with daily hardware utilization reports and alerting BANK in case of any performance issues or hardware upgradation requirements • Note: Where hardware capacity enhancement is required based on the Bidder's sizing/performance assessment, the Bidder shall notify the Bank with detailed justification. Procurement of such hardware shall be by the Bank. The Bidder shall provide all application-level configuration, migration and commissioning support without additional implementation charges. • Routing the transactions through the backup system in case the primary system fails. • Switching to the DR site in case of system failure • Handling of alerts and fraud cases. • Performance Monitoring /Fine Tuning • System/Application Administration • Fixing any vulnerability • Software Distribution • Software License Management • Software maintenance • Updates/Upgrades/New releases/New versions • Database Administration activities for Database • Hardware Configuration Management • Server Management, Planning and Operations Backup & Restore	Request that FM scope be restricted to bidder-managed scope in the RFP. Hardware/server/network/OS management and remediation of vulnerabilities in Bank-managed infrastructure should remain with the Bank.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
273	Annexure 8 INFRASTRUCTURE	2.73.12 Responsibilities of Level One (L1) Support	Providing BANK with daily hardware utilization reports and alerting BANK in case of any performance issues or hardware upgradation requirements.	Kindly clarify that hardware utilization monitoring/reporting shall be the Bank's responsibility, while the Bidder shall be responsible only for application-level performance monitoring and related capacity recommendations.	The Bank/concerned infrastructure OEM shall be responsible for monitoring the utilisation of Bank-provided hardware and infrastructure. The Bidder shall monitor application-level performance and provide relevant capacity or tuning recommendations for the solution within its contractual scope.
274	Annexure 8 INFRASTRUCTURE	2.73.14 Responsibilities of Level Three (L3) Support	Responsible to close the audit gaps (including IS Audit, VAPT, API Assessment observations etc.), if found in the third party audit report shared by the Bank during the entire contract period.	Request that remediation obligations apply to findings attributable to bidder-supplied software, and the defined scope in the RFP.Infrastructure/OS/network findings should be remediated by the Bank	The Bidder shall address vulnerabilities and findings attributable to the solution components supplied or managed by it, in accordance with the RFP and the Bank's security requirements. Findings relating solely to Bank-managed infrastructure, operating systems or networks shall be addressed by the Bank or the relevant OEM, with coordination as required for the solution.
275	2.73.14		• Responsible to close the audit gaps (including IS Audit, VAPT, API Assessment observations etc.), if found in the third party audit report shared by the Bank during the entire contract period.	Kindly clarify that security review and VAPT support shall be limited to bidder-scope solution components and mutually agreed activities only.	The Bidder shall address vulnerabilities and findings attributable to the solution components supplied or managed by it, in accordance with the RFP and the Bank's security requirements. Findings relating solely to Bank-managed infrastructure, operating systems or networks shall be addressed by the Bank or the relevant OEM, with coordination as required for the solution.
276	2.73.14		• Responsible for Patching of all the systems provided/supplied by the successful bidder (vendor) with the latest patches available during the entire tenure of the Contract.	We understand that patching and updates for components supplied and managed by the Bidder (e.g., Application Server, Web Server, middleware supporting the solution) will be the Bidder's responsibility. As the solution will be hosted on the Bank's environment, we assume that Operating System, Database and underlying infrastructure-level patching will be performed by the Bank as per its internal policies. Request the Bank to kindly confirm this understanding.	The Bidder shall be responsible for installation, patching, upgrades and version management of the solution software and other components expressly supplied or managed by the Bidder under the RFP. Bank-provided hardware and infrastructure components shall be managed by the Bank or the relevant OEM, consistent with the responsibility allocation in the RFP.
277	Annexure-8 – Scope of Work	2.75.5	The Bidder shall ensure that there is no unauthorized, unwarranted, illegal or fraudulent access, disclosure, usage, copying, transfer or misuse of any data, information or records shared by the Bank or accessed during the course of the project. The Bidder shall be fully responsible for any such act or omission by the Bidder, its employees, ex-employees, agents, representatives, sub-contractors or any other persons engaged by the Bidder. The Bidder shall categorically indemnify and keep the Bank indemnified against any losses, damages, claims, penalties, costs or expenses suffered or incurred by the Bank on account of any such unauthorized, fraudulent or illegal act.	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software licence or implementation/maintenance services, we request the Bank to kindly delete this clause.	The on-premises deployment and Bank-provided infrastructure arrangements are set out in Section A, Clause 3 and Section B, Clauses 8.5 and 8.6. These arrangements do not, by themselves, remove the Bidder's contractual confidentiality, security or other obligations applicable to the services. The clause shall be read with the defined scope and applicable contractual requirements.
278	Annexure 11 Undertaking of Authenticity		We confirm that the OS and Software is free from bugs, malware, covert channels in code etc.	Kindly clarify that this requirement shall be satisfied through an attestation that, based on the bidder's established secure development and testing practices, the bidder-delivered software is free from known Critical/High vulnerabilities, malware, and covert channels at the time of delivery, within the bidder's scope.	The Bidder shall provide the undertaking required by the RFP for the authenticity and security of the supplied software. The undertaking shall cover known Critical/High vulnerabilities, malware and covert channels within the delivered software and the Bidder's scope at the time of delivery.
279	Appendix-G – Draft Contract Agreement	10.1 and 10.3	10.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 day's notice. … 10.3. Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services.	As the price is based on multiple assumptions such as tenure of the contract, SLA, penalties, LD, ATS, volume, scope of services, nature of the software licence etc., termination of the contract for convenience may result in deviation from these assumptions. We therefore request the Bank to kindly delete this clause. Alternatively, we request that (i) the notice period be increased to 90 days; and (ii) upon such termination the Bank pay the Bidder for all Solution components delivered and services rendered up to the effective date of termination, together with the licence fees (which are non-refundable), committed third-party costs and reasonable wind-down costs.	The Bank's contractual right to terminate for convenience shall remain governed by the RFP and the draft contract. The proposed notice period, reimbursement of non-refundable licence fees, third-party commitments and wind-down costs are not incorporated as additional contractual entitlements.
280	Appendix-G – Draft Contract Agreement	10.2	10.2. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 10.2.1. Delay in delivery beyond the specified period for delivery. 10.2.2. Serious discrepancies noted in the items delivered. 10.2.3. Breaches in the terms and conditions of the Order. 10.2.4. Non submission of acceptance of order within 7 days of order. 10.2.5. Excessive delay in execution of order placed by the Bank. 10.2.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 10.2.7. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 10.2.8. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 10.2.9. The progress made by the Vendor/Service Provider is found to be unsatisfactory. 10.2.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.	We request the Bank to amend this clause with the following wording: The Bank reserves the right to cancel the entire/unexecuted part of the contract by assigning appropriate reasons, after serving a written notice specifying the nature of the default and providing the Bidder a cure period of 30 days to rectify the default, in the event of one or more of the following conditions: (a) delay in delivery beyond the specified period due to reasons solely attributable to the Bidder; (b) serious discrepancies in the software/services delivered by the Bidder; (c) breach of any material terms and conditions of the Order/contract; (d) non-submission of acceptance of order within 7 days of order; (e) excessive delay in execution of the order due to reasons attributable to the Bidder; (f) the Bidder goes into liquidation voluntarily or otherwise; (g) deductions on account of liquidated damages exceed 10% of the total contract price. We also request that recovery of expenditure be limited to direct, reasonable and documented costs, subject to the limitation of liability clause. We further request that this clause be made mutual, so that the Bidder may terminate the contract on 30 days' notice in the event of non-payment of undisputed invoices or material breach by the Bank which remains uncured.	Termination for default, notice, cure, recovery and other remedies shall be governed by the RFP and the draft contract. The proposed mutual termination right, 30-day cure period and limitation of recovery to the bidder's proposed categories of costs are not adopted as blanket amendments.
281	Appendix-G – Draft Contract Agreement	10.5	After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	As the Solution is a proprietary software solution, procurement from alternate sources at the Bidder's risk and cost is not appropriate. We therefore request the Bank to delete these clauses. Alternatively, we request that (i) the right be exercisable only after termination for the Bidder's uncured material default; (ii) the additional expenditure recoverable be limited to the reasonable and documented difference in cost for equivalent scope, capped at 10% of the value of the unexecuted portion of the contract; and (iii) the same be subject to the limitation of liability clause.	The Bank's rights relating to alternate procurement or completion of the unexecuted work shall remain as provided in the RFP and contract.
282	Appendix-G – Draft Contract Agreement	11.7	Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.	We request the Bank to amend this clause with following wordings: Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided mutually between the Bidder and the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.	The Bidder shall provide exit management, shadow support and reverse-transition assistance in accordance with the RFP and the contract to facilitate continuity of the Bank's operations.
283	Appendix-G – Draft Contract Agreement	11.10'	Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.	We request the Bank to amend this clause with following wordings: Vendor/Service Provider needs to comply with Banks requirements as stated in the Contract or mutually agreed between the Parties and any statutory or regulatory guidelines during the reverse transition period.	The Bidder shall provide exit management, shadow support and reverse-transition assistance in accordance with the RFP and the contract to facilitate continuity of the Bank's operations.
284	Appendix-G	11. EXIT MANAGEMENT PLAN	11.7. Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.	Request that no-cost transition support be limited to an agreed duration and contracted scope, with any extended/additional support provided on mutually agreed commercial terms.	The Bidder shall provide exit management, shadow support and reverse-transition assistance in accordance with the RFP and the contract to facilitate continuity of the Bank's operations.

285	Appendix-G – Draft Contract Agreement	13.2.3	13.2.3. If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.	Please refer to our query on Section G, Clause 10.2.3. We request the same amendment to this clause.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
286	Appendix-G – Draft Contract Agreement	14.1 to 14.3.3	14. INDEMNITY: 14.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 14.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider 14.2. Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions. 14.3. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them. 14.3.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 14.3.2. The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited. 14.3.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.	As the Bidder's scope of work under this RFP is limited to delivery of the software Solution and associated services, we request the Bank to amend this indemnity clause with the following wording: 1. The Bidder shall indemnify and defend the Bank against any third-party claim alleging that the Software alone, as and when made available to the Bank by the Bidder and when properly used for the purpose and in the manner specifically authorised by the Agreement, infringes any copyright or any trade secret enforceable under applicable law. If any infringement claim is, or in the Bidder's sole opinion may be, initiated, the Bidder may, at its option and expense: (i) modify or replace all or part of the Software; (ii) procure for the Bank the right to continue using the Software; or (iii) remove all or part of the Software. If the Bidder so removes all or part of the Software, the Bidder shall refund to the Bank the unused portion of the fee(s) paid by the Bank for the Software removed, and the Agreement shall terminate with respect to the Software or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder. 2. The Bidder shall indemnify the Bank against direct monetary losses finally awarded against the Bank by a court of competent jurisdiction in a third-party claim, to the extent arising from the Bidder's gross negligence, wilful misconduct or non-compliance with laws applicable to the Bidder in providing the Solution/services under this RFP. 3. The obligations in this Section are contingent upon: (i) the Bank promptly notifying the Bidder in writing of any claim for which it seeks indemnity, including all materials received by the Bank related to the claim and an identification of the relevant Software/services; (ii) the Bidder having sole control over the defence and settlement of such claim; (iii) the Bank reasonably cooperating during defence and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) the Bank taking all steps to mitigate the claim. 4. All indemnity obligations shall be subject to the limitation of liability clause.	The indemnity and liability obligations shall be governed by the RFP and draft contract, including the liability provisions as expressly amended. The proposed replacement indemnity wording, sole-remedy limitation and blanket application of a negotiated liability cap are not accepted as additional terms beyond the published contractual provisions.
287	Appendix-G – Draft Contract Agreement	15 (Right to Audit)	15.1. The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and service …	As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software licence or implementation/maintenance services, we request the Bank to kindly delete this clause. Alternatively, we request that any audit be limited to the Solution and services delivered to the Bank under this RFP, be conducted upon reasonable prior written notice (not less than 30 days), during normal business hours, not more than once a year, subject to the Bidder's reasonable confidentiality and security policies, and shall not extend to the Bidder's books of accounts, other clients' data or proprietary information (including source code and cost data). Any deficiency observed shall be rectified within a timeline mutually agreed between the parties.	The on-premises deployment and Bank-provided infrastructure arrangements are set out in Section A, Clause 3 and Section B, Clauses 8.5 and 8.6. These arrangements do not, by themselves, remove the Bidder's contractual confidentiality, security or other obligations applicable to the services. The clause shall be read with the defined scope and applicable contractual requirements.
288	Appendix-G – Draft Contract Agreement	18.2 and 18.5	18.2. VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER s hall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.	Please refer to our queries on Section G, Clauses 11.2 and 11.5. We request the same amendments to Appendix-G Clauses 18.2 and 18.5.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
289	Appendix-G – Draft Contract Agreement	20	No person of the Bank or the Vendor/Service Provider and third parties shall violate the Social Media Policy of the Bank. 20.2. The following acts on the part of personnel of the Bank or Vendor/Service Provider and third parties shall be construed as violation of Social Media Policy: 20.2.1. Non-adherence to the standards/guidelines in relation to Social Media Policy issued by the Bank from time to time. 20.2.2. Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of Social Media related systems and procedures. 20.2.3. Any unauthorized use or disclosure of Bank's confidential information or data. 20.2.4. Any usage of information or data for purposes other than for Bank's normal business purposes and / or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.	The Bank's social media policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The Bidder shall comply with the Bank's applicable policies and instructions to the extent relevant to performance of the contract and access to Bank premises, systems or information. The contractual policy-compliance obligation shall not be deleted merely because the policy was primarily framed for Bank personnel.
290	Appendix-G – Draft Contract Agreement	21 (Hiring of Bank Staff or Ex-Staff)	21. HIRING OF BANK STAFF OR EX-STAFF: The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank	We request the Bank to amend this clause with the following wording: Neither party shall, during the period of the contract and one year thereafter, solicit for employment (directly, indirectly or through a third party) the employees of the other party who are directly involved in this contract, without the prior written consent of the other party. General advertisements not targeted at such employees, and employment of persons who respond to such advertisements, shall not be a breach of this clause. The restriction on hiring ex/retired employees of the Bank for an indefinite period is not reasonable and may not be enforceable; we request deletion of the same.	The restriction on solicitation or employment of Bank personnel shall be governed by the clause as published in the RFP and draft contract. The proposed one-year limitation, general-advertisement exception and deletion of the restriction relating to former/retired Bank employees are not incorporated as blanket amendments.
291	Appendix-G – Draft Contract Agreement	22.1	22.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	The Bank's Information Security / Cyber Security and other internal policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies in their entirety. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various clients' policies. We therefore request the Bank to delete this clause. Alternatively, we request the Bank to share the relevant policies at the pre-bid stage and to limit the obligation to compliance with those specific, reasonable security requirements of the policies that are applicable to the Solution/services and are agreed in writing between the parties, with any subsequent change in such policies to be implemented at a mutually agreed cost.	The Bidder shall comply with the Bank's applicable information-security, cyber-security and other contractual policies relevant to the solution and services. Such compliance is a requirement of the engagement and shall be read together with the responsibilities assigned to the Bidder and the Bank under the RFP.
292	Appendix-G – Draft Contract Agreement	23.4	23.4. Vendor/Service Provider shall ensure compliance with all applicable law in relation to the services under this agreement and any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the agreement.	Please refer to our queries on Section G, Clauses 18.1, 18.2 and 18.4. We request the same amendments to Appendix-G Clause 23, and that Clause 23.4 be read subject to Clause 23.7 (change in law at mutually agreed cost).	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
293	Contract	22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES:	22.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Kindly modify the clause to clarify that the Bidder shall comply only with those provisions of the Bank's policies that are applicable to the contracted software/services and within the Bidder's scope and control. All applicable policies shall be provided in advance, and any subsequent changes resulting in additional scope, effort or cost shall be subject to mutual agreement/change control.Kindly modify Clauses 22.1 and 22.2 to limit Bank policy compliance to requirements applicable to the Bidder's contractual scope and control.	The Bidder shall comply with the Bank's applicable information-security, cyber-security and other contractual policies relevant to the solution and services. Such compliance is a requirement of the engagement and shall be read together with the responsibilities assigned to the Bidder and the Bank under the RFP.
294	Contract	22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES:	22.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Kindly modify Clauses 22.1 and 22.2 to limit Bank policy compliance to requirements applicable to the Bidder's contractual scope and control. Incident reporting and remediation obligations shall apply only to confirmed material incidents attributable to the Bidder's software/services, with reporting within mutually agreed timelines and a reasonable opportunity to remediate/cure. Incidents arising from Bank-controlled infrastructure, Bank dependencies, force majeure, or other circumstances beyond the Bidder's reasonable control shall be excluded from Bidder liability.	The Bidder shall comply with the Bank's applicable information-security, cyber-security and other contractual policies relevant to the solution and services. Such compliance is a requirement of the engagement and shall be read together with the responsibilities assigned to the Bidder and the Bank under the RFP.
295	Appendix-G – Draft Contract Agreement	24.2 and 24.3	24.2. "The Bidder shall comply with the Digital Personal Data Protection Act, 2023, the Digital Personal Data Protection Rules, 2025, as applicable and in force from time to time, and all amendments, rules, notifications and directions issued thereunder." 24.3. "The Bidder shall ensure technical and organizational readiness for all provisions becoming applicable during the contract period."	As the Solution will be deployed on-premises at the Bank and the Bidder will not ordinarily process personal data on behalf of the Bank, we request the Bank to clarify that obligations under the Digital Personal Data Protection Act, 2023 and the DPDP Rules, 2025 (and Appendix-H – Data Processing Terms and Conditions) shall apply to the Bidder only to the extent the Bidder processes personal data on behalf of the Bank in performing the services, and that any changes required to the Solution due to provisions becoming applicable during the contract period shall be undertaken at a mutually agreed cost in accordance with Section G, Clause 18.4.	The Bidder shall comply with applicable data-protection obligations, including the provisions of Appendix-H, to the extent applicable to the services and any personal data processed in performing them. The on-premises deployment does not by itself disapply contractual or statutory data-protection requirements.
