

12/04/2024

Response to pre-bid queries

SN#	Page #	Point /Section #	Query	Bank's Response														
1	35	<b>7.1.3.9 Detailed Solution requirements</b> The solution to have the capability to process transactions at the speed of 1000 TPS for Central Bank of India on day of go live and should be scalable as per the Bank's growth during the contract period	While the bank has provided forecast for the transaction volume over years, request the Bank to also provide the TPS scalability expectations on annual basis, since the TPS has a large bearing on the infrastructure sizing and associated costs	Please refer corrigendum														
2	53	7.2.3.5, Point 4.1	We request bank to clarify as mentioned in regards with project manager (L3). However, on page 137, in commercial table, resource is mentioned as Project Leader (L2). Please confirm which type of resource we should consider.	In case of RRBs , Project Manager will be L2 Resource.														
3	91	Service Level Agreement:SLA FOR UPI SWITCH:	Kindly Cap the Penalty to 20% of the affected services.	Please refer corrigendum														
4	91	18. Service Level Agreement	We request bank to consider following as Penalty mentioned in RFP is very stringent on bidders part and also there is no capping on the maximum penalty. SLA FOR UPI SWITCH: <table border="0"> <tr> <td>Uptime Percentage</td> <td>Penalty Details</td> </tr> <tr> <td>100% =&gt; A &gt;= 99.99 %</td> <td>- No Penalty</td> </tr> <tr> <td>99.99% &gt; A &gt;= 99.90 %</td> <td>- 2% of cost of Monthly billing</td> </tr> <tr> <td>99.90% &gt; A &gt;= 99.75 %</td> <td>- 4% of cost of Monthly billing</td> </tr> <tr> <td>99.75 % &gt; A &gt;=99.5%</td> <td>- 6% of cost of Monthly billing</td> </tr> <tr> <td>99.5% &gt; A &gt;=99%</td> <td>- 8% of cost of Monthly billing</td> </tr> <tr> <td>99 % &gt;A</td> <td>- Maximum 10% of cost of Monthly billing</td> </tr> </table> <p>overall Penalty on SLA to be capped at maximum 10% of TCO during the contract period.</p>	Uptime Percentage	Penalty Details	100% => A >= 99.99 %	- No Penalty	99.99% > A >= 99.90 %	- 2% of cost of Monthly billing	99.90% > A >= 99.75 %	- 4% of cost of Monthly billing	99.75 % > A >=99.5%	- 6% of cost of Monthly billing	99.5% > A >=99%	- 8% of cost of Monthly billing	99 % >A	- Maximum 10% of cost of Monthly billing	Please refer corrigendum
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5	91	18 Service Level Agreements - Uptime & Technical Decline	Downtime may lead to technical declines and in those cases the penalty as per RFP will apply and leads to double penalisation. Request Bank to reconsider this	Please refer corrigendum														
6	91	18. Service Level Agreement	Request you to revisit the penalty clauses as the uptime criteria are too stringent request you to revise first as 100% => A >= 99.95 % followed by others.	Please refer corrigendum														
7	92		We request relaxations on the Uptime and Penalties involved	Please refer corrigendum														
8	93	18. Service Level Agreement	We request bank to consider following as Penalty mentioned in RFP is very stringent on bidders part and also there is no capping on the maximum penalty. Technical Declines Penalty : <table border="0"> <tr> <td>Uptime Percentage</td> <td>Penalty Details</td> </tr> <tr> <td>100% =&gt; A &gt;= 99.99 %</td> <td>- No Penalty</td> </tr> <tr> <td>99.99% &gt; A &gt;= 99.90 %</td> <td>- 2% of cost of Monthly billing</td> </tr> <tr> <td>99.90% &gt; A &gt;= 99.75 %</td> <td>- 4% of cost of Monthly billing</td> </tr> <tr> <td>99.75 % &gt; A &gt;=99.5%</td> <td>- 6% of cost of Monthly billing</td> </tr> <tr> <td>99.5% &gt; A &gt;=99%</td> <td>- 8% of cost of Monthly billing</td> </tr> <tr> <td>99 % &gt;A</td> <td>- Maximum 10% of cost of Monthly billing</td> </tr> </table> <p>overall Penalty on SLA to be capped at maximum 10% of TCO during the contract period.</p>	Uptime Percentage	Penalty Details	100% => A >= 99.99 %	- No Penalty	99.99% > A >= 99.90 %	- 2% of cost of Monthly billing	99.90% > A >= 99.75 %	- 4% of cost of Monthly billing	99.75 % > A >=99.5%	- 6% of cost of Monthly billing	99.5% > A >=99%	- 8% of cost of Monthly billing	99 % >A	- Maximum 10% of cost of Monthly billing	Please refer corrigendum
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9	93	18. Service Level Agreement	We request bank to consider removing the mentioned point as technical decline would be part of downtime and it would be covered under uptime SLA and it would result in the double penalty on the bidder which would be very stringent.	Please refer corrigendum														
10	93	<b>18. Service Level Agreement</b> SLA FOR ONSITE SUPPORT FACILITY MANAGEMENT Bidder will have to guarantee a minimum attendance of 99% per resource (i.e. attendance of each of the resources), calculated on a monthly basis.	This is less than 2 hours in any given month. As per statutory requirements, the resources are eligible for statutory leaves. Even if the resource takes 1 day of leave per month, the availability would be around 95%. Hence request the Bank to consider the minimum attendance as 90% per resource per month	Please refer corrigendum														

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11	93	For Technical Declines Penalty will be levied as tabulated below	As NPCI allows 0.5% technical decline as of now, Request you to revisit the penalty clauses as the technical decline criteria are too stringent request you to revise first as 100% => A >= 99.95 % followed by others.	Please refer corrigendum
12	200	92. Annexure 28: Format for Local Content This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide Order No. P-45021/2/2017-PP (BE-II) dated 04th June, 2020.	Request Bank to please confirm the reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide Order No. P-45021/2/2017-PP (BE-II) dated 04th June 2020, This date has been revised to 16th Sept 2020. Please clarify which date should be mentioned in the local content certificate	Please refer corrigendum
13		18.Service Level Agreement	Bidder proposes Penalty capping at 5% of monthly invoices during steady state phase for reasons solely attributable to bidder	Please refer corrigendum
14		18 Service level Agreement	SERVICE LEVELS DURING IMPLEMENTATION PHASE Bidder requests an opportunity to establish the service levels and criteria. Bank has suggested multiple types of penalties, some even upto 50%. Bidder would request that the penalty be capped to make the contract a feasible business document. Finally, given the scale of penalties, Bidder requests the deletion of the requirement of LDs	Please refer corrigendum
15	14	6, Document to be submitted: Credential letter along with Proof of transaction	Query: The document for proof of transaction is client letter or Bank need some other document as proof of transaction, pls clarify.	The credential letters should be from client in their letter head duly signed by the Authorised signatory.
16	16	7.1.2 Existing UPI Infrastructure Details:The solution should be implemented at Bank's Data Centre, Near Site and Disaster Recovery Centre and should have a separate development , test, and pre-production set up.	Has Bank used microservices architecture to deploy current UPI Switch. Pls share the current infrastructure details in which current UPI Switch is running( HW configuration, OS details, DB Vendor and its version, whether it is deployed on HA )	Bank will share the details with successful bidder.
17	16	7.1.2 Existing UPI Infrastructure details	Can bank also share existing application deployment architecture and underlying network,server Infrastructure architecture for UPI switch as well as UPI merchant acquiring solution for ref. We will need this to validate the effort required to migrate existing solution as well as for making entire migration process seamless to achieve zero data loss	Bank will share the details with successful bidder.
18	17	9. The proposed solution should be integrated with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi- Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. without any extra cost to Bank.	Please explain the exact scope and flow of integration. For communication channels, the platform already has an integrated offering. Can the same be used by the bank without integration effort?	Bank have various alternate delivery channels which are live and running as mentioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert mechanism , Information , reporting ,Analytics etc. Bidder need to integrate with all these channels or any other channel in future without any extra cost to Bank.
19	17	7.1.3 Broad Scope of Work:The solution should be implemented at Bank's Data Centre, Near Site and Disaster Recovery Centre and should have a separate development , test, and pre-production set up.	This TPS refers to Business TPS or Backend Infra TPS	The TPS refers to Business TPS.