296	Appendix-G – Draft Contract Agreement	25 to 27 (Dispute Resolution and Governing Law/Jurisdiction)	In the case of any dispute arising upon or in relation to or in connection with this agreement between parties, the disputes shall at the first instance be resolved through negotiations. If the dispute cannot be settled amicably within fourteen (14) days, the …	We request the Bank to amend this clause with the following wording: The Agreement and any dispute, difference, controversy or claim arising, directly or indirectly, out of, relating to, or otherwise in connection with it or its subject matter or formation (including non-contractual disputes) is governed by, and shall be construed and enforced in accordance with, the laws of India. Each party irrevocably agrees that any such dispute, difference, controversy or claim, including in relation to the breach, termination or validity of the Agreement, shall, if not resolved through amicable negotiation within thirty (30) days, be referred to and finally resolved by arbitration in accordance with the Arbitration and Conciliation Act, 1996 ("ACA"). The seat of the arbitration shall be Mumbai, India and, unless the tribunal decides otherwise, the venue for hearings will also be Mumbai, India. The tribunal shall consist of three arbitrators appointed in accordance with the ACA. The decision of the tribunal shall be substantiated in writing, shall be final and binding upon both parties and shall be enforceable in any court of law. The parties shall bear their own costs and expenses including attorney's fees, but the tribunal may allocate the administrative costs of the arbitration, including the fees of the tribunal, against the party who did not prevail. Notwithstanding anything to the contrary in the Agreement, either party may at any time seek an interim injunction or other interlocutory relief in a court of competent jurisdiction to protect any urgent interest of such party, including the confidentiality provisions of the Agreement. The law governing this arbitration agreement shall be the laws of India; subject to the foregoing, the courts at Mumbai shall have exclusive jurisdiction.	Dispute resolution, governing law, arbitration and jurisdiction shall be governed by the dispute-resolution provisions of the RFP and draft contract.
297	Appendix-G – Draft Contract Agreement	31.11	The Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud, in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.	We request the Bank to amend this clause so that the Bidder's liability is limited to direct losses caused to the Bank by the gross negligence, wilful misconduct or fraud of the Bidder or its employees, as finally determined by a court of competent jurisdiction, and is subject to the limitation of liability clause (save for fraud). The same amendment is requested for Clause 21.2.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.

298	Appendix-G – Draft Contract Agreement	31.12	31.12. Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	While we agree to comply with the laws and regulatory guidelines existing as on the date of submission of the bid and applicable to the Solution/services, it is not possible for the Bidder to envisage laws or guidelines which may become applicable or be amended in future and the corresponding changes required to the Solution or services. We therefore request that the Bidder be liable for compliance with applicable laws existing as on the date of bid submission, and that compliance with any new or amended law/guideline issued subsequent to bid submission be undertaken at a cost mutually agreed between the parties (consistent with Section G, Clause 18.4 of this RFP). We request the Bank to amend this clause accordingly.	The Bidder shall comply with applicable statutory and regulatory requirements throughout the contract period. Changes required to maintain regulatory compliance shall be handled in accordance with the RFP's regulatory-compliance provisions; the Bidder's obligation cannot be restricted solely to requirements known on the bid-submission date.
299	Appendix-H Data Processing Terms and Conditions	3.2.3 - Security	3.2.3. The Processor shall use appropriate technical and organisational measures to prevent the unauthorised or unlawful processing of Personal Data and protect against accidental loss or destruction of, or damage to, any Personal Data during processing activities. It shall implement and maintain the security safeguards and standards based on the IS policy of Jammu and Kashmir Grameen Bank as updated and notified to the Processor by Jammu and Kashmir Grameen Bank from time to time. The Processor will not decrease the overall level of security safeguards and standards during the term of Agreement without Jammu and Kashmir Grameen Bank's prior consent.	Request Bank to clarify that Only specific security requirements applicable to the software, and within the defined scope of this RFP will be taken care by the Bidder subject to prior disclosure and mutual agreement. Bank-owned/managed infrastructure and associated security controls shall remain the Bank's responsibility. Any subsequent requirements impacting scope, effort or cost shall be subject to mutually agreed change control.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
300	Appendix-H – Data Processing Terms and Conditions			As the Solution will be deployed on-premises at the Bank's infrastructure (with hardware provided by the Bank, as stated in Section A, Clause 3 of this RFP) and the Bidder will not have access to, nor store or process, any personal or sensitive data of the Bank or its customers for delivering the software licence or implementation/maintenance services, we request the Bank to kindly delete this Appendix.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
301	Appendix-H Data Processing Terms and Conditions	SCHEDULE-3 Technical and Organizational Data Protection Measures	2.1.3. ensure that appropriate security safeguards and virus protection are in place to protect the hardware and software which is used in processing the Personal Data in accordance with best industry practice	Kindly clarify that Clause 2.1.3 shall apply only to software/components within the Bidder's scope and control, with security of Bank-provided hardware and infrastructure remaining the Bank's responsibility.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
302	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ Annexure 9	5.5 Penalties / Liquidated Damages for Low Response to Source Channels	a. The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times. b. In case, there is low response to source channel, the bank shall levy penalty as under:	Kindly confirm that the 100-ms SLA and related penalty will be measured only for application processing time from receipt of complete transaction details by the EFRM solution and will exclude Bank/source-system, network and external integration latency.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.
303	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5.7, 5.8, 5.17 and 5.19 - Loss recovery	Recovery extends to fraud losses, reputational/goodwill damages, erroneous solution behaviour and other losses, creating overlapping exposure.	Request that recovery be restricted to proven direct losses caused by bidder breach/negligence, subject to the agreed aggregate liability cap, excluding indirect, consequential, reputational and goodwill losses.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
304	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.3-8.4 - Security	8.3 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. 8.4 The selected bidder will have to establish all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank	Kindly restrict bidder security responsibility to supplied application/software and defined scope in this RFP. Security of Bank-provided hardware, OS, network and infrastructure should remain with the Bank.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
305	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	15. Right to Audit	Entire section	Request that audit rights be limited and relevant to the services contracted by the Bidder, subject to reasonable notice, confidentiality/security restrictions and protection of unrelated third-party/proprietary information. Bank-owned/managed hardware, network and infrastructure shall remain outside the Bidder's responsibility.	The Bank's audit and inspection rights relating to the contracted solution, services, records and compliance shall remain as specified in the RFP and contract. The on-premises deployment does not remove these rights. Audits shall be conducted in accordance with applicable contractual, security and regulatory requirements.
306	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	18. Escrow arrangement	Entire section	Kindly confirm that the escrow deposit shall be restricted to source code and supporting build/deployment materials specifically required for the software licensed to the Bank, excluding unrelated Bidder proprietary and third-party materials. Updates may be aligned to material software releases rather than provided on-demand. Kindly permit encrypted source-code escrow with appropriate decryption arrangements upon occurrence of an agreed release event. Further, escrow costs may be borne by the Bank/shared mutually, with release permitted only upon clearly defined trigger events and solely for continuity of the Bank's licensed software.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
307	SECTION G - GENERAL CONDITIONS	21 - Indemnity	Entire section	Request Bank to limit the Bidder's indemnity to direct, actual and documented losses/claims to the extent directly attributable to the Bidder's breach, negligence, wilful misconduct . Indemnities shall exclude losses arising from Bank-controlled infrastructure, Bank acts/omissions or events beyond the Bidder's reasonable control, and shall remain subject to the agreed limitation of liability, except where liability cannot legally be limited.	The indemnity and liability obligations shall be governed by the RFP and draft contract, including the liability provisions as expressly amended. The proposed replacement indemnity wording, sole-remedy limitation and blanket application of a negotiated liability cap are not accepted as additional terms beyond the published contractual provisions.
308	Section G – General Conditions	2.3	In case of any damage of Bank's property during execution of the work is attributable to the bidder, bidder has to replace the damaged property at his own cost.	We request the bank to amend this clause with following wordings: Subject to liability limitation clause, in case of any damage of Bank's personal tangible property to the extent same is caused due to gross negligence or wilful misconduct of the bidder during delivery or maintenance of the solution under this Contract, bidder has to replace the such damaged property at his own cost.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
309	Section 8.6 Sizing of Software, And Infrastructure	8.6.4 / 8.6.7	8.6.4 The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YOY for the next five years. 8.6.7 Response Time for Online Transaction (for real time alerts): should be less than 100 milliseconds. CPU, Memory and IO Utilization: Less than 50% utilization.	Please provide channel-wise current daily/peak volumes, peak-hour distribution, and year-wise projections.	Bidders shall size and propose the solution in accordance with the volumes, performance, scalability and infrastructure requirements specified in the RFP. The Bank does not undertake to limit the Bidder's obligations solely to a bidder-assumed volume forecast; the solution must meet the stated capacity and scalability requirements.
310	Section 4 Uptime ; Annexure 8	4.3 and Annexure-8, 2.58 / 2.71.16	4.3 Both DC&DR setups should be available in Active-Passive Mode and maintained in sync and should be switchable from DC to DR and vice versa anytime. Recovery Time Objective (RTO) should be less than 120 minutes and Recovery Point Objective (RPO)should be nearly 15 minutes with zero data loss. Annexure 8 - 2.58 The Data Replication should happen from Primary Site to DR Site in real time to keep them in sync with a Recovery Time Objective (RTO) of 120 minutes and Recovery Point Objective (RPO) of 15 minutes. 2.71.16 The bidder must provide Solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the Recovery Time Objective when the DC is down & during DC-DR activities. The vendor should also provide Onsite Resource/s support during such time and whenever bank requires.	Section C specifies RTO <120 minutes and RPO nearly 15 minutes with zero data loss. Annexure-8 specifies RTO 120 minutes/RPO 15 minutes, while clause 2.71.16 (Page# 113) specifies RTO not exceeding 30 minutes and RPO 15 minutes. The RFP contains conflicting RTO requirements of 120 minutes and 30 minutes, together with an RPO of 15 minutes and "zero data loss." Kindly confirm the governing RTO/RPO, clarify whether zero data loss is required despite a 15-minute RPO, and exclusions for Bank infrastructure/network dependencies.	The applicable recovery targets are RTO of 120 minutes and RPO of 15 minutes. DR drills shall be conducted once every six months in accordance with a documented test plan. The Bidder shall support recovery of the solution components within its contractual scope; the Bank's infrastructure and connectivity responsibilities remain governed by the RFP.
311	The Broad Scope of this RFP	2.71.7 & 2.18	Page 98, Clause 2.18 states: "The proposed Solution should handle the Transactions of 500 TPS (Transaction per Second) at the peak and should be scalable as per the future needs." Page 111, Clause 2.71.7 states: "The proposed Solution should handle the Current (Peak) Transactions of 100 TPS and it should be scalable as per the future needs during the Contract period."	The RFP refers to both 100 TPS (Clause 2.71.7) and 500 TPS (Clause 2.18). Please confirm whether 500 TPS is the mandatory production throughput requirement or a future scalability requirement.	Please refer corrigendum
312	Section C 1. Project Timelines	1.3 to 1.5 Project Timelines	The selected bidder should ensure End to End Implementation of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution and GO LIVE and complete all the activities/ works as specified in the Scope of Work and Functional & Technical Requirements of the RFP in the Bank within 04 Months from the date of acceptance of the Purchase Order. After successful completion of Pilot implementation for the e-Channels of the Bank, the selected Bidder shall commence the roll out of the entire solution integrating other channels/ products and Go Live complete within 04 months from the date of Acceptance of Purchase Order. Bank at its discretion will roll out the solution in a single go or in a phased manner. Supply of Application Software - Enterprise Fraud Risk Management Solution, Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution Other Software like Middleware: Within 4 weeks from the date of acceptance of Purchase Order	The sections are asking that End-to-end implementation, UAT, pilot integration and complete go-live are required within four months from PO acceptance. Please confirm that the implementation schedule will commence only after Bank infrastructure, connectivity, source-system APIs/specifications, access approvals should be made available. Delays attributable to the Bank, banking sub-system should result in corresponding timeline extension and exclusion from LD. There is a mismatch of 4 weeks and 4 months in same section different statements, please specify the correct delivery timelines	Please refer corrigendum
313	5. Penalties & Liquidated damages:	5.11 & 5.12	5.11 Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder(vendor). 5.12 If any act or failure by the Vendor under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	Kindly confirm that Clauses 5.11 and 5.12 shall apply only for incidents directly attributable to the bidder's solution and services. Any issue arising attributable to the Bank managed systems and infrastructure, or other dependencies outside bidder control shall be excluded from penalties, loss recovery, and liability under these clauses.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
314	5.5 Penalties / Liquidated Damages for Low Response to Source Channels:	5.5 Low Response to Source Channels	The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times. Transactions exceeding 100 ms can attract 0.10% or 0.20% of total order value per day based on volume.	Please confirm that response time will be measured solely within the EFRM/I4C application boundary, excluding source channels, Banks network, Banks Infra, middleware, and third-party delays. Kindly cap the penalty.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.

315	10 Local Support	10.1 to 10.5 Local Support	10.1 The Support should be for an unlimited number of incidents reported to them and provides a practical solution to resolve the issue. The support should be provided over phone, E mail web based, in person, if required. All escalations will be attended / responded promptly not later than 60 minutes of reporting. 10.2 The selected bidder shall provide Warranty and AMC/ATS support during 24x7365 days during the contract period. 10.3 Support has to cover to solve day-to-day issue while using the proposed solution/ product/ service in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW/SLA at no extra cost. 10.4 Daily incident/complaint reported by customers/branches/offices shall be attended on priority and daily report should be submitted to the Bank. 10.5 Response Time and Meantime to Restore [MTTR] 10.5.1 Response Time shall be 4 hours. 10.5.2 MTTR shall be a Next Business day. 10.5.3 Time specified above is from lodging of complaint. 10.5.4 However, penalties will be applied as per Penalty clause specified elsewhere in the RFP.	Support is unlimited, 24x7x365, escalations within 60 minutes, daily reporting, but response time is also stated as four hours and MTTR as next business day. Clause 10.5 specifies a general Response Time of 4 Hours and MTTR of Next Business Day. However, the RFP does not define severity classification (Critical/High/Medium/Low). Kindly provide severity-wise incident classification and corresponding response, and resolution SLAs applicable during warranty and ATS periods.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
316	INFRASTRUCTURE	2.71.5 / 2.71.6 Database Responsibility	2.71.5 The bidder should provide enterprise-grade RDBMS options. If Oracle RDBMS Database is recommended by the bidder, the no. of licenses required for the proposed Solution to be informed by the bidder to Bank with full details. Bank shall provide the same at the time of implementation and it is the responsibility of the successful bidder to install, configure and complete all database related works. If any other RDBMS Database is required, the bidder shall supply the same. 2.71.6 The bidder shall undertake all database related works including Database Creation, Tables & Index Creation, Backups etc. and Maintenance of entire Database activities. The responsibility is only with the bidder even if the RDBMS Oracle database is provided by the Bank.	If Oracle is proposed, the Bank provides licenses, but the bidder remains responsible for installation, configuration, backups and all database maintenance. If another RDBMS is required, the bidder supplies it. Kindly confirm that bidders may propose enterprise-grade PostgreSQL or any equivalent RDBMS supported by their solution architecture. Evaluation should be based on compliance with performance, scalability, HA/DR and security requirements rather than a specific database product.	Database installation, configuration, maintenance and licensing shall follow the RFP's stated responsibility and licensing model.
317	The Maintenance and Support Services will cover:	2.71.30 to 2.71.39 Upgrades / Enhancements	All product upgrades, modifications, enhancements that have to be provided to the Bank at no additional cost to the bank. All upgrades, modifications, enhancements, statutory changes, new products and customizations are required at no additional cost; future resource needs are also bidder-funded.	Please confirm that new products, new channels, major regulatory changes, additional interfaces, volume growth beyond RFP projections, and Bank-specific customizations shall be treated as Change Requests (CRs) and delivered based on mutually agreed commercials and timelines.	The Bidder shall deliver the functionality and integrations expressly specified in the RFP. Regulatory compliance requirements remain subject to the RFP's regulatory-compliance provisions.
318	DELIVERY, INSTALLATION AND MAINTENANCE	8.5.3, 2.71.11-12	2.71.11 The Bidder shall provide services like Installation, Configuring, Commissioning of the Systems, Testing, Verification, and complete implementation of the proposed Solution as per RFP. 2.71.12 The System Integrator accepts that these services allow access to business critical software. The Bidder agrees that services provided include installation, implementation and maintenance of the entire Hardware, Software, RDBMS Data Base and the Middleware & Application Software. The Bidder shall provide for Maintenance Software when any problem arises. Warranty Service Management, Post Warranty Support, AMC/ATS Support including Coordination with the related OEMs and Vendor management are also responsibility of the Bidder.	The Bidder shall provide services like Installation, Configuring, Commissioning of the Systems, Testing, Verification and complete implementation of the proposed Solution as per RFP. The Bidder agrees that these services include installation, implementation and maintenance of the entire Hardware, Software, RDBMS Database and Middleware & Application Software. Clause 2.71.11 and 2.71.12 refer to installation, configuration, commissioning and maintenance of the entire hardware and software stack. Since hardware, operating system, storage and network infrastructure are being procured and provided by the Bank, kindly confirm that installation, configuration, commissioning and maintenance of such infrastructure shall be performed by the respective OEMs/Bank. The bidder's responsibility shall be limited to installation, configuration, integration and support of the proposed application software, middleware and database components.	Database installation, configuration, maintenance and licensing shall follow the RFP's stated responsibility and licensing model. Any alternative RDBMS may be proposed only where permitted by the RFP and supported by the solution, and must satisfy all performance, security, scalability, high-availability and disaster-recovery requirements.
319	5. PREVIOUS TRANSGRESSION	5.1 to 5.15	5.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Bank, Public Sector Enterprise/Undertaking in India or any Government Department in India that could justify BIDDER's exclusion from the tender process. 5.2. If the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER makes incorrect statement on this subject, BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER can be disqualified from the tender/bid process or the contract, if already awarded, can be terminated for such reason.	Certain LD/penalty clauses are capped at 10%, while Clauses 5.7, 5.8, 5.10, 5.11 and 5.12 allow recovery of actual losses, statutory penalties and other damages. Clause 5.14 states that all LDs are independent and applicable separately and concurrently. Kindly confirm that all penalties, LDs, loss recoveries and other contractual remedies under the RFP shall be subject to a single aggregate cap and that shall not attract multiple penalties under different clauses.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.
320	5.5 Penalties / Liquidated Damages for Low Response to Source Channels:	5.5	Penalties / Liquidated Damages for Low Response to Source Channels: b. The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times. Response Time: ≤100 milliseconds - No Penalty. Response Time >100 milliseconds attracts penalty based on transaction volume.	Can Bank revise the response time threshold from 100 ms to 200 ms for penalty applicability? Kindly bank to clarify whether the latency caused by source systems, network and third-party dependencies from SLA measurement. Requesting Bank to revise the response time threshold from 100 ms to 200 ms for penalty applicability and exclude latency caused by source systems, network and third-party dependencies from SLA measurement.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.
321	2.73 ONSITE RESOURCES	2.72.1, 2.73.1, 2.73.8 & 2.73.11	2.72 Facility Management and Service Requirement: 2.73 ONSITE RESOURCES The bidder will provide onsite operational and technical support for the solution during the entire period of the project including warranty and post warranty periods. The bidder should deploy the resources at Jammu and Kashmir Grameen Bank Head Office or at any location preferred by the bank. Resource matrix specifies L1, L2 and L3 support resources.	Kindly clarify whether L1, L2 and L3 resources are required to be physically deployed onsite at Bank premises throughout the contract period. Please confirm whether L2/L3 support may be provided from a centralized remote support location during business hours with onsite presence only when required, while maintaining the prescribed SLA commitments. If onsite, please specify the location requried.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
322	Interface and Channels Integration	8.3.1, 2.8, 2.9 & 2.17	8.3 Interface and Channels Integration 2.8 The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to: The RFP requires integration with all Bank channels and external platforms, including but not limited to the listed channels/systems, as well as future delivery channels and external feeds introduced during the contract period.	In these sections, the term "including but not limited to" makes the integration scope open-ended, can bank list all the Channels that are required throughout this contract period?	The integration scope shall be determined by the channels, applications, interfaces and functional requirements specified in the RFP. The Bidder shall provide the integrations expressly included in that scope.
323	5. Penalties & Liquidated damages:	5.10-5.14	5.10 "Penalty at Rs.1,00,000 per instance or equal to the loss amount due to breach, whichever is higher..." 5.11 "Any penalty imposed by the Govt. or any other statutory body... shall be entirely borne by the bidder." 5.12 "Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers..." 5.14 "All the above LDs are independent of each other and are applicable separately and concurrently."	5.10 Kindly confirm the maximum aggregate cap applicable under this clause and clarify whether penalties under this clause shall form part of the overall contractual liability cap. 5.11 Kindly confirm whether liability under this clause shall be subject to the overall contractual liability cap and limited to incidents directly attributable to the bidder's proven negligence, wilful misconduct or contractual breach. 5.12 Kindly confirm the maximum liability applicable under this clause and whether recovery shall be limited to direct losses attributable to the bidder and subject to the overall contractual liability cap. 5.14 Kindly confirm that multiple penalties arising out shall not be levied concurrently under different clauses and shall remain subject to a single aggregate cap.	Penalties, service levels, loss recovery and liability shall be applied in accordance with the RFP and contract, including any express limits or clarifications stated therein.
324	5. Penalties & Liquidated damages:	5.11	Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder(vendor).	Kindly confirm that this clause shall apply only to incidents directly attributable to the bidder's proven negligence, wilful misconduct or contractual breach, and shall exclude incidents arising from Bank-managed infrastructure, networks, third-party systems, source applications, regulatory interfaces or external cyber-attacks beyond the bidder's control.	The requirement shall be governed by the relevant RFP clause and the scope of services specified therein. No additional limitation, exemption, commercial entitlement or change to the Bank's contractual rights is introduced unless expressly stated in the RFP or an applicable amendment.
325	C) I4C / NCRP / Suspect Registry/DPIP – Functional & Technical Requirements:	2.42	The RFP requires integration with Bank channels, external systems, regulatory platforms and future channels/systems, including but not limited to the listed interfaces. The bidder is also required to work with existing service providers for integration. The proposed solution shall support secure integration with all existing Bank-approved source systems, delivery channels and applications required for NCRP/I4C/Suspect Registry/DPIP processing and shall be architecturally capable of integrating future channels, applications and systems introduced during the contract period. Such integration shall support secure APIs or other Bank approved mechanisms for fetching and pushing relevant customer, account, transaction, fraud, complaint, suspect, action and status information, subject to source-system capability and applicable integration/change-request terms defined in the RFP.	Kindly provide the complete list of channels, applications, external systems and interfaces envisaged under this RFP. Further, confirm that integrations beyond the listed and mutually agreed scope, including future channels/systems introduced during the contract period, shall be handled through a mutually agreed Change Request process.	The integration scope shall be determined by the channels, applications, interfaces and functional requirements specified in the RFP. The Bidder shall provide the integrations expressly included in that scope.
326	2.73 ONSITE RESOURCES	2.71.11, 2.71.12, 2.71.43, 2.72 & 2.73	The bidder is responsible for installation, configuration, commissioning, implementation, maintenance, OEM involvement and onsite support of the solution.	Kindly confirm the responsibility matrix between the Bank, infrastructure OEMs and the bidder for hardware, operating systems, database, middleware, application software, integrations and support services.	The Bank shall provide the infrastructure identified as Bank-provided under the RFP. The Bidder shall install, configure, integrate and support the solution software and other components assigned to it. The respective responsibilities for hardware, operating systems, storage, network, database and middleware shall follow the RFP's stated scope and responsibility allocation.
327	Update/Upgrade/New Release/New Version:	2.71.38	The Bidder/OEM agrees that all such Updates/Upgrades/New releases/New versions, as and when released during the term of warranty or AMC/ATS shall be provided to the Bank at no additional cost... If the software update/patch/upgrade requires additional resources to be used by the bidder at a later point, during the period of contract, either of his own or the OEM, the cost of the same will be borne by the bidder.	Kindly confirm that patching, upgrades, updates and version management under this clause shall be limited to the software, middleware and application components supplied by the bidder. Hardware, operating system, virtualization, storage, network and other OEM-provided infrastructure components procured and managed by the Bank shall remain under the responsibility of the respective OEMs/Bank.	The Bidder shall be responsible for installation, patching, upgrades and version management of the solution software and other components expressly supplied or managed by the Bidder under the RFP. Bank-provided hardware and infrastructure components shall be managed by the Bank or the relevant OEM, consistent with the responsibility allocation in the RFP.
328	Section B Cl. 5.1, 6.1-6.4; Section E Cl. 3.3.1(A), 3.5.8-3.5.9			The eligibility table in Sec E Cl. 3.3.1(A) classifies the criteria by component: Common (S.No. 1, 2, 4, 6), EFRM (S.No. 3, 5) and I4C (S.No. 7, 8). Kindly confirm that: (a) a bidder participating only for the EFRM solution will be assessed only on the Common and EFRM criteria, and a bidder participating only for the I4C/CCCP solution only on the Common and I4C criteria; (b) eligibility, technical and commercial evaluation will be carried out independently for each solution; (c) whether the Bank may award the EFRM and I4C/CCCP solutions to different bidders and, if so, who will be responsible for integration, coordination and testing between the selected solutions, and how the combined quote will be compared with separate awards.	The bidder shall mandatorily offer both EFRM and I4C solutions and submit all three commercial proposals, i.e., EFRM only, I4C only, and combined EFRM + I4C, as prescribed in Annexure-21. The Bank reserves the right to procure EFRM only, I4C only, or both solutions, at its sole discretion. Evaluation shall be carried out in accordance with Clauses 3.5.8 and 3.5.9 of Section E. Where both solutions are procured together, the combined EFRM + I4C evaluation basket shall be considered; where only one solution is procured, the applicable solution-specific evaluation basket shall apply.

329	Section E Cl. 3.3.1(A), S.No. 5			The Note requires integration with Finacle CBS in at least two banks, failing which the bidder is not qualified. EFRM integration with Finacle is carried out through standard CBS interfaces (APIs/messaging/batch) and the same integration framework is reused across banks; Annexure-8 Cl. 2.70.12 itself only requires 'proven capability' to integrate with Finacle. We request the Bank to revise the Note to: "The bidder/OEM/SI should have integrated the proposed EFRM solution with Finacle CBS in at least one (1) Scheduled Commercial Bank (including RRBs) in India." Kindly also confirm that the same bank deployment submitted under S.No. 5 may be used as the Finacle reference.	Please refer to Corrigendum
330	Section E Cl. 3.3.1(A), S.No. 5 - minimum 300 branches			S.No. 5 requires the EFRM solution to be live in at least two Scheduled Public/Private Sector Banks (including RRBs) with at least 300 branches. The capability being tested is real-time CBS and digital-channel integration at scale, which is already assessed through S.No. 4 (live at >=100 TPS) and the mandatory channel list in S.No. 5. Branch count is not a measure of technical capability, and many RRBs and private banks with a strong digital footprint have fewer than 300 branches. We request the Bank to remove the 300-branch condition or, alternatively, to reduce it to 100 branches.	Please refer to Corrigendum
331	Section E Cl. 3.3.1(A), S.No. 7 - NCCRP/I4C Reporting System (minimum 300 branches)			S.No. 7 requires the NCCRP/I4C system to be running in real time in a Scheduled Public/Private Sector Bank with at least 300 branches. The NCRP/I4C/Suspect Registry integration is a standardised regulatory interface that is identical irrespective of the size of the bank, and transaction scale is already evaluated through S.No. 4. We request the Bank to remove the condition 'with at least 300 branches' so that S.No. 7 reads: "...running in real time in at least one (1) Scheduled Public/Private Sector Bank (including RRBs) in India, at least for a period of last two years as on the date of RFP."	Please refer to Corrigendum
332	Section E Cl. 3.3.1(A), S.No. 8 - Cross Channel Integration (minimum two banks)			S.No. 8 requires real-time correlation of all digital and CBS transactions in at least two Scheduled Commercial Banks. This capability (CBS plus Mobile Banking, Internet Banking, UPI, Debit Card/ATM Switch and NEFT/RTGS/IMPS in real time) is already evidenced by the deployments submitted under S.No. 5. We request the Bank to: (a) revise the minimum to at least one (1) Scheduled Commercial Bank (including RRBs); (b) re-align the scoring slab accordingly (e.g. 1 bank - 5 marks, 2 banks - 10, 3 banks - 15, 4 or more banks - 20); (c) clarify that 'all digital channels' means the channels listed in S.No. 5; (d) confirm that deployments submitted under S.No. 5 may also be used as evidence for S.No. 8.	Please refer to Corrigendum
333	Section E Cl. 3.3.1(A), S.No. 5, 7 and 8 (who may claim experience)			S.No. 5 accepts the experience of the 'bidder/OEM/SI', whereas S.No. 7 and S.No. 8 refer only to 'the bidder'. Kindly confirm that, consistent with S.No. 5, the experience of the OEM (and of its implementation partner on the same deployments) will be accepted for S.No. 7 and S.No. 8, supported by the OEM's authorisation/undertaking letter.	Please refer to Corrigendum
334	Section E Cl. 3.3.1(A), S.No. 3, 4, 5, 7, 8 (documents to be submitted)			S.No. 3, 5, 7 and 8 accept a Purchase Order/Work Order/Satisfactory Performance letter/Certificate of completion and Installation Report, whereas S.No. 4 requires a certificate from the banks confirming a live deployment at >=100 TPS. Banks seldom issue TPS-specific certificates and client contracts carry confidentiality restrictions. We request the Bank to: (a) accept any one of the Purchase Order/Work Order, Go-Live certificate, Satisfactory Performance letter or Completion Certificate as proof for each criterion; (b) for S.No. 4, accept the bank's go-live/performance letter together with an OEM/bidder declaration or a statutory-auditor/CTO-certified performance report confirming the TPS; (c) permit client details to be masked in the submitted copies, with the client contact available to the Bank for verification during evaluation.	Please refer to Corrigendum
335	Section E Cl. 3.3.1(A), S.No. 5 and S.No. 7			S.No. 5 requires deployments 'during last 3 years' and live as on the date of the RFP, and S.No. 7 requires the NCCRP/I4C system to be running for at least the last two years. We request the Bank to: (a) accept for S.No. 5 deployments completed within the last 5 years that are live as on the date of the RFP; (b) accept for S.No. 7 a deployment running in real time for at least the last one year as on the date of the RFP.	Please refer to Corrigendum
336	Section E Cl. 3.3.1(A), S.No. 5 - minimum 300 branches Eligibility Criteria – Finacle CBS Experience			We request the Bank to kindly relax the eligibility criteria requiring experience in Finacle CBS integration and consider bidders having proven experience in implementing EFRM solutions for scheduled commercial banks, irrespective of the CBS platform. This will encourage wider participation and competition. or The bidder should have integrated with Finacle CBS in at least One Banks.	Please refer to Corrigendum
337	Section E Cl. 3.3.1(A), Sr. 7 NCCRP/I4C Reporting System (Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank (Including RRBs) in India with at least 300 branches, at least for a period of last Two years as on the date of RFP			We request the Bank to kindly relax this eligibility criterion and consider bidders having experience in implementing the NCRP/I4C reporting system or its relevant integrations, which are operational in real time at at least one Scheduled Public or Private Sector Bank in India.	Please refer to Corrigendum
338	Section E Cl. 3.3.1(A), Sr.No 4 Number of Scheduled Commercial Banks in India where the proposed solution is live withmore than or equal to 100 TPS (Transaction per second)			Considering the confidentiality obligations and Non-Disclosure Agreements (NDAs) with existing client banks, bidders may not be able to obtain client-issued letters confirming sensitive operational details such as transaction throughput. We request the Bank to kindly relax this requirement and permit bidders to submit a self-declaration confirming that the proposed solution is live at the required number of Scheduled Commercial Banks in India with a throughput of ≥100 TPS, as an alternative to client-issued confirmation letters.	For prior-experience evaluation, production deployment evidence at or above 100 TPS may be provided by the bidder or the solution OEM, supported by a certificate from the concerned bank. Separately, the proposed solution for JKGB must meet the mandatory peak capacity of 500 TPS under Technical Specification, Clause 2.18. Compliance with the 500 TPS requirement shall be demonstrated through the performance/load test specified by the Bank before acceptance. Prior-deployment TPS and proposed-solution capacity shall be evaluated separately.
339	Section E Cl. 3.3.1(A), note below the table (minimum criteria)			The RFP states that a bidder failing any minimum criterion in S.No. 1 to 8 will be declared 'NOT QUALIFIED'. Kindly confirm that, before declaring a bidder not qualified, the Bank will give the bidder an opportunity to clarify or submit missing/additional supporting documents within three (3) working days.	The responsibilities of the Bank and the selected bidder shall be as specified in the relevant RFP clauses. No additional responsibility or deviation is introduced through this clarification.
340	Section B Cl. 8.1, 8.5-8.6; Annexure-8 Cl. 2.18-2.19; Annexure-9 S.No. 11, 38			For appropriate sizing of the EFRM solution and DC/DR infrastructure, kindly provide the Bank's current and projected transaction volumes, including average and peak transactions per day, month and year, peak TPS, channel-wise volumes (CBS, Mobile Banking, Internet Banking, UPI, IMPS, NEFT/RTGS, Debit Card ATM/POS/ECOM, Credit Card, AEPS/Micro-ATM/BC, NACH) and growth assumptions, including the fifth-year volumes to be used for sizing. Kindly also provide the number of customers and accounts, active digital banking customers, ATMs/POS/BC points, expected alerts per day, data-retention requirements, environments required, DC/DR architecture and the Bank-provided OS, RDBMS and virtualization platforms.	The RFP specifies the required solution capacity and performance parameters. Separate channel-wise transaction-volume projections are not specified in the RFP; bidders shall size the proposed solution to meet the mandatory capacity and performance requirements stated in the RFP.
341	Annexure-8 Cl. 2.18 and 2.71.7; Annexure-9 S.No. 10; Section E S.No. 4			The RFP refers to 500 TPS in some clauses and 100 TPS in others. Kindly clarify the applicable peak TPS requirement, the Bank's present peak TPS, the fifth-year projected peak TPS to be considered for sizing, and whether NCRP/I4C API requests are included in the stated volumes.	Reference: Corrigendum
342	Section B Cl. 8.1; Annexure-8 Cl. 2.16-2.17, 2.70.11, 2.72.2; Annexure-9 S.No. 69, 168 and Re-KYC monitoring			The RFP refers to AML integration, support for the Bank's existing AML solution, AML-EFRM data exchange and Non-KYC/Re-KYC account monitoring. Kindly confirm that the scope is limited to the EFRM solution and its specified monitoring functionalities, together with the required interface to the Bank's existing AML system, and does not include a separate AML transaction-monitoring solution, sanctions/watch-list screening, customer risk categorisation or STR/CTR/FIU-IND reporting. If any additional AML functionality is required, kindly specify it. Kindly also provide the vendor, version, integration mechanism and data to be exchanged for the existing AML solution, and confirm that the Bank and the AML vendor will provide the necessary APIs, documentation, access and support, with the bidder's responsibility limited to the interface components within the awarded scope.	Please refer to Corrigendum
343	Section B Cl. 8.2-8.6; Annexure-8 Cl. 2.15, 2.70.50, 2.71.30; Appendix-G Cl. 23.7			The solution requires integration with banking channels, CBS and external/regulatory platforms. Kindly confirm that such integrations are subject to timely availability of documented APIs, access credentials, connectivity, test environments, data and approvals from the Bank and relevant third parties. The RFP also refers to future integrations, enhancements and regulatory changes at no additional cost, while Appendix-G Cl. 23.7 refers to mutually agreed payment. Kindly clarify the treatment of standard product updates versus new integrations, material customisations and regulatory changes needing additional development. We request that work beyond the agreed baseline scope be handled through a mutually agreed change request (with a man-day rate card quoted in the BOM), including effort, timelines and commercials, and that the precedence between the relevant clauses be clarified.	Please refer to Corrigendum
344	Section B Cl. 8.3.2-8.3.4, 8.5; Annexure-21 BOM and Terms & Conditions Cl. 6			The RFP requires the bidder to bear the cost of MPLS connectivity. Kindly clarify the purpose, endpoints, locations, bandwidth, number of links and network architecture required, whether the Bank's existing MPLS/VPN connectivity may be used, and the applicable commercial treatment.	Please refer to Corrigendum — RTO/RPO and DR.
345	Section B Cl. 8.5; Annexure-8 Cl. 2.71.5-2.71.6, 2.71.16-2.71.20; Annexure-21			Kindly confirm that the Bank will provision the approved hardware, operating systems, database licences, storage, network connectivity and DC/DR replication infrastructure as per the mutually approved sizing. The bidder's performance, backup/restore and RPO/RTO commitments may kindly apply subject to the availability and adequacy of such infrastructure and the Bank-provided bandwidth. Please also confirm that DC-DR replication tools/licences will be provided by the Bank and indicate the timeline for provisioning the infrastructure after sizing approval.	Please refer to Corrigendum — RTO/RPO and DR.

346	Section B Cl. 8.6.5-8.6.9; Section C Cl. 1.4, 4.1-5.5; Annexure-8 performance specifications			The RFP specifies requirements for concurrent users, web response time, online transaction response time (100 ms), resource utilisation, uptime and NCRP request volumes. Kindly clarify the test environment, volumes, test data, infrastructure baseline and measurement methodology. The response-time requirement may kindly be measured at the EFRM application boundary and as a monthly percentile, excluding latency attributable to source channels, the Bank's network, CBS and external systems. Kindly confirm that uptime, response-time and related SLA calculations will exclude downtime attributable to Bank-provided infrastructure, power, network, CBS/channel systems, external platforms (NPCI/NCRP/I4C), Bank-approved scheduled maintenance and force majeure, and that penalties apply only to failures directly attributable to the supplied solution.	The applicable service levels, exclusions, penalties and liquidated damages shall be governed by Section C, Clauses 4 and 5 and the relevant technical specifications. No alternative penalty basis is accepted unless expressly stated in the Corrigendum.