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20	17	7.1.3 , Point 9	<p>We understand that the bidder will have to only integrate with the channels in the mentioned point, and bidder doesn't have to provide any solution or gateway.</p> <p>Please confirm our understanding</p>	<p>Bank have various alternate delivery channels which are live and running as mentioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert mechanism , Information , reporting ,Analytics etc. Bidder need to integrate with all these channels or any other channel in future without any extra cost to Bank.</p>
21	17	7.1.3 , Point 9	<p>We understand that the UPI app will be required to integrate (i.e. make API calls to) with ATM, CBS, Email &amp; SMS gateway, EFRM systems of the bank.</p> <p>Rest of the channels mentioned would be consuming UPI solution's API services and Our responsibility would be to provide only the UPI API's and supporting the integration by these systems.</p> <p>Please confirm our understanding.</p>	<p>Bank has various alternate delivery channels which are live and running as mentioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert mechanism , Information , reporting ,Analytics etc. Bidder need to integrate with all these channels or any other channel in future without any extra cost to Bank</p>
22	17	7.1.3 , Point 3	<p>we request bank to clarify, does bidder needs to provide both Application &amp; DB in the NDR or only DB is required in HA in NDR for data replication purpose for achieving zero data loss objective.</p>	<p>Near site to DC will have database/redo logs only to achieve zero RPO from DC. Minimal compute may be required for sync to DR. However, bank may ask to establish similar setup for near site for DR also in future. In such case the cost of augmentation of near site to DR will be mutually discussed.</p>
23	17	7.1.3 , Point 3	<p>We request bank to provide clarity does Development, Test and Pre-Production setup have to be Different Kubernetes, Openshift Environment or they can be combined into one.</p>	<p>Development and Test (UAT &amp; SIT) environments will be hosted on DC UAT Kubernetes/openshift clusters (MZ and DMZ) with different namespaces.</p> <p>Pre Prod and Prod environments will be hosted on DC Prod Kubernetes/openshift clusters (MZ and DMZ) with different namespaces.</p> <p>Also, Prod environment will be hosted on DR Prod Kubernetes/openshift clusters (MZ and DMZ)</p>

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24	17	<b>7.1.3 Broad Scope of Work</b> The License for the solution to be Enterprise which means unlimited server client and user licenses for Bank to support new channels during the contract period.	1. 3rd party solution licenses are based on infra structure capacity and would not be limited to the capacity sized to handle the estimated volumes. For change in volume that warrants change in infra capacity will attract incremental licenses. 2. If the annual volume estimates increase and in the event of need to support higher capacity than originally planned for that year, the bank may need to incur the cost towards capacity augmentation, associated 3rd party licenses and AMC/ ATS charges. Hence there could be a potential change in the estimated TCO	Bidder Can include cost in hardware augmentation cost provided in the BOM.
25	17	7.1.3	Request the Bank to provide the details/ location of the near site and the network topology between the 3 sites including bandwidth for connectivity?	Details of Near Site are provided in RFP (clause 7.1.3.4). Network topology will be shared with successful bidder.
26	17	7.1.3 Broad Scope of Work	Request the Bank to limit the list of systems to be integrated to a finite list to enable the bidder scope and estimate the quantum of work involved. Also request the Bank to elaborate on the nature and details of the integration with multi-function kiosks, remittance agencies, call centre, FI gateway etc., Request the Bank to provide the use cases for these integrations and the integration touch points to be considered	Bank have various alternate delivery channels which are live and running as metioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert mechanism , Information , reporting ,Analytics etc. Bidder need to intgrate with all these channels or any other channel in future without any extra cost to Bank.
27	17	<b>7.1.3 Broad Scope of Work</b> The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application or any other Digital Banking Applications as per the requirement of Bank without any extra cost to Bank.	1. Request the Bank to confirm if this would be UI or UI-less SDK? 2. Request the Bank to list the existing applications of the bank for integration and consider integration with any new/ additional apps at incremental costs	1. This would be SDK with UI 2. RFP Clause stands as-it-is
28	17	7.1.3 Broad Scope of Work:The solution should be implemented at Bank's Data Centre, Near Site and Disaster Recovery Centre and should have a separate d e v e l o p m e n t , test, and pre-production set up.	(i) Request clarity in terms of Bank's actual Sizing of Development, Test & Preprod environment wrt to Production Setup. (ii) Will Bank Accept PrePod & Test & Development to be deployed in Near Site while Production on DC	DC-DR setup should be exact replica. Whereas Non-Prod (UAT/Dev/Preprod) enviornment should be 20% capacity of Production enviornment.
29	17	7.1.3 , Point 3	We request bank to provide confirmation on our understanding that development, test, and pre-production set up in the DC only, the same is not required in DR & NDR.	Development and Test (UAT & SIT) environments will be hosted on DC UAT Kubernetes/openshift clusters (MZ and DMZ) with different namespaces. Pre Prod and Prod environments will be hosted on DC Prod Kubernetes/openshift clusters (MZ and DMZ) with different namespaces. Also, Prod environment will be hosted on DR Prod Kubernetes/openshift clusters (MZ and DMZ)
30	17	7.1.3	Kindly let us know if CBI and the two RRB's require Development, test and pre-prod environments in the DR center as well?	The development, test, and pre-production set up will be required in the DC only and the same is not required in DR. RRBs do not have any near site arrangement currently. For CBI, near site to DC will have database/redo logs only to achieve zero RPO from DC. Minimal compute may be required for sync to DR.

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31	17	7.1.3.9	Etc? Please be more specific and mention a final list of all the channels to be integrated with since there will be no extra cost	Bank have various alternate delivery channels which are live and running as mentioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert mechanism , Information , reporting ,Analytics etc. Bidder need to integrate with all these channels or any other channel in future without any extra cost to Bank.
32	17	9:The proposed solution should be integrated with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi- Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. without any extra cost to Bank.	1) The Bank needs to provide all the necessary APIs / Message Formats necessary for the integration. (2) The UPI Switch vendor shall not be required to deal directly with bank's other channels vendor. (3) The bank shall be required to deal with other channel vendors directly in case they demand any commercials for support and integration. Please confirm all these points.	Bidder need to coordinate with all other channels vendors for understanding the necessary APIs / Message Formats necessary for the integration. Bank will assist in coordination with all the stakeholders. If any cost involved from any other channel partner for implementation , Bank will bear the same , however bidder will not charge any cost to the Bank.
33	18	7.1.3 , Point 13	We request bank to confirm our understanding that any change after UI/UX design sign off would be treated as the change request.	Services of App Developers are taken in consideration for throughout contract period for Central Bank. For RRBs, changes post warranty will taken through change order.
34	18	UPI features / products, point-8	We request bank to provide the clarity whether bank is going to arrange required vendor(s) for integration needed to implement UPI123 service. The bidder only need to integration UPI solution with bank identified vendor.	Bank will arrange required vendor(s) for integration needed to implement UPI123 service
35	18	16) 14) / 7.1.3	We request bank to provide understanding details for "Voice Out" functionality point	Standard UPI service available at voice boxes for merchants
36	18	<b>7.1.3 Broad Scope of Work</b> The UI/UX for the UPI app to be as per the design approved by the Bank and need to be changed / updated as desired by Bank from time to time.	1. Is this the Bhim UPI app being referred by the Bank? 2. UI/ UX related changes on ongoing basis needs to be considered on a change management model since the scope cannot be quantified at this stage.	1. It is referring to app(s) to be developed in proposed solution. 2. Services of App Developers are taken in consideration for throughout contract period for Central Bank. For RRBs, changes post warranty will taken through change order.
37	18	7.1.3 Broad Scope of Work Solution should have APIs for all UPI operations/ transactions which includes issuer and acquirer functionalities like (this is an indicative list, any new functionality which is added during the contract period to be provided in the app) 10) FIR & FOR ( Foreign Inward Remittance & Foreign Outward Remittance)	Request Bank to confirm if FIR/ FOR are for beneficiary/ Payee PSP and remitter bank perspective or is bank planning to act as a Compliance and Settlement bank for a particular geography	FIR/ FOR to be implemented as per NPCI/RBI guidelines.
38	18	12/7.1.3	Would Bank implement the credit lines based on an OD account or is the Bank planning to provide instant credit lines with integration to loan management system? request the Bank to provide details of the use case being planned	UPI services on OD accounts are to be given in similar way to saving accounts. Bank will share use cases for instant credit line with successful bidder.
39	18	14/7.1.3	Is this point referring to Payouts and Payment collection link?	Functionality to be implemented as per NPCI/Bank guidelines.

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40	18	15/7.1.3	PCI DSS is not mandatory for UPI Solution , as there is no card details are involved	As credit line on UPI involves credit card and user onboarding involves debit cards, PCI DSS is mandatory.
41	18	16.14 / 7.1.3	Please elaborate -Voice out functionality	Standard UPI service available at voice boxes for merchants. Similar functionality can also be provided in user apps also.
42	18	16.13/7.1.3	Please elaborate on the below feature - Voice enabled UPI Payment	This is to enable UPI feature "Hello UPI". Details are available at NPCI site
43	18	7.1.3 Broad Scope of Work :UPI features / products - UPI International	Request you to provide clarity whether Bank is live on issuer or acquiring on UPI International.	Bank is live on issuer on UPI International only.
44	19	18) 19) / 7.1.3	we request bank to confirm point "Hot-listing of registered users account through self-service means" that it is a "remove linked account" functionality required by app user	Functionality to be implemented as per NPCI/Bank guidelines via all modes.
45	19	7.1.3 Broad Scope of Work The proposed solution to implement the following products as per NPCI specification 8) Integration with other service providers (Travel, ticketing, utility bill payment etc.)	Request the Bank to provide the details of the service providers/ aggregators for enabling these features and the nature of integration	Bank will share the details with successful bidder.
46	19	7.1.3 Broad Scope of Work The proposed solution to implement the following products as per NPCI specification 9) Integration with BBPS vendor (for pre-paid and post-paid) and provide journeys	request the bank to provide the details of the BBPS solution/ vendor and the nature of integration	Bank will share the details with successful bidder.
47	19	7.1.3 Broad Scope of Work The proposed solution to implement the following products as per NPCI specification 10) Interface with mobile app server	Request the Bank to provide more details of the mobile app server referred here	Bank will share the details with successful bidder.
48	19	18.12/7.1.3	Please elaborate on the below - Global address management like Aadhaar, mobile number	Functionality to be implemented as per NPCI/Bank guidelines.
49	19	18.14/7.1.3	Please elaborate on the below - Charges module	Will be shared with successful bidder.
50	19	15. The solution should be PCI-DSS compliant.	As per regulatory there is no requirement of PCI DSS for UPI, however PCI-SSF and source code audit with cert-in auditor can proposed as quality control measure.	RFP clause stands as-it-is. However , in future any guidelines/instructions by the regulators / authorized agencies/Govt etc issued for PCI-SSF certification or any other certification, if applicable for the UPI application , Bidder shall complete the same without any cost to the Bank.
51	19	19. The bidder shall upload and publish the PSP app(s) in Android Playstore/iOS App Store.	Query: Bank team will share the credential of there existing app store or play store account and will take care of yearly fee?	Bank will provide the credential to upload the APP in Play store/App store etc.
52	20	7.1.3.2 Infrastructure, point .6.	we request bank to clarify how many application partitions does CBI expect to use on HSMs	Only UPI application will be used on this HSM
53	20	7.1.3.2 Infrastructure, point .6.	We request bank to clarify if bank expect to have a 'Virtual HSM' feature on the hardware that allows creation of unique Independent HSM which can be allocated to different client/projects	Not required
54	20	7.1.3.2 Infrastructure, point .6.	We request bank to clarify if bank expect to have internal and external key storage mechanisms on the proposed HSM	External Key Storage
55	20	7.1.3.2 Infrastructure, point .6.	We request bank to clarify How many concurrent connections are expected to be made by the application with the HSM	Bidder to envisage the concurrent connections based on the proposed application architecture and the volumes / Business TPS mentioned by the Bank.
56	20	7.1.3.2 Infrastructure, point .6.	we request bank to provide clarity if bank expects to have comprehensive syslog capabilities enabled by default on the HSM for providing detailed system event logging	Yes it is required