347	Section C Cl. 9.4, 10.1-10.5; Annexure-8 Cl. 2.71.19			The RFP refers to hardware maintenance, patching and issue-resolution obligations. Kindly confirm that maintenance and patching of Bank-provided hardware, operating systems, databases and network infrastructure remain the Bank's responsibility. Please also define severity levels (Sev 1/2/3) with response, restoration and permanent-fix timelines for application-level issues, excluding issues caused by Bank infrastructure or third-party systems.	As per Section B, Clauses 8.5 and 8.6, the Bank will provide the hosting hardware/infrastructure and the bidder shall not quote hardware cost. The bidder is responsible for sizing the required infrastructure and for the solution/software installation, configuration and implementation activities assigned under the RFP.
348	Annexure-8 Cl. 2.19, 2.70.49, 2.71.29			Kindly clarify the licensing metric for the EFRM solution, including whether the licence is perpetual and enterprise-wide and whether any limits apply to users, TPS, accounts, branches or environments (Production, DR, UAT). Please also specify the expected number of integrations and the transaction/API volumes to be considered for commercial estimation.	Please refer to Corrigendum
349	Section C Cl. 1.3-1.5, 5.21			The RFP specifies go-live within four months with phase-wise milestones. Considering the multiple integrations and dependencies on Bank infrastructure, CBS, channels and third-party systems, we request that: (a) the timeline be extended to six months (UAT at T+3, Pilot at T+4, Go-Live at T+6) and the detailed plan be finalised at project initiation; (b) timelines run from the date the Bank hands over ready infrastructure, APIs and access; (c) delays attributable to the Bank or third parties be excluded from implementation-delay calculations with a corresponding extension; (d) a defined process and Bank response timeline apply for recording such dependencies, with deemed attribution to the Bank if the Bank does not respond within 7 days.	Please refer to Corrigendum — delivery and implementation timelines.
350	Section C Cl. 1.5.1, 1.6, 2.1-2.3			Kindly confirm that delivery, installation and acceptance milestones apply only to the components ordered under the relevant Purchase Order. UAT test cases and acceptance criteria may kindly be agreed in writing before UAT, and each sign-off (UAT, Go-Live, DR readiness, final acceptance) issued within 15 days of the bidder's intimation, failing which it will be deemed accepted. Please also fix the final acceptance/stabilization period (maximum 90 days after Go-Live) and the process for resolving observations.	The warranty period and related obligations specified in Section C, Clauses 1.6 and 2.3 shall apply. The requested reduction in warranty period is not accepted.
351	Section C Cl. 3.1-3.7; Section F payment terms; Annexure-21			As per Cl. 3.1 only 60% is payable up to Go-Live and the balance is linked to DR readiness, the period after Go-Live and final acceptance, although software delivery is required within four weeks (Cl. 1.5.1) and the bidder incurs licence/OEM costs upfront. We request the Bank to revise the schedule to: Software licences - 60% on delivery of software/licences, 30% on Go-Live, 10% on final acceptance. Implementation services - 30% on UAT sign-off, 40% on Go-Live, 20% on DR readiness, 10% on final acceptance. Kindly also clarify the payment milestones for implementation, customisation, integration, connectivity and onsite resources, and for orders placed in part or in multiple orders; confirm that milestone timelines will be extended for delays not attributable to the bidder; and that deductions will be made only against documented service-level failures after written notice, with payment within 30 days and interest on delay.	Please refer to Corrigendum
352	Section C Cl. 3.1 (ATS), 3.5, 3.7, 7.5			Kindly clarify the ATS/AMC payment frequency and the basis for the minimum ATS percentage in Cl. 7.5 where no hardware cost is quoted (we understand it applies to the software licence cost only). We request that ATS be paid annually or quarterly in advance, as OEM support and renewals are paid upfront, and that any deductions be supported by written notification and confirmation of the amount.	As per RFP
353	Section F Cl. 1, 8, 11.2, 11.3			The RFP specifies fixed prices over the contract period and recognises only reductions in duties. Kindly clarify the treatment of changes in statutory taxes or levies during the contract period (increases to be borne by the Bank). We request an annual price-adjustment mechanism (e.g. 5% or CPI-linked) for long-term onsite manpower and for ATS from the third year, and that the bid validity of 180 days from commercial opening be reduced to 90 days.	As per RFP
354	Bid Schedule Sl. 6-8; Section B Cl. 2.7; Section F Cl. 9.1; Annexure-21			Kindly clarify the calculation basis for TCO and the Performance Guarantee (PG): whether the PG is calculated on the awarded Purchase Order value excluding GST and, where EFRM and I4C/CCCP are procured separately, on the value of the solution actually awarded. Kindly also clarify whether the PG may be reduced or released in line with completion of contractual obligations and the warranty provisions, and whether any exemption or alternative EMD instrument (EMD of Rs 20,00,000) is permitted, and whether the EMD and PG apply independently to the EFRM-only and I4C-only options.	The EMD shall be submitted in the form, amount and manner specified in the RFP and its prescribed appendices. The Performance Guarantee (PG) shall be calculated on the basis of the Total Cost of Ownership (TCO), in accordance with the applicable RFP provisions. Where EFRM and I4C solutions are procured separately, the applicable TCO for the awarded solution(s) shall be considered for determining the PG, as per the RFP. The existing EMD requirements shall remain unchanged.
355	Section C Cl. 1.2; Section F Cl. 5.3, 6.3, 10.1			Kindly consider allowing 15 days for Purchase Order acceptance and 30 days for agreement execution, in place of 7 days and 21 days respectively, and delete deemed acceptance of the PO. Please also confirm that the PO and final agreement will be aligned with the RFP, the Bank's pre-bid clarifications and the accepted bid, and that any material deviation will be mutually agreed in writing.	The requested amendment is not accepted. The timelines for Purchase Order acceptance and agreement execution shall remain as specified in the published RFP, except where expressly amended by the Corrigendum
356	Section C Cl. 4.1-5.5, 5.13-5.15; Section F Cl. 12.2.10			The RFP provides for uptime, response-time and delay penalties/LD (Cl. 5.1-5.5), each capped separately, while Cl. 5.14 makes all LDs independent and concurrent and Cl. 12.2.10 allows termination if LD exceeds 10% of the contract price. Kindly clarify the calculation methodology, measurement period and the value on which each penalty is computed. We request that: (a) penalties be computed on the value of the affected component/annual ATS and be proportionate to the actual shortfall; (b) an overall aggregate cap of 10% of the contract value of the awarded option apply to all penalties/LD, with no duplicate penalties for the same event; (c) the Cl. 5.5 response-time penalty, which has no ceiling, be brought under the cap; (d) termination under Cl. 12.2.10 follow written notice and a cure period.	As per RFP
357	Section C Cl. 5.6-5.20			Certain clauses provide for recovery of losses, penalties or amounts determined by the Bank without clearly specified criteria or limits (including Cl. 5.8, 5.10 - Rs 1,00,000 per instance or the loss, whichever is higher - and 5.12, 5.17, 5.19). Kindly clarify that any recovery will be supported by documented evidence and a joint root-cause determination attributing the cause to the bidder. We request that liability for fraud-related losses, regulatory penalties, audit observations and other damages be limited to direct losses attributable to established bidder default or wilful misconduct, exclude losses arising from Bank-configured rules/thresholds, alerts not actioned by the Bank and Bank/third-party systems, delete 'whichever is higher' in Cl. 5.10, and be subject to the agreed overall liability cap.	Please refer to Corrigendum and RFP
358	Section G Cl. 21.3.2; Appendix-G Cl. 14.3.2, 14.4			Section G Cl. 21.3.2 refers to 'limits specified in above clauses' (none is stated) and restricts liability to actual claims, while Appendix-G Cl. 14.3.2 provides for unlimited liability including gross negligence, and Cl. 14.4 caps aggregate liability at the 'total Cost of the project'. Kindly clarify which clause prevails, that 'total Cost of the project' means the total contract value (excluding taxes) of the awarded option, and that unlimited liability is restricted to IPR infringement, breach of confidentiality, fraud/wilful misconduct and bodily injury/death, with indirect and consequential losses excluded.	The bidder shall comply with the existing provisions of Section G and Appendix-G of the RFP regarding limitation of liability, indemnity and exceptions thereto.
359	Section C Cl. 6.4-6.5			Kindly clarify that warranty obligations apply to defects attributable to the supplied solution and that any extension is limited to the affected component or module. Any refund provision may kindly be limited to material non-conformity that remains unresolved after written notice and a reasonable remediation period of 60 days.	The warranty period and related obligations specified in Section C, Clauses 1.6 and 2.3 shall apply. The requested reduction in warranty period is not accepted.
360	Section F Cl. 12.1-12.2; Section G Cl. 10.4, 11.1; Appendix-G Cl. 10			Kindly clarify that termination for breach will be preceded by written notice and a 30-day opportunity to remedy. On termination without cause by the Bank, payment may kindly be made for deliverables completed, licences delivered, approved non-cancellable third-party commitments and wind-down costs. We also request a mechanism for the bidder to terminate after 60 days' notice in case of prolonged non-payment of undisputed dues.	The existing RFP provisions regarding termination, payment obligations and the respective rights and remedies of the parties shall remain unchanged.
361	Section C Cl. 18			The RFP requires source-code escrow with release under specified circumstances. As the proposed EFRM solution is a proprietary product, kindly clarify whether escrow can be limited to the applicable product source code under a mutually agreed secure escrow arrangement, updated annually, with release conditions limited to insolvency or cessation of support. Released code may kindly be used solely to maintain the Bank's deployment, subject to confidentiality and restrictions on commercialisation.	Please refer to Corrigendum — source-code escrow.
362	Section C Cl. 11.2, 12; Section G Cl. 10.4, 11.1			Kindly confirm that the OEM's pre-existing intellectual property, including the EFRM product, source code, standard documentation, rules/scenario libraries, models, tools and know-how, remains the property of the OEM, with the Bank granted the applicable licence to use the solution, and that only the Bank's own data, reports and Bank-specific configurations belong to the Bank.	Please refer to Corrigendum — source-code escrow.
363	Section E Cl. 4.2-4.7			The RFP provides for a PoC at a location identified by the Bank and requires features demonstrated during the PoC to be delivered. Kindly share the PoC scope, use cases, evaluation parameters, test data and infrastructure requirements in advance, limit the PoC to shortlisted technically qualified bidders (top three), and restrict delivery commitments to functionalities expressly included in the accepted technical bid and agreed scope.	The bidder shall comply with the stated requirement and submit the information/documentation specified in the RFP. Any further change, if considered necessary by the Bank, shall be made only through a formal written corrigendum applicable uniformly to all bidders.
364	Section E Cl. 5			The RFP permits normalization of technical and commercial bids. Kindly clarify the normalization process and confirm it will be carried out uniformly for all shortlisted bidders, limited to the technical bid. Where commercial bids have already been opened, any further submission may kindly be limited to once, in sealed form, without compromising the confidentiality of the commercial evaluation.	The normalization process shall be governed by the provisions of Section E, Clause 5 of the RFP. The Bank reserves the right to seek incremental or revised technical and commercial bid submissions from all technically shortlisted bidders, as considered necessary during the normalization process. The existing RFP provisions shall remain unchanged.
365	Section G Cl. 12.3-12.8, 13.6; Appendix-G exit provisions			Kindly clarify the scope and duration of exit support included in the contracted ATS/AMC and the commercial treatment of support required beyond the contract period or on termination by the Bank, and that transition support is subject to payment of all dues. Knowledge transfer may kindly be limited to Bank-specific configurations, operational documentation and deployment requirements, without disclosure of the OEM's proprietary product IP.	Please refer to Corrigendum regarding the applicable warranty and AMC/ATS provisions. The remaining requirements relating to exit support, knowledge transfer and contractual obligations shall continue to be governed by the relevant provisions of the RFP.
366	Annexure-21 BOM; Annexure-8 Cl. 2.73.2, 2.73.4			The BOM contains software/licences, implementation (including MPLS) and ATS for four years, but no line item for the onsite L1/L2/L3 resources in Annexure-8 Cl. 2.73, although Cl. 2.73.4 refers to the 'rate quoted in the Bill of Materials'. Kindly add a separate BOM line for onsite resources (monthly rate per L1/L2/L3 for five years from go-live) and confirm whether it forms part of TCO, PG and QCBS commercial evaluation.	Please refer to Corrigendum regarding the submission of a separate commercial proposal for onsite resources. The rates shall be quoted separately as prescribed in the Corrigendum. Onsite deployment is not envisaged at present; if required by the Bank at a later stage, the requirement and applicable rates shall be taken up separately for negotiation. These rates shall not form part of the commercial evaluation score.

367	Annexure-8 Cl. 2.73.1-2.73.11			The RFP requires two L1 resources per shift (six in 24x7), one L2 and one L3 for five years from go-live. We request: (a) one L1 resource per shift (three for 24x7), with L2 and L3 in the general shift plus on-call; (b) L3 on the payroll of the bidder/OEM or its authorised service partner; (c) deletion of the requirement to provide additional L1 resources 'at no additional cost' (Cl. 2.73.3) or definition of measurable criteria; (d) deployment at Head Office, Jammu only, with seating, systems, network access and passes provided by the Bank; (e) the number and duration of OEM resources required during implementation (Cl. 2.73.1); (f) clarity on who bears background/police verification costs (Cl. 2.73.6).	Please refer to Corrigendum regarding the submission of a separate commercial proposal for onsite resources. The rates shall be quoted separately as prescribed in the Corrigendum. Onsite deployment is not envisaged at present; if required by the Bank at a later stage, the requirement and applicable rates shall be taken up separately for negotiation. These rates shall not form part of the commercial evaluation score.
368	Pre Qualification Criteria	Annexure A	8. The bidder should have an average annual turnover of Rs.100 Crores and has positive EBITA during last 3 financial years (i.e., 2023-24 & 2024-25, 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies.	We request that MSME exemption be extended to Authorized Dealers and that the average annual turnover requirement be revised to ₹22 crore for the last three financial years.	The EMD exemption is available only to MSE/start-up manufacturers/developers of the offered software as per Section E, Clause 5.3. The minimum average annual turnover is Rs.25 Crores as per Corrigendum.
369	Pre Qualification Criteria	Annexure A	11. The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Oritso has implemented FRMS projects for scheduled cooperative banks. We request that you consider our transaction processing capabilities in line with the bank type and number of branches. Our Client Banks are using Finacle CBS. Accordingly, we request that MSME exemption be granted for the prior experience criteria.	Please refer Corrigendum.
370	Pre Qualification Criteria	Annexure A	13. NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Oritso has implemented the FRMS solution for multiple cooperative banks and is currently processing approximately 5 lakh transactions per day. The proposed FRMS solution operates from a central location to monitor transactions across all branches, irrespective of the number of branches. Therefore, we request you to evaluate our transaction processing capabilities and implementation experience in line with the bank's requirements, rather than solely on the basis of the type of bank or number of branches. Accordingly, we request that MSME exemption be granted for the prior experience criteria.	Please refer Corrigendum.
371	Pre Qualification Criteria	Annexure A	Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second) Certificate from the banks to be provided that proposed solution is live with more than or equal to 100 TPS (Transaction per second).	Oritso has implemented the FRMS solution for multiple cooperative banks and is currently processing approximately 5 lakh transactions per day. The proposed FRMS solution operates from a central location to monitor transactions across all branches, irrespective of the number of branches. Therefore, we request you to evaluate our transaction processing capabilities and implementation experience in line with the bank's requirements, rather than solely on the basis of the type of bank or number of branches. Accordingly, we request that MSME exemption be granted for the prior experience criteria.	Please refer Corrigendum: the criterion requires production evidence of the proposed solution at 100 TPS or above in Scheduled Commercial Bank(s), supported by a certificate from the concerned bank.
372	Pre Qualification Criteria	Annexure A	23. The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	Oritso has implemented the FRMS solution for multiple cooperative banks. Considering our implementation experience, we request that MSME exemption be granted for the prior experience criteria.	The MSE/start-up exemption applies only to EMD as per Section E, Clause 5.3 and does not extend to the eligibility or technical criteria. Please also refer Corrigendum for the revised Cross Channel Integration criterion.
373	Section B, 8.3.1	8.3.1. System will have to connect with all the channels across Bank 's internal network and all external ecosystems/platforms through API, including but not limited to- · Core Banking Solution (CBS, Finacle as of now) · Micro-ATM (MATM) · Mobile Baking (MB) · Net Banking (NB) · Debit Card Switch · NACH system · UPI system · POS/ATM · NPCI / RBI Mule hunter / DPIP / DOT-DIP etc · Reporting module of Bank/ Statistical Analysis System · Fraud Risk Management Module (FRM) · IMPS · NEFT/RTGS · AEPS · or any other Bank's system or service providers/regulators/Switch of Bank	Channel inventory, hosting of switches and feasibility of inline decisioning	Many listed channels (UPI, IMPS, card switch, AePS, Micro-ATM, NACH) may run via a sponsor bank/third-party switch/NPCI, so inline decisioning is possible only where the owner can call our engine first. Per channel, please share: (a) owner and whether Bank- or third-party hosted; (b) monitoring mode (inline/near-real-time/batch); (c) message format and whether a real-time API exists today; (d) Phase-II pilot vs Phase-III scope; (e) who makes source-side changes. Request: publish a channel inventory so bidders can size integration and give accurate R/D/N responses.	Please refer to the relevant provisions of the RFP and Corrigendum regarding channel integration, scope of work and integration responsibilities. The bidder shall design and size the proposed solution in accordance with the specified requirements. Any channel-specific integration shall be undertaken in coordination with the Bank and the concerned service providers, as applicable.
374	Section B, 8.3.4	8.3.4. Solution should provide API / Web Services integrations only with API security. Network connectivity if required with selected vendor must be MPLS and Cost will be borne/bear by Selected Vendor.	MPLS connectivity – purpose, topology and ownership	MPLS is made mandatory at vendor cost, but the solution is hosted on-premises at the Bank's DC/DR. Please clarify: (a) which end-points the vendor MPLS must connect (vendor-to-Bank for support, or Bank-to-agencies like NPCI/I4C); (b) number of links and bandwidth; (c) whether existing Bank links to NPCI/I4C/RBIH can be used instead; (d) the required duration (BOM shows one-time, need is recurring). Request: exclude Bank-to-agency links from vendor scope and allow secure VPN/IPsec for remote support.	Please refer to Corrigendum and RFP regarding integration responsibilities. The cost of MPLS connectivity between the Bank and the bidder shall be included in the bidder's scope only if such connectivity is required. If no such connectivity is required, no additional cost shall be payable by the Bank. All other requirements shall remain as specified in the RFP and Corrigendum.
375	Section B, 8.6.8 and 8.6.9 (read with Annexure-8, 2.18 and 2.71.7)	8.6.8. NCCRP: No.of Concurrent Users: 15 8.6.9. Daily based request from NCCRP System: upto 100 per day	Baseline volumes for sizing (TPS, users, complaints, growth)	Volume figures conflict (500 TPS peak vs 100 TPS current; 30-50 users; 60% UPI growth). Please confirm: (a) whether 500 TPS is today's or the year-5 peak, with current peak/average; (b) per-channel current peak and daily volumes; (c) number of CIFs/accounts to profile and expected daily alerts; (d) online/archive data retention periods; (e) monthly NCRP/I4C complaint volume and fund-trail layers. A single sizing baseline is needed for comparable hardware sizing and the 50% utilisation commitment.	Please refer to the relevant point of the Corrigendum and RFP regarding transaction-processing capacity and deployment experience. The bidder shall size the proposed solution and associated infrastructure in accordance with the RFP requirements and the sizing details submitted by the bidder. The solution shall meet the prescribed performance, scalability and functional requirements.