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57	20	7.1.3.2 Infrastructure, point .6.	We request bank to provide clarity, How many user roles does CBI expects to have support on the HSM for role management within the HSM solution? HSM should accommodate various user roles to ensure secure and controlled access to cryptographic functions	Multiple Roles
58	20	7.1.3.2 Infrastructure - Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid	As bidders, we want to know the Core switches architecture of the bank so that we can size the network switches accordingly. Pls share details of uplink requirement from TOR to core and any other details that should be considered by the bidder for intergration with existing switch environment.	Bank will share Core switches architecture details with the successful bidder. Uplink Should be redudant from TOR switch.
59	20	7.1.3.2 Infrastructure - Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid	Request bank to share SAN switches architecture details.Details would help bidder to propose appropriate ports in SAN Switches so that proposed SAN infra can be combined with existing bank's SAN infra if required.	Bank will share the details with the successful bidder.
60	20	7.1.3.2	What type of connectivity we need to consider for the hand off with the bank's core switches from Bidder's network set up? & What type of ports need to be considered for connecting these P2P Links?	There is no need of connectivity with bidder network. All development should be done onsite. For presentation/live demo, the query is not relevant.
61	20	7.1.3.2	We kindly request confirmation from the bank regarding our understanding that the network connectivity between the data centre (DC), disaster recovery (DR), and non-disaster recovery (NDR) sites, as well as connectivity with NPCI or any other network, will be facilitated by the bank.  If yes, we would appreciate clarification from the bank regarding the specific type of connectivity that will be provided.	YES, but bidder need to provide bandwidth requirement between each site
62	21	7.1.3.2	we request bank to please specify for Rack, what is supported wattage/btu allowed in Banks DC DR and NDR location. also provide IEC std and phase supported for PDU inlet cable.	Single Phase , 6KVA , 15 Amp Indian Socket.
63	21	7.1.3.2	Kindly let us know the architecture pattern (microservices, SoA etc) of the existing UPI solution.	Will be shared with successful bidder.
64	21	7.1.3.2	Kindly let us know the current NDR location for CBI and the two RRB's	Mumbai/Navi Mumbai. RRB do not have Near site.
65	21	7.1.3.2	Kindly let us know if you require identical compute and storage capacity for the workloads running in NDR vis a vis the DC	Identical compute and storage capacity for the workloads running in Near site vis a vis DC are not required. However,this depends on near site solution design by bidder.
66	21	7.1.3.2 Infrastructure Bank has also established near disaster recovery site for achieving zero data loss in case of disaster. Bidder needs to consider the equipment to be supplied and deployed at Near DR to achieve zero data loss. This is to be considered for near DR associated with primary site only.	Is the near DR environment required only for data replication and availability or expect the UPI application to be active as well?	This depends on near site solution design by bidder.
67	21	7.2.3.2	The Application & Database should be sized for Active- Active cluster at DC & Active-Active cluster at DRC, so that the solution and infrastructure can fall back on each other. Query: Request Bank to clarify on number of sites for Production environment like: 1. DC - Navi Mumbai 2. Near Site (Near DR) - Navi Mumbai 3. DR (Hyderabad)  Also please confirm if DC - Near Site will be in Active-Active DC - DR will be in Active - Passive	Production environment will be at DC - Navi Mumbai DR - Hyderabad. DC - DC will be in Active-Active DC - DR will be in Active - Passive There is no requirement for Near site as of now. However, in future RRBS may ask to establish near site to DC and/or near site to DR to keep only database/redo log for achieving zero RPO. Additionally, minimal compute may be required to sync to other site. In such case, the cost of augmentation will be mutually discussed.

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68	21	7.2.3.2	The Application & Database should be sized for Active- Active cluster at DC & Active-Active cluster at DR, so that the solution and infrastructure can fall back on each other. Query: Request Bank to clarify on number of sites for Production environment like: DC - Navi Mumbai Near Site (Near DR) - Navi Mumbai DR (Hyderabad) Also, please confirm if DC - Near Site will be in Active-Active DC - DR will be in Active - Passive	Production environment will be at DC - Navi Mumbai DR - Hyderabad. DC - DC will be in Active-Active DC - DR will be in Active - Passive There is no requirement for Near site as of now. However, in future RRBS may ask to establish near site to DC and/or near site to DR to keep only database/redo log for achieving zero RPO. Additionally, minimal compute may be required to sync to other site. In such case, the cost of augmentation will be mutually discussed.
69	21	7.1.3.2	The Application & Database should be sized for Active- Active cluster at DC & Active-Active cluster at DRC, so that the solution and infrastructure can fall back on each other. Query: Request Bank to clarify on number of sites for Production environment like: 1. DC - Navi Mumbai 2. Near Site (Near DR) - Navi Mumbai 3. DR (Hyderabad)  Also please confirm if DC - Near Site will be in Active-Active DC - DR will be in Active - Passive	Production environment will be at DC - Navi Mumbai Near Site -Navi Mumbai. DR - Hyderabad. DC - DC will be in Active-Active DC - DR will be in Active - Passive Near site :This depends on near site solution design by bidder.
70	21	7.1.3.2 Disaster Recovery	For Zero RPO, SYNC replication needs to be done. Quality bandwidth with 1ms latency or less is needed. Requesting Bank to confirm	latency between Mumbai (DC) and Near Site is 1 ms
71	21	7.1.3.2 Disaster Recovery	Request Bank to clarify on number of sites for Production environment like: 1. DC - Navi Mumbai 2. Near Site (Near DR) - Navi Mumbai 3. DR (Hyderabad)  Also please confirm if DC - Near Site will be in Active-Active DC - DR will be in Active - Passive	Production environment will be at DC - Navi Mumbai Near Site -Navi Mumbai. DR - Hyderabad. DC - DC will be in Active-Active DC - DR will be in Active - Passive Near site :This depends on near site solution design by bidder.
72	21	<b>7.1.3.2 Infrastructure</b> The bidder must design the solution with high availability, Active-Active setup & secure Infrastructure in Data Centre and Disaster Recovery site as per Industry accepted security standards and best practices.	By active-active setup, is the bank referring to high availability within a data centre or two active sites?	Production environment will be at DC - Navi Mumbai Near Site -Navi Mumbai. DR - Hyderabad. DC - DC will be in Active-Active DC - DR will be in Active - Passive Near site :This depends on near site solution design by bidder.
73	21	<b>7.1.3.2 Infrastructure</b> The hardware infrastructure is to be provided at Bank's DC in Navi Mumbai and DR in Hyderabad. In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location	In case of change in location or shifting of sites at a later date, trust the Bank will bear the cost of relocation, implementation and other associated charges. Also in case of change of site to a different city, the costs associated with offering the support services could increase, which should be borne by the Bank	Bank will bear the cost of relocation, implementation and other associated charges only.
74	22	7.1.3.3	Kindly let us know if you prefer to have your existing UPI app in the target state as well.	It will be new requirement with UI/UX revised as per the Bank requirement.
75	22	7.1.3.3 Migration of Data from existing UPI Switch: The bidder shall be responsible for migration of the switch data, from the existing switch to the proposed switch	What is the duration of the transaction data currently stored in the online system?	Online- 3 Months Archival- 1 Year post this period data must be kept on offline media as Backup,and must be retrieved as and when required by the bank



SN#	Page #	Point /Section #	Query	Bank's Response
76	22	7.1.3.2 Infrastructure	As per Bank, the TPS is 1000 ( with 30%YoY growth). This TPS as per Bank is Business TPS. What would be ratio of Business TPS vs Backend Infra TPS on your solution. If we go with 1 BTPS: 3ITPS, will below calculation hold good.  Business TPS Backend TPS 3 YearTPSGrowth TPSGrowth Y1 1,000 3,000 Y2 1,300 30% 3,900 30% Y3 1,690 30% 5,070 30% Y4 2,197 30% 6,591 30% Y5 2,856 30% 8,568 30% Y6 3,713 30% 11,139 30% Y7 4,827 30% 14,480 30%	Bidder can decide according to their solution.
77	22	<b>7.1.3.3 Migration of Data from existing UPI Switch:</b> The bidder shall also be responsible for migration of legacy data of existing system as part of the migration activity.	Request the bank to provide the period and quantum of such legacy data and how the legacy data is stored currently. This is required to arrive at the nature and extent of storage requirements for migrating such legacy data	existing legacy data Size of UPI data is approx 100 TB.data stored on tapes /server disk.
78	22	7.1.3.3 Migration of Data from existing UPI Switch	Pls share approx data size from current solution for estimating migration effort	Current data Size of UPI solution is approx 100 TB.data stored on tapes /server disk.
79	23	7.1.3.2 Infrastructure	Load balancer - Do we need to consider hardware load balancer? or software load balancer	Hardware load balancer
80	24	7.1.3.4	We kindly request clarification from the bank regarding the components it would provided to the bidder under the Oracle End-User License Agreement (EULA). Specifically, we seek information on items such as Active Data Guard, Performance Tuning Pack, Partition Licenses, TDE license ,Crypto Pack, and any other relevant components.	We have following Oracle components under ULA : Oracle Database Enterprise edition, Real Application Cluster, Database Partitioning, Diagnostic Pack, Oracle Tuning Pack, Advance Compression, Active Data Guard, Oracle Audit Vault & Database Firewall, Oracle Data Masking, Oracle Database vault, Oracle Advanced Security, Oracle Weblogic Enterprise Edition
81	24	7.1.3.4	Can we re-use the existing OS and DB licenses in the target state. May we please know if CBI would allow for any additional licenses for the target state architecture.	Current solution is in OPEX model
82	24	<b>7.1.3.3 Migration of Data from existing UPI Switch:</b> <b>Transition from existing vendor to the SI</b> In case the UPI services are found to be non-functional at the customer or merchant end due to any reason during the migration, re-registration of such services shall be the responsibility of the bidder at no cost to the Bank.	What is the re-registration cost being referred by the Bank here?	Re-registration cost being referred by the Bank is any cost to Bank
83	24	7.1.3.2 Infrastructure	Do we need to consider the hardware load balacer for UAT	As per proposed solution requirements
84	24	7.1.3.4 Enterprise license on proposed Solution (UPI):Bank is having ORACLE ULA – Bank can provide unlimited number Oracle DATABASE licenses which bidder can make good use in its proposed solution.	Does Bank have Oracle RAT in ULA?	No.
85	24	Enterprise license on proposed Solution:The license for the solution to be Enterprise wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	If possible tentative numbers of users to be provided keeping in view of Growth Volume Projections(Page 22)	Bank is currently having ~1 Cr UPI users seeing approx 30% growth YoY.
86	25	7.1.3.2 Infrastructure	Is Near DR site should be fully functional with entire infrastructure or only database replication	This depends on near site solution design by bidder.
87	26	7.1.3.6 Facility Management Service The bidder shall ensure to manage and maintain Hardware/ Software/ Application etc. as mentioned in the RFP and as per the agreement the bidder should deploy technical experts ONSITE throughout contract period.	1. Trust the count and the mix of the resources are only for TCO estimation purposes and the actual number of resources would be mutually discussed and agreed with the Bank 2. The mix/ structure of team does not have L2/ L3 category of resources. For a mission critical system like UPI, a lot of analysis and incident management functions would require senior L2/ L3 resources. Request the Bank to consider these category of resources and enhance the team size to enable the bidder commit to the service levels expected by the Bank	Please ref Clause 7.1.3.6 V / 7.1.3.6 XII (CBoI) and 7.2.3.5 V/ 7.2.3.5 XII (RRB's) which is self explanatory.
88	26	7.1.3.2 Infrastructure	What is the backup policy: daily(daily), weekly(full) and monthly(full), yearly (full)	Will be shared with successful bidder.

SN#	Page #	Point /Section #	Query	Bank's Response
89	27	7.1.3.6	We kindly request clarity from the bank regarding the onsite deployment specifics. This includes the distribution, type, and count of resources per shift in the Data Centre (DC), Disaster Recovery (DR), and Non-Disaster Recovery (NDR) environments, respectively, based on the resource list provided in the Facility Management Services (FMS) section on page 27 of the Request for Proposal (RFP).	Please ref Clause 7.1.3.6 V / 7.1.3.6 XII (CBoI) and 7.2.3.5 V/ 7.2.3.5 XII (RRB's) which is self explanatory. However, actual requirement/distribution of the resources in DC/DR/Near site will be mutually decided during the implementation.
90	27	7.1.3.6.iv.10	We request bank to consider at least 5 DBA to keep 1 DBA per shift as the requirement of support is 24*7*365.	Please ref Clause 7.1.3.6 V / 7.1.3.6 XII (CBoI) and 7.2.3.5 V/ 7.2.3.5 XII (RRB's) which is self explanatory.
91	28	7.1.3.6.xi	We request bank to provide clarity on which all certifications are required for individual resource types as per mentioned RFP point.	Certifications are solution specific. Exhaustive list can not be furnished.
92	28	7.1.3.6.xvi	We request bank to provide clarity in regards with the ticketing tool if the same is provided by the bank to bidder.	Bank internally receiving complaints through various modes such as Internal Helpdesk ticketing tool , mail , Telephonic etc. Onsite support resource require to attend all such complaints and log the same in the Ticketing solution provided by the bidder. On closure of such complaint , the same shall be updated in the Bank's internal helpdek tool.
93	28	7.1.3.6	What is the current frequency of DR drills conducted?	Quarterly
94	28	7.1.3.6 Facility Management Service Update ticket status in Bank's helpdesk tool or in such a manner that same will readily available as & when required with logging	Request bank to provide details of the help desk tool	Bank internally receiving complaints through various modes such as Internal Helpdesk ticketing tool , mail , Telephonic etc. Onsite support resource require to attend all such complaints and log the same in the Ticketing solution provided by the bidder. On closure of such complaint , the same shall be updated in the Bank's internal helpdek tool.
95	28	7.1.3.6 Facility Management Service Log ticket bidder internal helpdesk for solution related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.	Is the bidder expected to provide a ticketing tool or would the Bank be extending this tool to the service provider?	Bank internally receiving complaints through various modes such as Internal Helpdesk ticketing tool , mail , Telephonic etc. Onsite support resource require to attend all such complaints and log the same in the Ticketing solution provided by the bidder. On closure of such complaint , the same shall be updated in the Bank's internal helpdek tool.
96	28	7.1.3.2 Infrastructure	What is the uplink bandwidth sizing should be consider - 10Gbps with fiber or copper	40G fiber multimode
97	29	7.1.3.7	In view of leveraging existing tools, kindly let us know the existing tools landscape for Infra monitoring - server monitoring, storage monitoring, network monitoring, app monitoring, backup, patching, Disaster Recovery tools, SIEM tool and ITSM tools.	Current solution is in OPEX model
98	29	7.1.3.7 Monitoring and Management	Pls share approx monthly call volumes , number of daily tickets etc	Will be shared with successful bidder.
99	30	7.1.3.7 Monitoring and Management, POINT IX:Successful bidder shall fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank	Request Bank to consider using a single pane of glass to manage and protect all cluster and container workload.	Please refer RFP Clause 7.1.3.9 (for Central Bank) & 7.2.3.8 (For RRBs)
100	30	7.1.3.7.ix	We request bank to confirm our understanding that the bank will conduct VAPT, source code audit, IS Audit or any other audit and bidder will only be expected to resolve the observations. Cost of these audits will be borne by the Bank.	Bidder's understanding is correct.