376	Section C, 1.3	1.3 The selected bidder should ensure End to End Implementation of Enterprise Fraud Risk Management (EFRM) & Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration Solution and GO LIVE and complete all the activities/ works as specified in the Scope of Work and Functional & Technical Requirements of the RFP in the Bank within 04 Months from the date of acceptance of the Purchase Order.	Implementation timeline, Bank dependencies and pausing of LD	Go-live of both solutions in four months assumes everything is ready on day one. Please clarify: (a) whether the timeline starts from PO or from when Bank hardware/OS/licences/network are ready; (b) whether delays by CBS-SI/channel owners/I4C onboarding stop the LD clock, and how dependencies are recorded; (c) whether the Bank will fix a hardware-readiness cut-off in the PO; (d) whether phased rollout is reflected in milestone LDs. Request: start the four months from hardware handover and availability of interface specs.	Please refer to the relevant point of the Corrigendum and RFP regarding delivery and Go-Live timelines. The implementation timelines and applicable Liquidated Damages (LD) shall be governed by the RFP. The bidder shall plan and execute the implementation in accordance with the prescribed timelines and contractual requirements.
377	Section C, 3.1	3.1 The payment schedule will be as under and will released after execution of contract agreement as per the following schedule:	Milestone definitions and payment in phased/partial orders	The payment milestones lack defined entry criteria and stabilisation period. Please clarify: (a) acceptance criteria and duration for 'stabilisation' and 'DR readiness' (is a DR drill the criterion?); (b) whether a UAT/pilot milestone is paid; (c) how payment applies when only one solution or partial orders are placed; (d) whether warranty-year onsite support cost is recovered from milestones. Request: written acceptance criteria per milestone.	The payment milestones and applicable terms shall remain as specified in the RFP, except where expressly amended by the Corrigendum. Payments shall be governed by the prescribed contractual milestones and applicable acceptance requirements. The bidder shall comply with the RFP provisions regarding warranty and ATS/AMC obligations.
378	Section C, 4.5	4.5 The Downtime calculated shall not include any failure due to Bank & Third Party, Planned Downtime agreed by the Bank, Network Downtime and Force Majeure.	Uptime measurement scope on Bank-provided infrastructure	The Bank provides and runs the hardware/OS/DB, yet the bidder guarantees 99.90% uptime. Please confirm: (a) availability is measured only at the application level under the bidder's control, excluding downtime from Bank/third-party hardware, OS, DB, storage, network and source systems; (b) the monitoring tool and measurement point are agreed in advance; (c) DR-drill switchover counts as planned downtime; (d) uptime and penalties are computed per solution (on that solution's order value) if procured separately.	As specified in Section B of the RFP, the bidder shall be responsible for the performance, availability and uptime of the proposed solution in accordance with the prescribed SLA requirements. The bidder shall not be absolved of its contractual obligations in respect of the solution on the grounds that the underlying hardware, operating system, database or infrastructure is provided by the Bank. Responsibilities shall be discharged in accordance with the respective scope of work and obligations defined in the RFP.
379	Section C, 4.3 (read with Annexure-8, 2.58 and 2.71.16)	4.3 Both DC&DR setups should be available in Active-Passive Mode and maintained in sync and should be switchable from DC to DR and vice versa anytime. Recovery Time Objective (RTO) should be less than 120 minutes and Recovery Point Objective (RPO) should be nearly 15 minutes with zero data loss.	Conflicting RTO/RPO values and DR architecture	RTO is stated as both 120 min (4.3, 2.58) and 30 min (2.71.16), and RPO as 'nearly 15 min with zero data loss' (contradictory). Please clarify: (a) which RTO/RPO govern; (b) whether RPO is 15 min (async) or zero (sync), and the DC-DR link latency/bandwidth the Bank provides; (c) whether DR switchover must be automatic; (d) the source-channel behaviour (fail-open/fail-closed) expected when the solution is unreachable, so DR design and uptime SLA align.	Please refer to the Corrigendum. The applicable RTO and RPO requirements shall be as specified in the RFP, as amended by the Corrigendum. The bidder shall ensure that the proposed solution complies with the applicable Disaster Recovery and Business Continuity requirements.
380	Section C, 5.5	5.5 Penalties / Liquidated Damages for Low Response to Source Channels: a. The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times. b. In case, there is low response to source channel, the bank shall levy penalty as under: Response Time Penalty Details. Less than or Equal to No Penalty 100 milliseconds. More than If the no. of transactions where response time is 100 greater than 100 milliseconds, and less than or milliseconds equal to 10000 per day, 0.10% (Plus GST) on total order value. If the no.of transactions are more than 10000 per day, 0.20% (Plus GST) on total order value	100 ms response penalty – scope, measurement and cap	The 100 ms response is required 'at all times' here but limited to feasible inline cases elsewhere (2.71.9). Please clarify: (a) the penalty applies only to designated inline channels, measured at our API boundary; (b) calls needing external/CBS enrichment are excluded or cached out of the measured path; (c) the percentile at which 100 ms is judged (no system meets it on every single txn); (d) whether the 10,000/day threshold is daily or monthly and how often the penalty applies; (e) whether any cap applies. Suggest: measure the 99th-99.5th percentile monthly.	The applicable response-time requirements, service levels and penalties shall be governed by Section C of the RFP and the relevant SLA provisions. The bidder shall comply with the prescribed performance requirements, measurement criteria and applicable penalties. The existing RFP provisions shall remain unchanged unless expressly amended by the Corrigendum.

381	Section C, 5.8	5.8 Penalty due to erroneous behavior of the Solution: If the EFRM Solution, I4C Solution and other Software & Database or any of its components behaves erroneously which results in monetary loss of business to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.	Meaning of "erroneous behaviour" vs inherent detection limits	Fraud detection is probabilistic - a missed (false negative) or wrongly flagged (false positive) transaction is not a software defect. Please confirm 'erroneous behaviour' means the software deviating from the signed-off spec and configured rules, and does NOT cover fraud losses on transactions it wasn't configured to detect, losses from Bank-defined rules, or failures of source channels/switches/authentication. Also confirm recovery here is subject to the overall liability cap (Appendix-G 14.4).	The bidder shall comply with the fraud detection requirements and contractual obligations specified in the RFP. Fraud detection performance and any associated liability shall be governed by the applicable terms and conditions of the RFP. No change to the existing RFP provisions is being made in this regard.
382	Section C, 5.10	5.10 Penalty at Rs.1,00,000/- (Rupees One Lakh only) per instance or equal to the loss of amount due to breach, whichever is higher for violations of rules configured to prevent fraud and /or generate alerts and /or alerts not sent on time to customers in case of frauds etc. This penalty will be recovered in the upcoming payments payable to the bidder.	Penalty per instance for rule violations and delayed alerts	Please clarify the Rs.1 lakh/instance penalty: (a) what counts as a 'violation' when rules/thresholds/actions are Bank-configured and approved (maker-checker) and the bidder only supports tuning; (b) what 'on time' means for customer alerts (a defined latency to the Bank's SMS/email gateway), with telecom/gateway/Bank-messaging delays excluded; (c) how an 'instance' is counted (per txn/alert/customer) and whether a cap applies; d) how 'loss due to breach' is determined and whether it falls under the liability cap.	The applicable penalty provisions and service-level requirements shall be governed by the relevant clauses of the RFP. The bidder shall comply with the prescribed rule-processing and alert-generation requirements. The existing RFP provisions shall remain unchanged.
383	Section C, 5.14	5.14 All the above LDs are independent of each other and are applicable separately and concurrently. Applicable GST charges shall also be collected from the vendor while deducting the LD / Penalty charges.	Aggregate limit across concurrent penalties and liability	LDs are made independent and concurrent, with caps on some clauses but none on 5.5/5.8/5.10, while Appendix-G caps total liability at project cost. Please confirm: (a) whether there is an overall ceiling on all LDs/penalties combined (and whether it is 10% of contract value); (b) whether one event can trigger delay, uptime and response-time penalties at once; (c) the base 'order value' for percentage penalties when solutions are procured separately/in phases; (d) resolve the unlimited-vs-restricted liability conflict (21.3.2 vs 14.3.2). A defined aggregate ceiling is essential for pricing.	The applicable Liquidated Damages (LD), penalties and limitation of liability shall be governed by the relevant provisions of Section C, Section G and Appendix-G of the RFP. The bidder shall comply with the existing contractual provisions. No change to these provisions is being made through the present Corrigendum
384	Section C, 7.5	7.5 It may be noted that the Bank reserves the right to demand additional performance Bank Guarantee to the tune of 10% of the value of the Purchase Order, if AMC/ATS charges quoted by the selected bidder are abnormally low (i.e. AMC/ATS Cost percentage per annum should not be less than 5% of the cost of Hardware and Software).	ATS floor percentage when hardware is not quoted	The extra 10% PBG applies if ATS is below 5% 'of hardware and software cost', but bidders do not quote hardware and the BOM has no hardware line. Please clarify: (a) the base for the 5% test (software licence only, BOM one-time lines, or total BOM); (b) whether it is tested each year or on the four-year average; (c) whether this guarantee is in addition to the one in Section F 9.1. Suggest: base it on the one-time software licence cost (BOM line 1).	The applicable ATS/AMC cost shall be considered in accordance with the relevant provisions of the RFP. For determining whether the ATS/AMC cost is below 5%, the hardware cost shall be excluded from the calculation. The applicable Performance Bank Guarantee (PBG) requirements shall remain as specified in the RFP.
385	Section C, 10.5 (read with 10.2)	10.5 Response Time and Meantime to Restore [MTTR] 10.5.1 Response Time shall be 4 hours. 10.5.2 MTTR shall be a Next Business day. 10.5.3 Time specified above is from lodging of complaint. 10.5.4 However, penalties will be applied as per Penalty clause specified elsewhere in the RFP.	Support SLA – severity matrix, resolution times and penalties	24x7 support is required but only a 4-hour response and 'next business day' MTTR are given; no support penalty is found and the referenced SLA section could not be located. Please provide: (a) a severity matrix (P1-P4) with response/restoration/resolution targets (next-business-day MTTR is unsuitable for a production fraud-decisioning outage); (b) the penalty for breaches, if any; (c) whether targets count from ticket logging at the vendor desk or from event detection. Request: add a severity matrix so bidders price support tiers consistently.	The request is addressed through the Corrigendum amending Section C, Clauses 10.2 and 10.5. The revised severity-wise service levels for P1–P4 incidents, including response, restoration/workaround and resolution timelines, shall apply as specified in the Corrigendum. Incident timelines shall be measured from the earlier of reporting through the designated support channel or detection through the agreed monitoring mechanism. Penalties, wherever applicable, shall continue to be governed by the relevant provisions of Section C, Clause 5 and other applicable contractual provisions.
386	Section C, 18.1 (read with 18.2 and 18.4)	18.1 The selected bidder shall inform the Bank about the software/solution if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank. 18.2 The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank. 18.3 The source code updation at third party escrow entity should be updated by bidder on annual basis and on demand by bank without any additional cost to the bank. 18.4 The source code deposit at escrow entity should be in plain format /without any encryption and shall be without any password protection.	Scope of source-code escrow for OEM product, ML models and third-party components	Please clarify the source-code escrow requirement: (a) whether it covers only Bank-specific customisations or also the OEM core product and trained AI/ML models, weights and pipelines; (b) how third-party/open-source/licensed-feed components the OEM cannot deposit are treated; (c) permitted uses of released code (maintain Bank's version only) and confidentiality terms; (d) whether build-and-compile verification suffices; (e) whether encrypted deposit with keys held by the escrow agent is acceptable instead of 'no encryption'.	Please refer to Corrigendum
387	Section D, 11 (read with Annexure-8, 2.70.50 and Annexure-9, 1.2)	11. Assumptions/Presumptions/Modifications The Bank would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation etc., which the bidder includes in any part of the Bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions deviations etc., have been accepted by the Bank and communicated to the bidder in writing.	Treatment of technical dependencies and exceptions disclosed in the bid	Assumptions/deviations won't be considered unless accepted in writing, yet all functionality is deemed included unless disclosed, and conditional bids may be rejected. Please clarify the procedure to: (a) declare exceptions, Bank-side dependencies and chargeable items without risk of rejection under clause 4.2.5; (b) whether a technical-bid dependency list that does not affect the commercial bid is accepted; (c) the process and timeline for the Bank to accept/reject disclosed exceptions before commercial opening.	The relevant provisions of the RFP shall remain applicable. Bidders shall clearly disclose all assumptions, dependencies, deviations and exceptions in their bids. Any such assumption, deviation or exception shall not be considered accepted unless expressly accepted by the Bank in writing. Disclosure of any assumption or deviation shall not, by itself, constitute acceptance by the Bank or confer any right to additional payment. No change to the existing bid evaluation or acceptance procedure is being introduced under the present Corrigendum.
388	Section E, 3.3.1(A), S.No.3 (read with Annexure-2, S.No.10, page 80)	The bidder should be in the Enterprise Fraud Risk Management Software business at least for a period of last 2 Years as on the date of RFP.	Experience criterion – 1 year vs 2 years; whose experience counts	Experience criteria conflict: one year in EFRM business (Annexure-2) vs minimum two years (Section E). Please clarify: (a) the qualifying minimum; (b) whether the OEM's/OSD's experience counts for an authorised partner; (c) how the period is evidenced (date of first PO or first go-live).	Please refer to Corrigendum
389	Section E, 3.5.9 (read with Section B, 2.7 and Annexure-21)	3.5.9. The Technical Score and Commercial Score shall be calculated separately for each applicable evaluation basket (I4C only / EFRM only / both I4C and EFRM combined). Accordingly, H-1 & C shall be determined separately for I4C, EFRM and/or Combined I4C + EFRM, as applicable.	Commercial evaluation basis across the three baskets	Commercials are required in all three formats (I4C only / EFRM only / Combined). Please clarify: (a) what 'C' in H = (T/THigh x 70)+(CLow/C x 30) is - 5-year total excluding or including GST; (b) how the Bank chooses between the combined award and two separate awards, and how a lower combined price is compared with separate H1 bidders; c) whether a bidder may bid for only one solution and leave the other format blank; (d) how the normalised technical score (800/400) enters 'T'.	The bidder shall submit commercial proposals in all three formats: EFRM-only, I4C-only and Combined EFRM + I4C. Both solutions are required to be offered by every bidder.
390	Section G, 18.3 (read with Section C, 9.5)	18.3. Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement.	Remote support access and handling of customer data for an on-premises deployment	The solution inherently processes transaction, device, IP and identity data (incl. PAN, mobile, masked Aadhaar) on the Bank's own DC, yet vendor storage is restricted to 'minimal data'. Please confirm: (a) processing on Bank-owned infra is not 'storage by the vendor'; (b) whether/how remote access by OEM/L3 is permitted (locations, PIM/jump host/VPN) and whether data export for diagnosis is barred; (c) whether masked/anonymised data may be used for model validation and defect reproduction.	The bidder shall comply with the existing RFP provisions regarding customer data privacy, confidentiality and security. Processing and access to Bank data shall be subject to the Bank's applicable security policies, authorisation and access controls. No unauthorised storage, transfer or export of Bank/customer data shall be permitted. Any remote access required for support shall be subject to the Bank's prior approval and applicable security requirements.
391	Annexure-2, S.No.11 (read with Section E, 3.3.1(A) S.No.5, page 42)	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Reference criteria – definitions of "implemented", "live", channels and Finacle integration	Reference criteria differ ('bidder' + Public/Private banks vs 'bidder/OEM/SI' + Scheduled Commercial Banks incl. RRBs). Please clarify: (a) whether the OEM's references count for an authorised partner; (b) whether RRBs with 300+ branches qualify at pre-qualification; (c) whether all five channels must be in one bank or may span references; (d) whether Finacle integration via the CBS-SI's layer/API qualifies, and in which versions; (e) how 'last 3 years & live as on date' applies to a solution live for over three years.	Please refer to Corrigendum
392	Annexure-2, S.No.13 (read with Section E, 3.3.1(A) S.No.7 and Section E 3.3.4)	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Applicability of I4C pre-qualification to EFRM-only participation	The Bank may buy EFRM only, I4C only or both, but the minimum-criteria note seems to apply the I4C implementation criterion to all bidders. Please confirm: (a) the I4C pre-qualification (S.No.13) and scoring (S.No.7) apply only to I4C or combined bidders; (b) an EFRM-only bidder is judged on common + EFRM criteria only; (c) whether a consortium/partner may meet the I4C criterion for a combined bid, and whose reference counts. Needed before a bidder can decide its basket.	The bidder shall meet the prescribed eligibility and experience criteria for both EFRM and I4C/NCRP/CCCP solutions, irrespective of whether the Bank ultimately decides to procure one solution or both solutions.

393	Annexure-8, 2.36 (read with 2.16–2.17)	2.36 The proposed Solution should support automatic and/or configurable updates of fraud intelligence and risk parameters used for fraud detection, risk scoring and risk- based authentication. Such intelligence may include suspected IPs, devices, locations, mule accounts, compromised accounts, compromised credentials, suspicious beneficiaries, phishing/fraud site indicators, malware/Trojan indicators and other fraud-related inputs. The bidder/OEM should have arrangements to obtain such data from OEM/reputed third-party sources, and the Solution should also incorporate fraud intelligence data provided by the Bank.	Third-party intelligence feeds – licensing and commercial responsibility	Many intelligence feeds are listed (Neustar, Maxmind, LexisNexis, Group-IB, RSA, NCRP/I4C, RBIH MuleHunter.ai, MNRL, CFR, CIBIL, CRILC, NPCI, DIP). Please clarify: (a) which the Bank already subscribes to and will provide, and which the bidder must procure; (b) whether 5-year subscription fees go in the BOM (no line exists for recurring content); (c) the API/onboarding status for MuleHunter.ai/MNRL/CFR/DIP; (d) whether OEM-bundled equivalents are acceptable. Suggest: mark feeds 'Bank-provided/optional' or give a mandatory minimum list.	The bidder shall clearly identify the intelligence feeds and integrations required for the proposed solutions and specify which feeds are available through the Bank and which are to be procured or arranged by the bidder. The bidder shall disclose all applicable subscription, onboarding and recurring costs in the prescribed commercial format for the contract period.