SN#	Page #	Point /Section #	Query	Bank's Response
101	30	7.1.3.7, IX	Successful bidder shall fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank <b>Query:</b> Request Bank to consider using a single pane of glass to manage and protect all cluster and container workload.	Please refer RFP Clause 7.1.3.9 (for Central Bank) & 7.2.3.8 (For RRBs)
102	30	7.1.3.7, IX	Successful bidder shall fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank <b>Query:</b> Request Bank to consider using a single pane of glass to manage and protect all cluster and container workload.	Please refer RFP Clause 7.1.3.9 (for Central Bank) & 7.2.3.8 (For RRBs)
103	30	7.1.3.7, IX Successful bidder shall fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank	Request Bank to consider using a single pane of glass to manage and protect all cluster and container workload.	Please refer RFP Clause 7.1.3.9 (for Central Bank) & 7.2.3.8 (For RRBs)
104	31	7.1.3.7 Monitoring and Management:Information protection	Please provide bank's backup policy for the data to prepare backup solution	Will be shared with successful bidder.
105	32	7.2.3.6 Disaster Recovery Mechanism	How many DR Drill required to be supported in a year?	Quarterly Basis . However , it is the discretion of the Bank to decide the periodicity.
106	32	<b>7.1.3.7 Monitoring and Management</b> Replication of data between the primary and the DR site from the disaster recovery perspective.	Does Bank have and would provide the data replication tool between primary and DR/ Near DR sites like Golden Gate in case of Oracle DB?	In case of Oracle DB, bank will provide Oracle Active Data Guard licenses. If any other tool is required, then it has to be factored by bidder.
107	32	Business Continuity / Disaster Recovery	Requesting Bank to clarify if DR setup to be equal as Production Site or it is left with bidders as long as solution meets desired RPO / RTO mentioned in this RFP. Similarly Bank needs to provide capacity for Non-Prod (UAT/Dev/Preprod) so that all bidders quote same % capacity of Non-Prod environment.	DC-DR setup should be exact replica. Whereas Non-Prod (UAT/Dev/Preprod) environment should be 20% capacity of Production environment.
108	32	7.1.3.8 Disaster Recovery Mechanism	Recovery Point Objective (RPO) - 0 minutes -Its assumed that Zero RPO is required between primary and near Site..in that case what would be required RPO for Far DR?	DC-Near site : Zero RPO DC-DR : RPO- 5 minutes or 2 GB whichever is earlier
109	32	7.1.3.9.3	Etc? Please be more specific and mention a final list of all the channels to be integrated with since there will be no extra cost	Bank have various alternate delivery channels which are live and running as metioned in the clause. The proposed solution should need to be integrated with these Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. for the purpose of authentication , alert merchanism , Information , reporting ,Analytics etc. Bidder need to intgrate with all these channels or any other channel in future without any extra cost to Bank.
110	32	7.1.3.9.8.b	What is the use case of Customized and special VPA creation?	Customized and special VPA creation to be done as per Bank's requirement
111	33	7.1.3.9 Detailed Solution requirements Integrate UPI application with Banks Analytics solution, PIM solution, SIEM Solution, Fraud Management solution - E FRMS Solution or any other security solution as required by the BANK, etc.	Does Bank also have the required tools for DAM for integration?	Yes, Bank have Oracle Audit Vault & Database Firewall (Database Security Product) for DAM. However , it is upto the bidder to ensure the same will suffice the requirement of monitoring considering the SLA parameters.
112	33	<b>7.1.3.9 Detailed Solution requirements</b> Customer On-boarding App & portal, User Portal, Admin Portal, Customer Complaint module,UDIR, Marketing Module (Email, SMS etc.) and other interfaces required to handle UPI transactions.	Request the bank to elaborate the detailed functionality envisaged under the customer complaint module	Bank will share the details with the successful bidder.
113	33	7.1.3.9 Detailed Solution requirements The UPI solution should have its own security features, so it does not process any request that comes from outside banking host system.	Request the bank to elaborate this scenario	Solution should have inbuilt security measures in compliance oo to meet the guidelines as per Regulators/NPCI/Govt.

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114	34	7.1.3.9.17	<p>We understand as below. Requirement is, - Initial hardware BOM (at Go Live) - Periodic Top-up BOM based on review</p> <p>We will provide year-wise hardware in BOM, for Y1 to Y7. Based on actual review &amp; top-up, the invoices will be raised. E.g: Initial Go Live hardware invoicing as per milestones - End of Year 1 - Adequate. No invoice - End of year 2 - Adequate - End of Year 3 - Inadequate, so we go for top-up. At this time, BOM pertaining to year 1/2/3 will be invoiced.</p> <p>Please confirm the above understanding.</p>	Please refer BOM which is self explanatory
115	36	18. The bidder shall augment the hardware and factor the year wise cost in the Bill of Material (BOM) to cater the growth in the UPI transactions. However, Bidder will augment necessary infrastructure whenever the need arises with due confirmation of the Bank. Bidder will then raise the Invoices according to factored cost in BOM	Query: Bank will provide the rack spaces and power to augment the hardware in this case?	Yes
116	37	7.1.3.9 Detailed Solution requirements:Ensure all deployments across environments (development, SIT, UAT, preproduction, production) are directed through robust DevSecOps pipelines following stage-gated quality controls	Is Bank using any DevSecOps tool currently? If yes, pls share the details. Also pls share the current licensing model (user based or node based)	Bank is using GitLab ultimate edition with user based licence model. Bidder can either provide additional licence or can procure entirely new solution. In case of open source DevSecOps software , it is mandatory for the bidder to quote rightful licence/ subscription and 24*7 OEM back to back support to ensure compliance with the service levels defined in the RFP.
117	37	7.1.3.9 Detailed Solution requirements DevSecOps pipelines should have automation tools to enable continuous planning, continuous development, continuous integration, continuous deployment, continuous testing, continuous monitoring etc.	Does the Bank has CI/ CD automation tools or are these expected to be quoted by the bidder? If to be quoted by bidder, is the Bank fine with open source versions of these tools?	Bank is using GitLab ultimate edition with user based licence model. Bidder can either provide additional licence or can procure entirely new solution. In case of open source software , it is mandatory for the bidder to quote rightful licence/ subscription and 24*7 OEM back to back support to ensure compliance with the service levels defined in the RFP.
118	38	7.1.3.9 Detailed Solution requirements:Integrate UPI with our systems such as CBS (B@ncs24), Enterprise Service Bus /Payment Hub / Middleware –IIB/CP4I, SDR (Bank's Data Ware House), FI Server, Card Management System (CMS), Mobile Banking, ATM switch, Internet Payment Gateway, Net Banking, Aadhaar Pay, Aadhaar Data Vault, etc.	How many total API instances currently Bank has implemented. If we can get module wise API instances, it will be of great help	Will be shared with successful bidder.
119	39	7.1.3.9.39.b.1	Bulk Payments can be enabled through portal, not app	Understanding is correct
120	40	7.1.3.9 Detailed Solution requirements Facility for Merchant: Integration with the chat platform where SDKs (Software Developer Kits) and APIs are provided by the Bank and UI is designed by the chat platform.	Request the Bank to define the transaction use cases envisaged in the chat platform and the details of the chat platform for integration	Possible use cases will be information , complaint redressal etc.
121	42	7.1.3.13.2	We kindly request confirmation from the bank regarding whether the bidder is required to provide escrow for the Central Bank of India (CBoI) and each Regional Rural Bank (RRB) respectively.	Separate escrow arrangement will have to be made by the Bidder with the Bank and RRB's
122	42	7.1.3.13 Source Code Escrow arrangement 1. Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the SI to the Bank for unlimited and unrestricted use by the Bank.	Customizations are not independent set of codes, but form part of the base product code. While the bidder can provide the source code through an escrow mechanism, the Bank will not have access to the source code otherwise. request the Bank to confirm	Details of the same are covered in point 2 of same clause, i.e., 7.1.3.13