394	Annexure-8, 2.35	2.35 The proposed Solution should be data-driven and should incorporate descriptive, predictive and behavioral analytics capabilities for fraud detection and risk scoring. The Solution should support statistical and AI/Machine Learning based techniques, including but not limited to decision trees, logistic regression, neural networks, SVM, clustering, association rule mining, anomaly detection and other suitable algorithms. The Solution should also support identification of emerging or previously unseen fraud patterns using behavioral analytics, anomaly detection, external intelligence and industry fraud indicators, even where sufficient historical fraud cases are not available within the Bank.	AI/ML expectations – model types, labelled data and cold start	Please clarify AI/ML expectations: (a) volume/period of historical data and number of confirmed-fraud labels per channel the Bank can provide for training/back-testing; (b) whether synthetic-data generation and what-if simulation are mandatory, and production or test features; (c) model-governance expectations (validation, explainability, drift, human override) and applicable guidelines; (d) whether retraining on investigator feedback is automated or release-controlled with maker-checker; (e) who owns models trained on Bank data and whether the OEM may reuse anonymised learnings.	The bidder shall provide details of the proposed AI/ML capabilities, including historical data requirements, model validation, explainability, drift monitoring, human oversight, retraining mechanisms and model governance. The bidder shall clearly specify any data dependencies and assumptions in its technical proposal.
395	Annexure-8, 2.70.4 (read with 2.70.2, 2.70.3 and 2.70.51)	2.70.4 The proposed solution shall support integration through API, secure file exchange, batch upload/download, database interface, message queue, portal-based workflow or any other Bank-approved mechanism, depending on the interface made available by the concerned authority.	Status and availability of official NCRP/I4C/CFCFRMS/Suspect Registry/DPIP interfaces	I4C scope is qualified by 'where official interfaces are available', yet Suspect Registry/DPIP integration is in scope at no cost. Please clarify: (a) the Bank's current NCRP/CFCFRMS/DPIP onboarding status (credentials, sandbox/UAT, API specs/versions, auth such as mTLS/whitelisting); (b) how complaints are received today and monthly volume; (c) whether API specs/test access are provided before UAT and whether I4C/NIC-MHA-side delays stop the LD clock; (d) which CFCFRMS modules are needed at go-live vs on availability; (e) who bears any required connectivity cost.	The bidder shall implement the required NCRP/I4C/CFCRMS/Suspect Registry/DIPP integrations in accordance with the scope and provisions of the RFP, subject to the availability of official interfaces and access permissions from the respective authorities. The bidder shall identify the required APIs, credentials, connectivity, onboarding and testing dependencies in its implementation plan and coordinate with the Bank and relevant authorities for integration.The bidder shall clearly identify any dependencies on the availability of APIs, specifications, credentials or test environments. Any required connectivity and associated costs within the bidder's scope shall be included in the commercial proposal in accordance with the RFP. No additional payment shall be admissible for activities already covered under the awarded scope.
396	Annexure-8, 2.70.12 (read with 2.43 and 2.70.20)	2.70.12 Since Finacle 10.2.25 is the Bank's Core Banking Solution, the bidder should have proven capability to integrate with Finacle CBS through APIs, batch processes, database interfaces or other Bank-approved mechanisms. Wherever Finacle-side APIs or interface components are required, the bidder shall provide necessary technical support, specifications and coordination with the Bank/CBS-SI for development, testing and implementation.	Finacle integration – CBS-side APIs, ownership and test environments	For real-time enquiry, lien/freeze/hold and fund-trail functions, please clarify: (a) the CBS vendor/SI and whether Finacle APIs/web services already exist (balance, statement, beneficiary, lien/freeze, account status, customer master), and which version; (b) availability of a Finacle UAT environment with representative data, and the CBS-SI's committed turnaround for API changes; (c) the allowed CBS call rate (calls/sec) so the solution does not impact CBS; (d) whether CBS audit/master-change logs can be provided by event stream/DB replication, and in what format; (e) confirmation the Bank bears CBS-SI development costs (per 2.43).	The bidder shall assess and identify the CBS integration requirements, including the APIs, interfaces and data elements required for real-time enquiries, lien/freeze/hold and fund-trail functionalities. The bidder shall be responsible for solution-side integration, development and testing within the scope of the RFP.Where any changes or development are required in Finacle CBS, the Bank shall provide the necessary assistance and coordination with the CBS service provider, as required. The bidder shall identify such requirements in advance and provide the relevant technical specifications and documentation to facilitate the necessary coordination.Availability of specific APIs, UAT environments, audit logs and CBS-side functionalities shall be confirmed during implementation in coordination with the Bank and the CBS service provider. All other responsibilities shall remain as specified in the RFP.
397	Annexure-8, 2.70.20 (read with 2.70.21–2.70.24)	2.70.20 The proposed solution shall provide configurable workflows for lien marking, debit freeze, credit freeze, total freeze, account hold, amount hold, negative hold, digital channel block, release/unfreeze and other actions based on complaint data, Suspect Registry/DPIP input, risk score, Bank-defined rules and source-system capability.	Automated lien/freeze/hold actions – authorisation, liability and CBS capability	Automatic lien/freeze/hold/channel-block based on complaints, DPIP input and risk score has major customer and legal impact. Please clarify: (a) whether automatic execution without human approval is expected for any case (e.g. Layer-1, golden-hour), or maker-checker is always mandatory; (b) the reversal/unfreeze policy and how liability is split between Bank and vendor for actions under Bank-approved rules; (c) which actions Finacle and each channel expose today vs need development; (d) whether the Bank's NCRP/I4C SOP is available for configuring workflows.	The required lien/freeze/hold and channel-blocking functionalities shall be implemented in accordance with the RFP, applicable laws, regulatory instructions and the Bank's approved policies and procedures. The bidder shall clearly describe the proposed workflow, authorisation controls, maker-checker requirements, reversal/unfreeze process, audit trail and integration with CBS and relevant channels in its technical proposal.Any action involving customer accounts shall be subject to the Bank's applicable authorisation and approval framework. The bidder shall identify the CBS and channel capabilities required, including any additional development or integration dependencies. The Bank's existing operational procedures shall govern the approval and execution of such actions. All functionality expressly covered under the RFP shall be delivered within the quoted contract price.
398	Annexure-8, 2.70.19	2.70.19 The proposed solution shall support rapid processing of NCRP/I4C/ Suspect Registry/DPIP/NCCR/CFCFRMS complaints within Bank-defined and regulatory/law- enforcement prescribed timelines, including golden-hour response requirements wherever applicable. The bidder shall provide measurable performance commitments for complaint intake, validation, CBS enquiry, lien/freeze/hold/block action, response submission and failure handling.	Golden-hour TAT and performance commitments for I4C processing	Please clarify the I4C performance commitments: (a) the TAT/golden-hour targets the Bank expects (max minutes from receipt to hold/freeze, per layer); (b) that committed TAT covers only the portion under our control, excluding CBS/channel/I4C-API latency; (c) whether any penalty/LD applies for TAT misses beyond Section C 5; (d) the expected peak concurrency of complaint batches (one complaint may carry hundreds of accounts) so the I4C workload can be sized separately.	Any action involving customer accounts shall be subject to the Bank's applicable authorisation and approval framework. The bidder shall identify the CBS and channel capabilities required, including any additional development or integration dependencies. The Bank's existing operational procedures shall govern the approval and execution of such actions. All functionality expressly covered under the RFP shall be delivered within the quoted contract price.
399	Annexure-8, 2.70.50	2.70.50 The bidder shall not restrict NCRP/I4C/ Suspect Registry/DPIP/NCCR/CFCFRMS integration, complaint-processing workflows, dashboards, reports, users, complaint volumes, source-system integrations or action workflows only to the standard/out-of- the-box capabilities of the proposed product. Any limitation, dependency, exclusion, user restriction, volume restriction, interface restriction, workflow restriction or chargeable item shall be clearly disclosed in the technical and commercial bid. Any functionality stated as part of the RFP scope shall be deemed included unless specifically disclosed as an exception by the bidder and accepted by the Bank.	Scope boundary for I4C workflows, volumes and chargeable items	The scope deems all functionality included and has several open-ended items (new MHA/I4C/NCRP modules, future API/format/SOP changes). Please clarify how post-go-live changes mandated by I4C/NIC-MHA/RBI are handled commercially - included without limit, or via a defined man-day quota beyond which a rate card applies. Also confirm whether bidders may include a rate card for new interface modules introduced after the RFP date, and whether it would be considered under Section D clause 11.	The bidder shall comply with the applicable requirements of the RFP, including changes required to maintain compliance with applicable statutory and regulatory guidelines during the contract period. Such regulatory and statutory changes shall be implemented by the bidder at no additional cost to the Bank, in accordance with the RFP.Any additional functionality, new modules or interfaces introduced beyond the existing scope of the RFP shall be dealt with separately, as applicable under the contractual provisions. Bidders shall clearly disclose any assumptions, deviations and chargeable items in their bids. Any such item shall not be considered accepted unless expressly agreed to by the Bank in writing. No additional payment shall be admissible for functionality already covered under the awarded scope.
400	Annexure-8, 2.71.5	2.71.5 The bidder should provide enterprise-grade RDBMS options. If Oracle RDBMS Database is recommended by the bidder, the no. of licenses required for the proposed Solution to be informed by the bidder to Bank with full details. Bank shall provide the same at the time of implementation and it is the responsibility of the successful bidder to install, configure and complete all database related works. If any other RDBMS Database is required, the bidder shall supply the same.	Database platform, licensing responsibility and Bank infrastructure standards	Please clarify: (a) the number/edition of Oracle licences (and RAC/Active Data Guard) the Bank holds for DC, DR and UAT; (b) whether open-source or bundled RDBMS/graph stores (e.g. PostgreSQL) on Bank servers are acceptable, and whether enterprise support must be quoted; (c) the OS (RHEL/Windows), virtualisation/container platform and storage (SAN/NAS, IOPS) available in DC/DR; (d) the date the Bank will confirm infrastructure so sizing can be approved. This affects architecture, TCO comparability and the 50% utilisation commitment.	The deployment infrastructure shall be provided by the Bank in accordance with the RFP. The bidder shall assess the infrastructure requirements of the proposed solution and submit detailed sizing and specifications covering database requirements, operating system, virtualisation/container platform, storage, performance and other prerequisites.The bidder shall clearly identify any additional software licences, database components, support subscriptions or other dependencies required for the proposed solution. Any such requirement shall be disclosed in the technical and commercial proposals in accordance with the RFP. The Bank shall review the submitted sizing and infrastructure requirements in coordination with the bidder. The bidder shall ensure that the proposed solution complies with the performance, scalability and utilisation requirements specified in the RFP.
401	Annexure-8, 2.71.9 (read with Section C, 5.5)	2.71.9 For online / real-time inline decisioning transactions, the proposed Solution should respond to the Source Channels, including CBS wherever applicable, within a maximum of 100 milliseconds from receipt of complete transaction details by the Solution. This shall be applicable wherever technically feasible and supported by the respective Source Channel, and shall exclude delays due to source systems, network, middleware or integration layers.	Inline decisioning – list of channels, call pattern and fail-over behaviour	The 100 ms applies to inline transactions 'wherever technically feasible'. Please specify: (a) the exact channels where inline pre-authorisation is mandatory at go-live vs near-real-time/T+1; (b) the source call pattern (sync request/response or post-auth notification), its time-out, and the default action on time-out (approve/decline); (c) whether the solution places holds/blocks itself or only returns a decision to the source; (d) the pre-authorisation data the source can send (txn, device, IP, session). These determine achievable latency and the 5.5 penalty's applicability.	The applicable response-time requirements and associated penalties shall be governed by the relevant provisions of Section C, including Clause 5.5, and the technical specifications of the RFP. The bidder shall describe the proposed transaction-processing architecture, integration mechanism, response-time capabilities, timeout handling, failover behaviour and dependencies on source channels in its technical proposal.The proposed solution shall meet the applicable performance and functional requirements specified in the RFP. Any assumptions or dependencies affecting response time, including source-channel integration and availability of transaction data, shall be clearly disclosed by the bidder. No relaxation of the stipulated response-time requirements or applicable penalties is being introduced through this clarification.
402	Annexure-8, 2.71.24	2.71.24 The proposed solution should provide Advanced Case Management System with Rich Client Software for link analysis and visualization of complex networks that can be integrated across source systems for case investigation.	Rich-client case management – mandatory form factor	The clause requires 'Rich Client Software' for link analysis, while elsewhere web-based tools are described. Please clarify: (a) whether a thick/rich-client install on investigator desktops is mandatory, or a browser-based link-analysis/visualisation tool satisfies the requirement; (b) the number of investigators needing link analysis and the depth (hops, time window) expected for CBS fund-transfer linkages; (c) whether the link-analysis data store may be separate from the decision engine for performance.	A browser-based link-analysis and visualisation interface is acceptable, provided the proposed solution meets all functional and technical requirements specified in the RFP. The solution shall support the required link analysis, visualisation and investigation capabilities, including CBS fund-transfer linkages. The bidder shall specify the proposed architecture, scalability, supported investigation capabilities and any associated dependencies in its technical proposal. The proposed solution shall comply with the applicable security and performance requirements of the RFP.

403	Annexure-8, 2.71.21 (read with Annexure-9 EFRM S.No.90)	2.71.21 The proposed solution should provide pre-packaged scenarios or have the flexibility to create such scenario with minimal efforts as and when required for multiple products and channels.	Number and list of scenarios expected at go-live	Annexure-9 lists 100+ scenarios across channels. Please clarify: (a) whether all must be configured, back-tested and live at go-live (T+4 months), or a prioritised set goes live with the rest tuned during warranty/ATS; (b) whether post-go-live scenario creation/tuning is covered within ATS; (c) the data quality and history available for back-testing; (d) the acceptance criterion for a scenario (bank-signed test case or a false-positive target).	Please refer to the relevant Corrigendum provisions. The bidder shall implement and configure the scenarios applicable to the proposed solution in accordance with the RFP and the Bank's requirements. Scenario testing, validation and acceptance shall be carried out as per the applicable implementation and acceptance-testing provisions. Any subsequent tuning or changes required to comply with applicable statutory or regulatory guidelines during the contract period shall be carried out by the bidder at no additional cost to the Bank.
404	Annexure-8, 2.73.4 (read with 2.73.2, 2.73.8 and Annexure-21)	2.73.4 It is hereby explicitly stated that system support services from the Vendor will be mandatory for the entire contract period and shall be renewed with renewal of ATS. The bank at its discretion will decide whether to continue system support services for additional resources. If the bank decides to continue for system support services, same rate as quoted in the Bill of Materials will be considered for renewal of additional resource during the contract period.	Pricing of onsite L1/L2/L3 resources – no BOM line	Onsite L1 (2 per shift x 3 shifts), L2 and L3 resources are required from go-live, but the BOM (3 lines) has no resource line. Please clarify: (a) where onsite resource costs go in the BOM (warranty year, ATS years, and each basket); (b) whether one pool may serve both solutions and whether the L1 count is per solution or total; (c) the working days and location (HO, Jammu) for L2/L3; (d) how the 'BOM rate' for additional resources is derived if no resource rate is requested. Suggest: add an onsite-resource line with per-resource monthly rates.	Please refer to the Corrigendum regarding onsite/offsite resources. Mandatory deployment of onsite L1/L2/L3 resources shall not be required. The bidder shall quote separate man-day rates for onsite and offsite resources in the prescribed format. These rates shall not form part of the commercial evaluation or evaluated bid price. If resources are required by the Bank, the requirement and applicable rates shall be discussed and negotiated separately. Changes required to comply with applicable statutory or regulatory guidelines throughout the project tenure shall be carried out by the bidder at no additional cost to the Bank
405	Annexure-9, 1.2	1.2 The bidder shall clearly indicate, for each requirement, whether the feature is readily available, can be developed and deployed at the time of implementation, or cannot be provided. For each technical requirement/point, the bidder shall clearly indicate one of the below mentioned response in the Column R – Feature readily available D – Feature can be developed and deployed during implementation N – Feature cannot be developed and implemented	"D" (developed during implementation) – commercial and acceptance treatment	Annexure-9 gives 1 mark to features developed during implementation ('D'). Please confirm: (a) 'D' features are developed within the contract price with no extra charge, and the acceptance method (UAT demo or technical presentation); (b) the consequence if a 'D' feature misses go-live (LD, withheld milestone payment, or termination); (c) whether a feature delivered via a bundled third-party/companion OEM module may be marked 'R'; (d) whether requirements dependent on Bank-side data (HRMS, locker events) may be marked 'R' with a stated dependency.	As specified in Annexure-9, Clause 1.2, the bidder shall indicate each feature as "R" (readily available), "D" (can be developed and deployed during implementation) or "N" (cannot be developed and implemented). Features marked "D" shall be developed and deployed in accordance with the RFP requirements and the agreed implementation and acceptance provisions. The bidder shall clearly disclose any limitations or dependencies in its bid. Bundled third-party or OEM features may be marked "R" only if they are readily available as part of the proposed solution and meet the applicable RFP requirements. Bank-side data dependencies shall be clearly disclosed and shall not be treated as readily available without the necessary functionality and interfaces being available.The existing RFP provisions relating to implementation, testing, acceptance and contractual remedies shall remain applicable.
406	Annexure-9, Section B (EFRM), S.No. 64	The solution should support risk scoring using digital behavioural parameters wherever available, including behavioural patterns, mouse activity, keyboard dynamics, touchscreen/swipe pattern, mobile device movement, remote access tool indicators, malware indicators, user interaction pattern, session duration/time assessment, bot detection and data-correction/editing behaviour.	Behavioural biometrics and device-level signals – mobile app and web coverage	This needs mouse/keyboard/touch/device-movement signals from the apps. Please clarify: (a) whether the mobile/internet-banking owners will allow a third-party SDK/JS library, and the release/app-store and testing timelines; (b) who the app vendors are and whether the Bank holds the source and build pipeline; (c) whether an existing behavioural-biometric/adaptive-auth/RASP solution exists, and whether the new solution consumes or replaces its output; (d) whether capture is needed for mobile only or also web, plus the consent text the app will present.	The proposed solution shall comply with the requirements specified in Annexure-9, Section B (EFRM), Sl. No. 64, including support for the specified behavioural parameters wherever available. The bidder shall describe the proposed approach for capturing and processing the required signals across the applicable digital channels, including any SDK, JavaScript library or integration dependencies. The bidder shall also identify any dependencies on mobile/internet banking applications, third-party application vendors or existing security solutions in its technical proposal.The solution shall meet the applicable functional, security and performance requirements of the RFP. No relaxation of the existing technical requirements is being introduced through this clarification.