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123	43	7.1.3.14	We kindly request clarity from the bank regarding the following:  The number of participants expected in each training session. The number of training sessions to be arranged for the Central Bank of India (CBI) and each Regional Rural Bank (RRB) respectively , along with training locations. The scope of pre-implementation and post-implementation training.	will be shared with the successful bidder
124	43	7.1.3.13 - Source code - Escrow arrangement	Source code can be deposited under escrow arrangement by bidder. However, Bank will not have any rights or access in the source code unless release events like bankruptcy, insolvency, cessation of business and other release conditions as set forth in the escrow agreement. IPRights related provisions shall not be part of escrow clause. This will be covered separately under IP rights ownership provision.	Details of the same are covered in point 2 of same clause, i.e., 7.1.3.13
125	44	<b>7.2 Scope of Work for RRBs- with different instances on same hardware</b> The Hardware of RRBs will be separate from that of Central Bank of India. However separate instances of UPI solution should run on same hardware for both the RRBs	Is the understanding that the hardware for the RRBs will be different from CBI and both RRB's UPI instances would reside in the same hardware to be provisioned for the RRBs?	Yes
126	44	7.2	The Hardware of RRBs will be separate from that of Central Bank of India. However separate instances of UPI solution should run on same hardware for both the RRBs. <b>Query:</b> Request Bank to clarify whether each of the RRBs will have separate cluster and whether they also have to be installed in DC, DR and NDR	RRB has setup as- DC and DR only. Separate instances need to be created for both the RRB's .
127	44	7.2 Scope of Work for RRBs- with different instances on same hardware The Hardware of RRBs will be separate from that of Central Bank of India. However separate instances of UPI solution should run on same hardware for both the RRBs	Request Bank to clarify whether each of the RRBs will have separate cluster and whether they also have to be installed in DC, DR and NDR	RRB has setup as- DC and DR only. Separate instances need to be created for both the RRB's . However, in future, if RRBs go for Near site setup, then UPI setup would also be required at that time.
128	44	7.2	The Hardware of RRBs will be separate from that of Central Bank of India. However separate instances of UPI solution should run on same hardware for both the RRBs. <b>Query:</b> Request Bank to clarify whether each of the RRBs will have separate cluster and whether they also have to be installed in DC, DR and NDR	RRB has setup as- DC and DR only. Separate instances need to be created for both the RRB's . However, in future, if RRBs go for Near site setup, then UPI setup would also be required at that time.
129	44	7.2	Request Bank to clarify whether each of the RRBs will have a separate cluster and whether they also have to be installed in DC, DR, and NDR	RRB has setup as- DC and DR only. Separate instances need to be created for both the RRB's . However, in future, if RRBs go for Near site setup, then UPI setup would also be required at that time.
130	45	7.2.3 Scope of Work for RRBs- with different instances on same hardware:Unified Payment Interface (UPI) should be capable of processing 230 TPS initially at the time of go live for RRBs	This TPS refers to Business TPS or Backend Infra TPS	Business TPS
131	45	7.2.3	We kindly request confirmation from the bank regarding our understanding that a Non-Disaster Recovery (NDR) setup is not required for Regional Rural Bank (RRB) setup.	Yes.
132	45	7.2.3 Scope of Work for RRBs- with different instances on same hardware	we request bank to confirm shall we refer this as Business TPS or Infra TPS	Business TPS
133	45	<b>7.2.3 Broad Scope of Work</b> The RRBs intends to select a bidder to Supply, Implementation, Migration and Maintenance of Unified Payment Interface (UPI) Solution under CAPEX Model at its Data Centre & Disaster Recovery Centre in India	Are the datacentres for UPI solution implementation for RRBs different from CBI datacentres? Since the infrastructure for the 2 RRBs would be on shared basis, trust the connectivity to the respective RRB DCs for host/ other system connectivities be available	The datacenter of RRBs and CBI are collocated. The connectivity to the RRB DC for host/ other system connectivities is available.
134	46	7.2.3 Broad Scope of Work	Can you elaborate on how the solution will ensure seamless online data replication and retrieval capabilities between the Data Centre and Disaster Recovery Centre, especially considering the high availability (HA) requirements?	Oracle Active Data Guard.
135	47	Implementation & Migration of the Project will be performed Onsite i.e. at Bank premises only.	Implementation of software for Central bank and RRBs both have to be done at the same premise of bank or different?	DC & DR for Bank and RRBs are Co-located while Near site is applicable only for Bank.
136	48	7.2.3.2,Point.5	We request bank to provide below information for sizing of Load balancer, 1.Total number of SSL TPS, concurrent SSL connections. 2. Number of devices since UPI has meta and finance two different components.	Bidder can decide according to their solution based on Volume & TPS mentioned.

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137	49	7.2.3 Scope of Work for RRBs- with different instances on same hardware:The Application & Database should be sized for Active- Active cluster at DC & Active- Active cluster at DRC, so that the solution and infrastructure can fall back on each other The Proposed solution to be containerised and based on micro-services architecture, so that new services deployment will have zero down time. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work.	With 2 Site solution, we would need more information about Bank's expected RPO/RTO	In case of RRBs , RPO and RTO is as under - RPO :- 5 Minutes or 500 MB, whichever is earlier.  RTO:- 90 minutes
138	49	<b>7.2.3.2 Infrastructure</b> The bidder shall ensure that the solution is complied with all the regulatory guidelines of GOI/ RBI and also adheres to requirements of IT Act (including amendments in IT Act and itsRules) and amendments thereof. A self-declaration to this effect shall be submitted by the bidder.	Is this required to be submitted by all bidders or only by the selected bidder?	To be submitted by all Bidders.
139	50	7.2.3.3	Request Bank to provide details of data center site locations for feasibility study. Also would request Bank to share the current network deployed for current UPI Infrastructure.	Bank as well as RRBs Data Center is Located at Navi Mumbai .The details for the current network deployed will be shared with successful bidder
140	50	7.2.3.3	For RRB`s, We kindly request clarification from the bank regarding the components it would provided to the bidder under the Oracle End-User License Agreement (EULA). Specifically, we seek information on items such as Active Data Guard, Performance Tuning Pack, Partition Licenses, TDE license ,Crypto Pack, and any other relevant components.	We have following Oracle components under ULA : Oracle Database Enterprise edition, Real Application Cluster, Database Partitioning, Diagnostic Pack, Oracle Tuning Pack, Advance Compression, Active Data Guard, Oracle Audit Vault & Database Firewall, Oracle Data Masking, Oracle Database vault, Oracle Advanced Security, Oracle Weblogic Enterprise Edition
141	51	7.2.3.4	We request bank to clarify if End of sale is declared by the Hadware OEM during contract period.	Please refer Point 10 section 7.1.3.5 & Point X of section 7.1.3.7
142	55	7.2.3.6 Monitoring and Management:"Configuration management. The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.	Request Bank to consider enterprise grade open source automation tool like Ansible, for Infrastructure automation, configuration managment, patch management etc"	There is no restriction marked in RFP. Bidder can use the tool as per their discretion provided the same fulfill the requirement of the scope of work . RFP cluase stand as-it-is.
143	55	7.2.3.6 Configuration management. The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.	Reques Bank to consider enterprise grade open source automation tool like Ansible, for Infrastructure automation, configuration managment, patch management etc	There is no restriction marked in RFP. Bidder can use the tool as per their discretion provided the same fulfill the requirement of the scope of work . RFP cluase stand as-it-is.
144	57	7.1.3. xvii.Information protection	Whats retention period required for online data and archival data ?	Online- 3 Months Archival- 1 Year post this period data must be kept on offline media as Backup,and must be retrieved as and when required by the bank
145	58	<b>7.2.3.8 Detailed Solution requirements</b> Integrate UPI with our systems such as CBS (B@ncs24), Enterprise Service Bus /Payment Hub / Middleware –IIB/CP4I, SDR (Bank's Data Ware House), FI Server, Card Management System (CMS), Mobile Banking, ATM switch, Internet Payment Gateway, Net Banking, Aadhaar Pay, Aadhaar Data Vault, etc.	Are each of these systems independent for CBI and its RRBs? Request the Bank to provide the details of these solutions with the hosting locations	Will be shared with successful bidder.
146	60	7.2.3.8 Detailed Solution requirements Point 16:Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in onpremises or private network only	Please clarify whether bank is looking for single control pane for Bank and RRBs Containers	Separate implementation for both Solutions
147	60	7.2.3.8 (16)	we request bank to please clarify whether bank is looking for single control pane for Bank and RRBs Containers	Separate implementation for both Solutions