407	Annexure-9, Section B (EFRM), S.No. 80	The proposed solution should identify suspicious employee/staff activities such as unusual balance enquiries, exception transactions, TOD/limit overrides, EOD- related activities, charge waivers, transaction reversals, account modifications and other staff-initiated events based on real- time, near- real-time or batch monitoring, wherever data is available.	Staff/internal-fraud scenarios – data sources and minimum scope	These scenarios need non-transactional data (CBS user-activity/audit logs, master-change logs, HRMS leave, GL/office accounts, locker/cheque-book events, loan-sanction data). Please clarify: (a) whether these are available machine-readable (audit tables/event stream, HRMS API/file) and who provides the interface; (b) which staff/internal-fraud scenarios are mandatory at go-live vs a later phase after feeds are ready; (c) the legal/HR permissions the Bank will obtain for monitoring employee/related-party accounts; (d) whether the Bank can share the scenarios/thresholds it monitors manually today, for realistic R/D/N responses.	Please refer to Corrigendum regarding solution-side integration responsibilities and Bank/source-system responsibilities. The bidder shall remain responsible for integrating the proposed solution with the relevant Bank/source systems and for the implementation, testing and resolution of issues within its scope, in accordance with the RFP. The Bank shall provide the necessary coordination regarding access to its source systems and available interfaces. Any required changes in Finacle CBS shall be coordinated with the Bank and its CBS service provider.The availability of specific data sources, interfaces and permissions shall be confirmed during implementation. The bidder shall identify the required data elements, interfaces and dependencies in its technical proposal. All requirements within the awarded scope shall be delivered in accordance with the RFP.
408	Draft Contract Agreement - Clause No 3	The contract shall be valid for the full duration till completion of all contractual obligations by the Vendor/Service Provider and PURCHASER for the current orders or further released to Vendor/ Service Provider as per the terms and conditions in this contract or till the expiry of the contract whichever is later.	Term of the Contract	Bank team kindly clearly defined the tenure in the contract	The contract tenure shall be governed by the provisions of the RFP and the Draft Contract Agreement. The contract shall remain valid for the period specified therein and until completion of the applicable contractual obligations, in accordance with the terms and conditions of the contract.
409	Draft Contract Agreement - Clause No 7.1	VENDOR/ SERVICE PROVIDER shall not assign to any one, in whole or in part, it's obligations to perform under the Contract, except with the BANK's prior written consent. If the BANK undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this Contract shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the VENDOR/ SERVICE PROVIDER under this Contract.	Assignment	Neither VENDOR/SERVICE PROVIDER nor BANK shall assign to any one, in whole or in part, its obligations to perform under the Contract, except with the other Party's prior written consent. If either the BANK or VENDOR/SERVICE PROVIDER undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this Contract shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the other Party under this Contract.	The existing provisions of the Draft Contract Agreement regarding assignment shall remain unchanged. Neither party shall assign its contractual obligations, in whole or in part, without the prior written consent of the other party. In the event of merger, amalgamation, takeover, consolidation, reconstruction or change of ownership of either party, the provisions of the existing contract shall apply.
410	Draft Contract Agreement - Clause No 8	VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK. Notwithstanding the above or any written consent granted by the Bank for subcontracting the services, the Vendor/Service Provider alone shall be responsible for performance of the services under the contract.	Sub - Contracting	VENDOR/SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/SERVICE PROVIDER under the contract without the prior written consent of the BANK. Notwithstanding the above or any written consent granted by the Bank for subcontracting the services, the Vendor/Service Provider alone shall be responsible for performance of the services under the contract. The liability of the Vendor/Service Provider arising out of or in connection with such subcontracting shall be limited to the amount earned by the Vendor/Service Provider in the one month in which the event giving rise to such liability has occurred.	The existing provisions of the Draft Contract Agreement regarding sub-contracting shall remain unchanged. The Vendor/Service Provider shall not subcontract or permit any third party to perform any part of the contracted work without the Bank's prior written consent. Any permitted subcontracting shall not relieve the Vendor/Service Provider of its contractual obligations or liability for the performance of the services.
411	Draft Contract Agreement - Clause No 9.2	In relation to any undertaking and under any circumstances, the service provider shall exercise the degree of skill, diligence, prudence, and foresight that would reasonably be expected from a highly skilled and experienced professional engaged in the same type of undertaking under similar circumstances. Further the vendor/service provider shall identify and designate skilled personnel necessary for the operation of critical functions under this agreement. Such personnel shall be considered essential and must be available to work on-site during exigencies including but not limited to emergencies and pandemics. The service provider shall provide the bank with a list of these essential personnel and any associated backup arrangements and ensure their availability as required.	Service Levels	In relation to any undertaking and under any circumstances, the Service Provider shall exercise the degree of skill, diligence, prudence, and foresight that would reasonably be expected from a highly skilled and experienced professional engaged in the same type of undertaking under similar circumstances. Further, the Vendor/Service Provider shall identify and designate skilled personnel necessary for the operation of critical functions under this Agreement. Such personnel shall be considered essential and must be available to work on-site during exigencies, including but not limited to emergencies and pandemics. The Service Provider shall provide the Bank with a list of these essential personnel and any associated backup arrangements and ensure their availability as required. Any on-site visits or deployment of personnel at the Bank's premises shall be subject to mutual coordination, and all reasonable travel, accommodation, and other related on-site expenses incurred by the Service Provider shall be borne by the Bank.	Please refer to the separate Corrigendum provision regarding onsite/offsite resources, if included in the final consolidated Corrigendum. Under that amendment, mandatory onsite deployment shall not be required; if the Bank subsequently requires onsite or offsite resources, the requirement and applicable quoted man-day rates shall be discussed and negotiated separately .The rates shall not form part of the commercial evaluation or evaluated bid price. All other service-level and professional-standard obligations shall remain applicable.
412	Draft Contract Agreement - Clause No 10.2	The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract	Order Cancellation/ Termination of Contract	Please define parameters for recovery	No change is proposed. Under Clause 10.2 of the Draft Contract Agreement, the Bank may recover expenditure incurred in connection with cancellation of the entire or unexecuted part of the contract, in addition to applicable liquidated damages, in accordance with the RFP and contract. Any recovery shall be supported by the expenditure incurred and the applicable contractual provisions; no separate recovery formula or cap is introduced through this clarification.
413	Draft Contract Agreement - Clause No 10.4	In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	Order Cancellation/ Termination of Contract	Costing would be as per the commercials mentioned in the RFP relating to specific products and services.	The existing Clause 10.4 shall remain applicable. Where the Vendor/Service Provider fails to deliver as stipulated, the Bank may procure the same or similar items from an alternate source at the risk, cost and responsibility of the Vendor/Service Provider, after the notice specified in the RFP. The applicable cost shall be determined on the basis of the alternate procurement and the relevant contractual terms.

414	Draft Contract Agreement - Clause No 10.5	After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Order Cancellation/ Termination of Contract	This is accepatble if the delay is directly attributable to the Service Provider however if the delay occurs due to Bank's internal processes or non - cooperation the additional charges will not be borne by the Service Provider.	The existing Clause 10.5 shall remain applicable. Where delay is caused solely by documented non-availability of Bank-controlled infrastructure, access, connectivity, interface information or third-party prerequisites, the schedule-extension process in Corrigendum Point 11 shall apply and any extension shall require written approval by the Bank's authorised project authority. This does not waive the Vendor/Service Provider's responsibility for delays attributable to it or amend the risk-and-cost provisions otherwise applicable under the RFP.
415	Draft Contract Agreement - Clause No 10.8	Notwithstanding the existence of a dispute, and/ or the commencement of negotiation and mediation proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan.	Order Cancellation/ Termination of Contract	Notwithstanding the existence of a dispute, and/ or the commencement of negotiation and mediation proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan. Any additional man-hours, efforts or resources required for such Reverse Transition shall be chargeable at mutually agreed commercials and shall be undertaken within mutually agreed timelines.	The request to make Reverse Transition activities chargeable at additional mutually agreed rates is not accepted for activities already included in the RFP scope. The Vendor/Service Provider shall continue the services during a dispute as required by the contract and shall prepare and carry out the Reverse Transition plan and handover obligations in accordance with the RFP. No additional payment shall be due for obligations expressly included in the contracted scope.
416	Draft Contract Agreement - Clause No 10.9	The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.	Order Cancellation/ Termination of Contract	The Bank shall review and determine whether such plan has been complied with based on the mutually agreed Reverse Transition plan and scope. Reverse Transition mechanism would include services and tasks that are required to be performed/rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables. Any additional services, tasks, man-hours, efforts or resources required beyond the agreed scope shall be chargeable at mutually agreed commercials and shall be performed within mutually agreed timelines.	The Bank's rights under Clause 10.9 to review and determine compliance with the Reverse Transition plan shall remain as provided in the RFP. The Vendor/Service Provider shall complete the handover and transition activities required by the contract; the bidder's proposed restriction to a mutually agreed scope shall not override the published RFP.
417	Draft Contract Agreement - Clause No 11.2	Vendor/Service Provider shall update the Transition and Exit management on half yearly basis or earlier in case of major changes during the entire contract duration. The plan and the format shall be discussed and approved by the Bank.	Exit Management Plan	Transition/Migration will be at additional charges mutually agreed between the parties	The request to make transition/migration chargeable at additional mutually agreed rates is not accepted for transition and exit-management activities included in the RFP scope. The Vendor/Service Provider shall maintain and update the Transition/Exit Management Plan as required by Clause 11.2. Any work demonstrably outside the awarded scope may be considered only through the Bank's formal written change-control process, where applicable; no additional charges arise automatically from this clarification.
418	Draft Contract Agreement - Clause No 11.3.3	Plans for training of the Replacement Service Provider/Jammu and Kashmir Grameen Bank staff to run the operations of the project. This training plan along with the training delivery schedule should be approved by Jammu and Kashmir Grameen Bank. The delivery of training along with handholding support and getting the sign off on the same would be the responsibility of Vendor/Service provider.	Exit Management Plan	Plans for training of the Replacement Service Provider/Jammu and Kashmir Grameen Bank staff to run the operations of the project. This training plan along with the training delivery schedule should be approved by Jammu and Kashmir Grameen Bank. The delivery of training along with handholding support and getting the sign off on the same would be the responsibility of Vendor/Service Provider. Any training provided during exit management shall be chargeable additionally, at mutually agreed rates, and the associated charges shall be borne by Jammu and Kashmir Grameen Bank.	The request to charge separately for training and handholding required under the Exit Management Plan is not accepted. Clause 11.3.3 assigns responsibility for the training plan, delivery, handholding support and sign-off to the Vendor/Service Provider. These obligations shall be delivered in accordance with the RFP without additional charges beyond the accepted contract price.
419	Draft Contract Agreement - Clause No 12.2	Assisting the new Service Provider/Bank with the complete audit of the system including licenses and physical assets	Traning and Handholding	Assisting the new Service Provider/Bank with the complete audit of the system including licenses and physical assets. Any assistance provided in this regard shall be subject to additional charges, which shall be borne by the Bank at mutually agreed rates.	The request to charge separately for assistance with the system audit, including licences and physical assets, is not accepted to the extent such assistance forms part of the stated contractual exit, training and handover obligations. The Vendor/Service Provider shall comply with the relevant RFP requirements. Any separately requested activity demonstrably outside the awarded scope may be considered only with the Bank's prior written approval and applicable change-control procedure.
420	Draft Contract Agreement - Clause No 12.5	Vendor/Service Provider shall hold technical knowledge transfer sessions with designated technical team of Business and/or any replacement Service Provider in at least last three (3) months of the project duration or as decided by Bank. During Reverse Transition Bank will not pay any additional cost to the Vendor/Service	Traning and Handholding	Not acceptable. Any additional services, tasks, man-hours, efforts or resources required beyond the agreed scope shall be chargeable at mutually agreed commercials and shall be performed within mutually agreed timelines. Transition Bank will not pay any additional cost to the Vendor/Service.	The proposed additional-charge condition is not accepted for Reverse Transition and knowledge-transfer activities already required by the RFP. Clause 12.5 shall remain applicable, including the requirement to conduct technical knowledge-transfer sessions during the specified period or as decided by the Bank, without additional cost to the Bank as stated in the RFP.
421	Draft Contract Agreement - Clause No 13.2.3	If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.	Intellectual Property Rights	If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/SERVICE PROVIDER for such deliverables, along with the expenses incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution, provided that such penalties and losses are proven and directly attributable to the acts or omissions of the VENDOR/SERVICE PROVIDER.	Clause 13.2.3 of the Draft Contract Agreement shall remain unchanged, including the stated remedies where rights to use cannot be procured or deliverables cannot be replaced or modified, reimbursement obligations, replacement costs and applicable penalties. The Vendor/Service Provider shall remain responsible in accordance with the RFP.
422	Draft Contract Agreement - Clause No 14.1	VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank	Indemnity	VENDOR/SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank, provided that such indemnity shall be limited to proven and direct losses directly attributable to the VENDOR/SERVICE PROVIDER's breach, negligence or wilful misconduct.	The proposed limitation of indemnity to proven and direct losses attributable to breach, negligence or wilful misconduct is not accepted under the present Corrigendum. Clause 14.1 of the Draft Contract Agreement shall remain unchanged and the Vendor/Service Provider shall comply with the indemnity obligations as published in the RFP.
423	Draft Contract Agreement - Clause No 14.3.2	The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	Indemnity	The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual Property Rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death, provided that the total liability of the VENDOR/SERVICE PROVIDER in respect of such claims shall, notwithstanding anything contained herein, be limited to the amount earned by the VENDOR/SERVICE PROVIDER in the one month in which the event giving rise to such liability has occurred.	The requested one-month-earnings cap for claims involving intellectual property rights, confidential information, fraud, gross negligence, wilful misconduct, property damage, bodily injury or death is not accepted. Clause 14.3.2 shall remain unchanged as published in the RFP.
424	Draft Contract Agreement - Clause No 14.4	VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.	Indemnity	the total liability of the VENDOR/SERVICE PROVIDER in respect of such claims shall, notwithstanding anything contained herein, be limited to the amount earned by the VENDOR/SERVICE PROVIDER in the one month in which the event giving rise to such liability has occurred.	The requested amendment is not accepted. Clause 14.4 of the Draft Contract Agreement shall remain unchanged and the overall liability provisions shall be read together with the exceptions specified in Clause 14.3.2. No one-month-earnings cap is introduced through this clarification.
425	Draft Contract Agreement - Clause No 15.1	The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER.	Right to Audit	The VENDOR has to get itself annually audited by internal/external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit, including any costs incurred by the VENDOR towards providing audit-related support and assistance, shall be borne by the PURCHASER.	No amendment is proposed. Clause 15.1 already provides for the annual audit by auditors appointed by the Bank/purchaser or the relevant regulatory authority, the Vendor/Service Provider's cooperation and submission of required information, and states that the audit costs, including audit-related support and assistance, shall be borne by the Bank/purchaser.

426	Draft Contract Agreement - Clause No 18.1	The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ("Confidential Information"), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank. The Service Provider shall ensure that the same is not used or permitted to be used in any manner incompatible inconsistent with that authorized procedure/ practice by the Bank. The Confidential Information will be safeguarded, and the Service Provider will take all necessary action to protect it against misuse, loss, destruction, alteration, or deletion thereof. Any violation of the same will be liable for action under the law.	Confidentiality and Non - Disclosure	The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ("Confidential Information"), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank. The Service Provider shall ensure that the same is not used or permitted to be used in any manner incompatible inconsistent with that authorized procedure/ practice by the Bank. The Confidential Information will be safeguarded, and the Service Provider will take all necessary action to protect it against misuse, loss, destruction, alteration, or deletion thereof. Any violation of the same will be liable for action under the law. For avoidance of doubt, the Bank's Confidential Information shall remain the property of the Bank; however, all pre-existing intellectual property, tools, software, methodologies, processes, know-how, templates, techniques and other materials owned or developed independently by the VENDOR/SERVICE PROVIDER prior to or outside the scope of this Agreement shall remain the sole property of the VENDOR/SERVICE PROVIDER.	The Bank's Confidential Information, including Bank and customer data, shall remain the Bank's property and shall be protected and used only for authorised project purposes. Ownership and licensing of the Vendor/Service Provider's pre-existing intellectual property shall be governed by the applicable Intellectual Property Rights provisions of the RFP/Agreement. The proposed addition shall not reduce the Bank's rights to use the deliverables or the Vendor/Service Provider's confidentiality and security obligations. No amendment to Clause 18.1 is proposed under the present Corrigendum.
427	Draft Contract Agreement - Clause No 18.2	VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.	Confidentiality and Non - Disclosure	VENDOR/SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/SERVICE PROVIDER shall suitably defend, indemnify BANK for any proven and direct loss/damage suffered by BANK, to the extent directly caused by the VENDOR/SERVICE PROVIDER's breach, on account of and to the extent of any disclosure of the confidential information.	The proposed limitation of the confidentiality indemnity to proven and direct loss/damage is not accepted under the present Corrigendum. Clause 18.2 shall remain unchanged, and the Vendor/Service Provider shall comply with its confidentiality, protection and indemnity obligations as specified in the RFP.
428	Draft Contract Agreement - Clause No 18.5	Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information	Confidentiality and Non - Disclosure	Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information, to the extent of Sarvatra's breach and provided that such liability shall be limited to the amount earned by Sarvatra in the one month in which the event giving rise to such liability has occurred.	The proposed limitation of liability for customer-data confidentiality breaches to the amount earned in one month is not accepted. Clause 18.5 shall remain unchanged. The Vendor/Service Provider shall comply with all applicable confidentiality, data-security and breach-related obligations under the RFP and applicable law.
429	Draft Contract Agreement - Clause No 19.4	In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the BANK and VENDOR/ SERVICE PROVIDER shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the BANK shall be final and binding on the VENDOR/ SERVICE PROVIDER.	Force Majeure	In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the BANK and VENDOR/SERVICE PROVIDER shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, any decision in this regard shall be mutually agreed upon by the BANK and VENDOR/SERVICE PROVIDER and shall be final and binding on both Parties.	The proposed change from the Bank's decision being final and binding to a decision mutually agreed by both parties is not accepted. Clause 19.4 shall remain unchanged. Any consultations in a force-majeure situation shall be conducted in accordance with the RFP, and the decision-making provision published in the contract shall continue to apply.
430	Draft Contract Agreement - Clause No 23	Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP/ Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.	Protection of Data	Sarvatra shall be liable only for proven and direct losses arising from its acts or omissions, subject to the amount actually earned by Sarvatra during the one-month period in which the event giving rise to such liability occurred.	Clause 23 of the Draft Contract Agreement shall remain applicable, including the Vendor/Service Provider's obligations to prevent data loss or corruption and to correct data loss/damage caused by its acts or omissions, with costs allocated as provided in the RFP. No additional liability limitation is introduced through this clarification.
431	Draft Contract Agreement - Clause No 26 -27	Place of Arbitration and jurisdiction will be the courts in Jammu, India	Arbitration and Governing Law	We recommend to have Mumbai jurisdiction	The request to change the place of arbitration and jurisdiction from Jammu to Mumbai is not accepted. The existing RFP provision specifying Jammu, India, shall remain unchanged.
432	Draft Contract Agreement - Clause No 30	VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER.	Conflict of Interest	VENDOR/SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement by providing prior Written notice to VENDOR/SERVICE PROVIDER specifying the nature of such conflict and providing VENDOR/SERVICE PROVIDER a reasonable period to cure or remedy the same, where such conflict is capable of being cured. If VENDOR/SERVICE PROVIDER fails to cure or remedy the conflict within such reasonable period, the Bank may terminate the Agreement upon further Written notice to VENDOR/SERVICE PROVIDER; such termination of the Agreement shall be effective upon receipt of such notice by VENDOR/SERVICE PROVIDER.	The proposed cure period and additional notice requirements are not accepted. Clause 30 shall remain unchanged. Where a material conflict of interest is identified in the Bank's reasonable judgment as specified in the RFP, the Bank's existing contractual rights, including termination by written notice, shall continue to apply.
433	Draft Contract Agreement Clause No 32	The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	General Conditions of the Contract	The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide limited and necessary access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	The proposed restriction to 'limited and necessary' access is not accepted. The Vendor/Service Provider shall provide access to the data, books, records, information, logs, alerts and business premises relevant to the services, as required by Clause 32 and the RFP, subject to applicable law and the contract's confidentiality/security provisions. The access obligation shall not be narrowed by this clarification.
434	Draft Contract Agreement Clause No 32	The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information	General Conditions of the Contract	The VENDOR/SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information, provided that such liability shall be limited to proven and direct losses directly attributable to the VENDOR/SERVICE PROVIDER's breach, negligence or wilful misconduct.	The proposed limitation of liability to proven and direct losses attributable to breach, negligence or wilful misconduct is not accepted under the present Corrigendum. The Vendor/Service Provider shall comply with the data-localisation, disclosure/reporting, confidentiality and security obligations in Clause 32 and applicable RBI/regulatory requirements. Clause 32 shall remain unchanged except to the extent expressly amended by a formal Corrigendum.
435	Draft Contract Agreement Clause No 32	Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	General Conditions of the Contract	Further Vendor/Service Provider agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same. Any changes in such guidelines that create additional obligations, requirements, costs or resources for the Vendor/Service Provider shall be subject to mutual discussion and agreement between the Parties, and the applicable additional charges shall be mutually agreed between the Parties.	Please refer to Corrigendum Point 15 regarding regulatory changes after the bid due date. As stated therein, a material new requirement issued after the bid due date that demonstrably requires functionality outside the awarded scope shall be assessed through written change control, impact analysis and prior approval by the Bank's competent authority; no additional cost or extension shall be payable unless approved by a written change order. The bidder shall continue to comply with applicable law pending such determination.
436	Pre Contract Integrity Clause No 4.7	The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.	Commitments of the Bidder/ Contractor/ Service Providers	The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall raise any complaint in good faith and based on the information reasonably available to it at the time of raising such complaint. The absence of complete or independently verifiable facts at the time of raising the complaint shall not, by itself, constitute a breach of this Integrity Pact, provided that the complaint is not knowingly false, frivolous or made with malicious intent.	The requested amendment is not accepted under the present Corrigendum. The bidder shall comply with Pre-Contract Integrity Clause 4.7 as published, including the requirement that complaints be supported by full and verifiable facts. Any change to this obligation would require an express formal amendment to the Integrity Pact applicable to all bidders.
437	Pre Contract Integrity Clause No - 6.3	In the case of successful BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.	Earnest Money (Security Deposit)	This clause is not acceptable as the Bank has the right to forfeit the Performance Bond without assigning any reason. The forfeiture should be allowed only in case of a proven and material violation, after giving Sarvatra a reasonable opportunity to explain/defend itself.	The requested restriction on forfeiture of the Performance Bond is not accepted. The applicable provisions of the Integrity Pact and contract regarding sanctions, security and forfeiture shall remain unchanged. Any action shall be taken in accordance with the applicable contractual provisions; no new requirement for a separate cure period or prior opportunity to defend is introduced through this clarification.

438	Pre Contract Integrity Clause No - 7.1 (iv)	To recover all sums already paid by the BUYER, and in case of the Indian BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of (Name of the Bank/Financial Institution) while in case of a BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER from a country other than India with Interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER/SELLER /CONTRACTOR from the BUYER in connection with any other contract such outstanding payment could also be utilized to recover the aforesaid sum and interest. The BUYER shall also be entitled to recover the replacement costs from BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.	Sanctions for Violations	We request bank team to define violations	The term 'violations' shall be interpreted in the context of the specific sanctions and obligations set out in the Pre-Contract Integrity Pact, including the violations and prohibited conduct described therein. No separate or exhaustive definition is introduced through this clarification. The published provisions of Clause 7.1(iv) shall remain unchanged.
439	Pre Contract Integrity Clause No - 7.1 (v)	To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, in order to recover the payments, already made by the BUYER, along with interest.	Sanctions for Violations	We request bank team to define violations	The term 'violations' shall be interpreted in the context of the specific sanctions and obligations set out in the Pre-Contract Integrity Pact, including the violations and prohibited conduct described therein. Clause 7.1(v) and the related provisions concerning encashment/recovery shall remain unchanged. No separate definition or additional condition is introduced through this clarification.
440	Pre Contract Integrity Clause No - 7.1 (vi)	To cancel all or any other contracts with the BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER /CONTRACTOR/SERVICE PROVIDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.	Sanctions for Violations	Either Party shall be entitled to terminate this Agreement in the event of a material breach by the other Party, which remains uncured for thirty (30) days after receipt of written notice specifying such breach. Any termination of other agreements between the Parties shall be governed by the terms of the respective agreements. Either Party shall be liable only for proven, direct losses solely attributable to its breach of this Agreement, subject to the applicable contractual liability cap. Neither Party shall be entitled to make any unilateral deductions or set-offs from amounts payable to the other Party, except for amounts mutually agreed in writing or finally determined by a competent court or arbitral tribunal.	The proposed bilateral termination right, 30-day cure period and limitation of liability to direct losses subject to a cap are not accepted. The applicable sanctions and remedies under Pre-Contract Integrity Clause 7.1(vi) shall remain unchanged. Other agreements between the parties shall continue to be governed by their respective contractual terms.
441	Pre Contract Integrity Clause No - 8	The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.	Fall Clause	Bank team this is Not Acceptable	The objection is not accepted. The Fall Clause under Pre-Contract Integrity Clause 8 shall remain unchanged as published in the RFP/Integrity Pact.
442	Pre Contract Integrity Clause No - 9	The BIDDER(s) accepts that the Monitors have the right to access without restriction to all Project /Procurement documentation of the BUYER including that provided by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will also grant the Monitors, upon their request and demonstration of a valid interest, unrestricted and unconditional access to his documentation pertaining to the project for which the RFP/Tender is being /has been submitted by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The same is applicable to Subcontractors. The Monitors shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractors () with confidentiality.	Independent External Monitors	The BIDDER(s) accepts that the Monitors have the right to access without restriction to all Project/Procurement documentation of the BUYER including that provided by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will also grant the Monitors, upon their request and demonstration of a valid interest, unrestricted and unconditional access to his documentation pertaining to the project for which the RFP/Tender is being/has been submitted by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The same is applicable to Subcontractors. The Monitors shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractors with confidentiality. For the avoidance of doubt, such access shall be limited to relevant project-related documentation only	No amendment is proposed. The Independent External Monitors shall have the access rights specified in Pre-Contract Integrity Clause 9 in relation to the Bank's project/procurement documentation and the bidder's documentation pertaining to the relevant project, subject to the confidentiality obligation stated in the Integrity Pact. The bidder's proposed wording shall not restrict the access rights provided under the published clause.
443	Pre Contract Integrity Clause No - 10	In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination,	Facilitation of Investigation	Bank team this is Not Acceptable	The objection is not accepted. Pre-Contract Integrity Clause 10 regarding facilitation of investigation and access to relevant documents/books of account shall remain unchanged. The bidder shall provide the information and assistance required under the published Integrity Pact.
444	Pre Contract Integrity Clause No - 11	Place of jurisdiction is Jammu	Place of Jurisdiction	Bank team, we recommend the place of Jurisdiction to be Mumbai, kindly consider	The request to change the place of jurisdiction from Jammu to Mumbai is not accepted. The existing provision specifying Jammu, India, shall remain unchanged.
445	Pre Contract Integrity Clause No - 13.1	The validity of this Integrity Pact shall be from the date of its signing and extend up to 3 years or such longer period as mentioned in RFP/Contract or the complete execution of the contract to the satisfaction of the BUYER whichever is later. In case BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.	VALIDITY	The validity of this Integrity Pact shall commence from the date of its signing and continue for a period of three (3) years or until completion of the contract, in accordance with the agreed contractual terms, whichever is later, unless a longer period is expressly specified in the RFP or Contract and agreed to by both Parties in writing. In the event that the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is unsuccessful, this Integrity Pact shall expire six (6) months from the date of signing of the contract with the successful bidder. Any extension of the validity period shall be mutually agreed upon in writing by the Parties.	The proposed revision to the validity period of the Integrity Pact is not accepted under the present Corrigendum. Pre-Contract Integrity Clause 13.1 shall remain applicable as published, including the stated validity period and the provision for unsuccessful bidders.
446	Section E, 3.3.1(A), S.No.03 (read with Annexure-2, S.No.13, page 81)	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	Eligibility Criteria	Request the bank to reconsider this clause as "NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank / Co¤op Bank / State co op bank in India with at least 150 branches."	Please refer to Corrigendum, which revises the I4C/NCRP/CCCP experience requirement to one live deployment in a Scheduled Commercial Bank in India, including an RRB, with at least 150 branches and at least one year of live experience as stated in the Corrigendum. The bidder shall submit the required work order/client certificate and remain responsible for the complete I4C/NCRP/CCCP scope.
447	Section E, 3.3.1(A), S.No.03 (read with Annexure-2, S.No.11, page 81)	The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified.	Eligibility Criteria	Request the bank to modify this clause as "The bidder should have integrated the proposed solution with Finacle/ Flexcube/TCS CBS in at least one Banks. If they do not have experience in integration with Finacle/ Flexcube/TCS CBS they will not be qualified"	Please refer to Corrigendum. The bidder shall have implemented the proposed EFRM solution and integrated it with Finacle CBS in at least one Scheduled Commercial Bank in India, including an RRB, with at least 150 branches, and shall provide a client reference/certificate confirming the live deployment, required digital channels and Finacle integration. The request to substitute Flexcube/TCS CBS for the specified Finacle CBS requirement is not accepted by the issued Corrigendum.
448	Section 8.6.4	Pre-Qualification Criteria	The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YOY for the next five years.	Kindly provide the following volume details for hardware sizing: 1) Total Average UPI Transactions Daily: 2) Total Peak UPI Transactions Daily: 3) Average UPI Transactions Per Second: 4) Peak UPI Transactions Per Second: 5) Average UPI Transactions Per Minute: 6) Peak UPI Transactions Per Minute:	Bidders shall size the solution as per Section B, Clause 8.6 (peak transactions projected at the end of the 5th year; growth of 60% YoY for UPI and 20% YoY for other transactions as per Clause 8.6.4; 30 concurrent users; response time as per Clause 8.6.7). Channel-wise baseline volumes will be shared with the selected bidder. Please also refer Corrigendum.
449	Section 3.4	Payment Terms	Bank will not pay any amount in advance unless otherwise specified in this RFP.	We request the Bank to kindly reconsider this clause and allow the advance payment terms to be mutually discussed and agreed upon between the Bank and Quantum Data Engines (QDE) upon award of the project.	As per Section C, Clause 3, the Bank will not pay any amount in advance; payment shall be released as per the milestone-linked payment terms.

450	Section 18.3 & 18.6	Escrow Arrangement	The source code updation at third party escrow entity should be updated by bidder on annual basis and on demand by bank without any additional cost to the bank.The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder. Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updating fee.	Kindly note that the vendor is willing to enter into a source code escrow agreement with a mutually agreed third-party escrow agent. Please note that the associated costs would need to be borne by the bank.	Please refer Corrigendum: the cost of the escrow arrangement shall be borne by the Bank, and the escrow agent shall be mutually acceptable to the Bank and the bidder.
451	Section 4.2 & 4.6	Bidders Presentation /Site Visits / Product Demonstration/POC	The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution/ product/ service at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 30 Days. All expenses incurred in connection with the above shall be borne by the bidder. However, Bank will bear the travelling, boarding and lodging expenses related to its own personnel and its Consultants, if any.	QDE generally does not undertake Proof of Concepts (POCs) as part of its standard engagement process. However, should a POC be required by the Bank, we request that the associated costs be borne by the Bank. Kindly reconsider this clause, with the scope, timelines, and commercials related to the POC to be mutually discussed and agreed upon at a later stage, if required.	As per RFP - Section 4.2 & 4.6 (Page 52). Bidders are requested to bid accordingly.
452	Section 3.3.1 (A) & Annexure - 2 (8)	Pre-Qualification Criteria	The bidder should have an average annual turnover of Rs.25 Crores during last 3 financial years (i.e., 2023-24 & 2024 -25, 2025-26) from Indian operations. This must be the individual turnover of Bidder and not of any group of companies. The bidder should have an average annual turnover of Rs.100 Crores and has positive EBITA during last 3 financial years (i.e., 2023-24 & 2024-25, 2025-26) from indian operations. This must be the individual company turnover and not of any group of companies.	We kindly request the Bank to provide relaxation in the turnover eligibility clause by amending the requirement to an average annual turnover of INR 20 Crores during the last three financial years.	The minimum average annual turnover is Rs.25 Crores as clarified in Corrigendum.
453	Annexure - 2 (11)	Pre-Qualification Criteria	The bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with the following digital channels mandatorily and the solution is running in real time in at least Two (2) Scheduled Public/Private Sector. Banks in India with at least 300 branches, & Live as on date of RFP. Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS& IMPS. Note: The bidder should have integrated with Finacle CBS in at least Two Banks. If they do not have experience in integration with Finacle CBS they will not be qualified	We kindly request the Bank to allow for experience in similar transaction monitoring/financial crime management solutions, such as Anti-Money Laundering (AML) Solution as the they have a similar functional scope and integration requirements. The proposed EFRM solution is capable of meeting the functional and technical requirements of the bank without any limitations. The vendor has an extensive experience and a proven track record with Scheduled Private Sector Banks having over 1,000 branches. Additionally, the vendor has experience in integration requirements, including Finacle CBS and the specified digital channels.	The experience must be of the proposed EFRM solution as per Corrigendum; AML solutions are not considered for this criterion.
454	Annexure - 2 (13)	Pre-Qualification Criteria	NCCRP/I4C Reporting System (Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / Suspect Registry/DPIP / I4C integration) Solution should have been implemented by the bidder and it is running in real time in at least One Scheduled Public/Private Sector Bank in India with at least 300 branches.	We kindly request the Bank to consider experience in similar transaction monitoring solutions, such as Anti-Money Laundering (AML) solution. The proposed solution is capable of meeting the requirements of the bank without any limitations.	The experience must be of the NCCRP/I4C Reporting System as per Corrigendum;
455	Annexure - 2 (21)	Pre-Qualification Criteria	The Bidder holds valid and current ISO 9001 (Quality Management System) Or ISO/IEC 27001 (Information Security Management Systems) Certifications.	The bidder is currently in the process of obtaining ISO 27001 certification, which is expected to be completed by November end. We can provide a self-undertaking along with written confirmation from the CERT-In empanelled security auditor regarding the same. Kindly confirm whether this is agreeable.	A valid certification as specified in Annexure 2 is to be submitted with the bid.
456	Annexure - 2 (22)	Pre-Qualification Criteria	Number of Scheduled Commercial Banks in India where the proposed solution is live with more than or equal to 100 TPS (Transaction per second)	We kindly request the Bank to relax this clause. The proposed solution is capable of meeting the real-time transaction monitoring requirements of the bank without any limitations. The vendor has an established track record of developing and deploying highly scalable transaction monitoring solutions that have handled several million transactions per day.	Please refer Corrigendum: the criterion requires production evidence of the proposed solution at 100 TPS or above in Scheduled Commercial Bank(s), supported by a certificate from the concerned bank.
457	Annexure - 2 (23)	Pre-Qualification Criteria	The bidder should have implemented Cross Channel Integration i.e., correlation of all digital & CBS transactions in real time to detect frauds in at least two Scheduled Commercial banks in India.	We kindly request the Bank to consider experience in similar transaction monitoring or financial crime management solutions, such as Anti-Money Laundering (AML) solutions, implemented for Scheduled Commercial Banks, as they have a similar functional scope and integration requirements. The proposed EFRM solution is capable of meeting the integration and real-time monitoring requirements of the bank without any limitations.	The experience must be of Cross Channel Integration as per the criterion revised in Corrigendum;
458	Annexure- 6	Experience	List of Major Customers of the Bidder in last 3 years and references	Kindly confirm whether experience in similar transaction monitoring solutions, such as Anti-Money Laundering (AML) solution can be included. Requesting the bank to consider as they have a similar functional scope and integration requirements.	Annexure 6 is to be filled in as per the prescribed format; only relevant EFRM and NCCRP/I4C experience will be considered against the respective criteria in Section E and Corrigendum.
459	Annexure- 8 (1.19)	Scope	The Proposed Solution should support all types of browser and operating systems environment on all devices e.g., Personal Computers/Laptops/Smart Phones/ TABs/ Other Devices.	The proposed solution is web-based and accessible via a URL through web browsers on computers and laptops. Kindly confirm whether this meets the requirement.	A web-based solution accessible through browsers is acceptable, provided it meets the functional and security requirements of Annexure 8 and the Bank's Information Security Policy.
460	-	Hardware Sizing	-	Requesting the bank to provide the following volumes for the vendor to recommend a hardware sizing: 1. Average number of daily transactions per second: 2. Peak number of daily transactions per second: 3. Average number of daily transactions per minute: 4. Peak number of daily transactions per minute: 5. Total number of customers: 6. Total number of accounts: 7. Average number of daily Transactions (Total): 8. Peak number of daily Transactions (Total): 9. Average number of customers on-boarded daily: 10. Number of branches: 11. Total number of system users: 12. Average number of concurrent system users: 13. Average data growth rate to be considered (E.g., 20% year-on-year data growth): 14. Data retention period: 15. Location of deployment: 16. Core system in use: 17. Database in use: 18. Number of source systems from which data will be extracted: 19. Products offered corresponding to source systems: 20. Names and number of lists used for screening: 21. What is the expected number of cybercrime complaints processed per day and at peak? 22. What is the total volume of historical complaints and related data to be migrated?	Bidders shall size the solution as per Section B, Clause 8.6 (peak transactions projected at the end of the 5th year; growth of 60% YoY for UPI and 20% YoY for other transactions as per Clause 8.6.4; 30 concurrent users; response time as per Clause 8.6.7). Channel-wise baseline volumes will be shared with the selected bidder. Please also refer Corrigendum.

The responses to the pre-bid queries are intended solely to clarify the requirements and remove any ambiguity. In the event of any inconsistency, the provisions of the RFP and the corrigendum issued by the Bank shall prevail