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148	60	7.2.3.8 (16)	Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in onpremises or private network only <b>Query:</b> Please clarify whether bank is looking for single control pane for Bank and RRBs Containers	Separate implementation for both Solutions
149	60	7.2.3.8 (16)	Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in onpremises or private network only <b>Query:</b> Please clarify whether bank is looking for single control pane for Bank and RRBs Containers	Separate implementation for both Solutions
150	60	7.2.3.8 (16) Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in onpremises or private network only	Please clarify whether bank is looking for single control pane for Bank and RRBs Containers	Separate implementation for both Solutions
151	70	8. Project Timeline	Request Bank to extend the delivery timelines of certain hardware like switches, load balancers, hsm etc to 12 weeks. OEMs are reporting time line of 8-10 weeks to SI, hence request to extend the same to 12 Weeks. Also request Bank to consider part shipment part payment for the hardware delivered during the project time lines	The mile stone for Hardware/application software delivery and installation is 12 weeks and bidder may redistribute delivery and installation activities as per their convenience within stipulated period of 12 weeks.
152	113	59. Preference to Make in India, Point-C.	We request bank to confirm our understanding that bidder needs provide annexure - 28 undertaking towards proposed UPI solution only not for infrastructure.	To be complied as per Government of India Guidelines.
153	119	Annexure-2, Notes	We request bank to kindly provide clarity on the deployment & support on Kubernetes platform as RFP talks about 24*7 support if yes we atleast need to consider 5 L2 resources for the same,	Hardware Resources deployed for support will provide support for Kubernetes platform. If bidder requires any other resource then same can be deployed by the bidder without any additional cost to the Bank.
154	121	65 Table 6: Breakup of Hardware Augmentation Cost and AMC for UPI Switch (item 5 of Table 1 (A)) - DC,Near Site & DRC	While Bank has asked to quote for augmentation of Hardware costs to be quoted separately, the infra related 3rd party softwares will also have a proportional increase. Request Bank to provide a provision to quote for the same	Bidder Can include cost in hardware augmentation cost provided in the BOM.
155	124	<b>65. Annexure 2: Masked Commercial Bid along with technical bid</b> Table 8: Breakup of HSM Cost for UPI Switch (item 7 of Table 1 (A)) - DC,Near Site & DRC	Would the cost of HSM for DC, DR, near site etc., be quoted under a single item or to be specified independently?  What about UAT?	Different line items can be quoted
156	124	Table 7	There are no option for software Augmentation in line with hardware augmentation as will hardware software also required or need to factor it in hardware itself?	Bidder Can include cost in hardware augmentation cost provided in the BOM.
157	144	Annexure-5	We request bank to provide clarity on Annexure-5 ; 1. We request bank to provide clarity on the amount of stamp paper on which annexure-5 to be printed and submitted. 2. Annexure -5 needs to be submitted by the bidder along with bid documents or needs to be submitted by the successful bidder after winning the bid.	Deed of Indemnity is to be executed at the time of execution of Contract.  The said indemnity shall be affixed with the applicable stamp duty.
158	144	Annexure 5 - Deed of Indemnity	This undertaking will only be given at the time of contract execution and not before that	Deed of Indemnity is to be executed at the time of execution of Contract.  The said indemnity shall be affixed with the applicable stamp duty.
159	164	13	We request bank to provide clarity, What is the latency between Mumbai (DC) and Hyderabad (DR).	Average Latency between DC to DRC is 30-60ms
160	164	13	What is the latency between Mumbai (DC) and Near Site	latency between Mumbai (DC) and Near Site is 1 ms
161	165	76. Annexure 13 -A: Technical Specifications	we request bank to please specify Uplink for TOR switches in terms of connecting to Banks Network.	Uplink will be 10G multimode Fiber

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162	166	Annexure 13 -A: Technical Specifications:Should be able to support different protocols (TCP/IP, IPX, etc.)	TCPIP will be able to support current requirements is there any specific requirement for IPX. Request Bank to consider removing legacy technology like IPX from the specification requirements	The list is indicative, the solution should support protocols currently being supported.
163	169	Annexure 13 -A: Technical Specifications POINT H1 to H7:APPLICATION SERVER	Request Bank to clarify on Application server specifications, as specifications looks legacy in nature	The list is indicative, the solution should support latest technologies.
164	169	H1 to H7	The application should support the application layer technologies like Java, C++, Netscape server application process interface, Internet server application process interface, etc. should be supported. <b>Query:</b> Request Bank to clarify on Application server specifications, as specifications looks legacy in nature	The list is indicative, the solution should support latest technologies.
165	169	H1 to H7	The application should support the application layer technologies like Java, C++, Netscape server application process interface, Internet server application process interface, etc. should be supported. <b>Query:</b> Request Bank to clarify on Application server specifications, as specifications looks legacy in nature	The list is indicative, the solution should support latest technologies.
166	169	H1 to H7 The application should support the application layer technologies like Java, C++, Netscape server application process interface, Internet server application process interface, etc. should be supported.	Request Bank to clarify on Application server specifications, as specifications looks legacy in nature	The list is indicative, the solution should support latest technologies.
167	172	77. Annexure 13 -B: Functional Specifications - 7. System should provide tracking of the client's IP & Network Interface address	Need more clarity on this clause Also request the Bank team to share the list of audits that the bank requires in detail.	During interaction with APP/portal said characteristics must be saved.
168	119 & 121	Table 2: Breakup of Enterprise License Cost for UPI Switch (item 1 of Table 1 (A)) – DC,Near Site & DRC	We request bank to confirm our understanding, bidder needs to quote license of the proposed solution separately for DC, DR, NDR. request bank to comment based on point mentioned in the RFP page number 119 in Annexure-2" *Enterprise License would mean - Unlimited Client License for Bank Branches in India & International territories, present & future subsidiaries and associates both domestic & international." or we request bank to provide clarity on the how should bidder consider following while quoteing for; point 1. Enterprise License Cost for UPI Switch - 1 Point 2. Enterprise License Cost for UPI Switch – 2 Point 3. Enterprise License Cost for UPI Switch - N	No, Bank is looking for the enterprise licenses which will be utilize across DC,DR and Near site setup ( as if applicable) , Bidder to quote the same accordingly. Separate line items in the BOM is optional and bidder can quote in case there are other components to be quoted as part of enterprise license cost.
169	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Request you to advise Storage Type SAN / NAS, replication capabilities, data protection details.	There is no restriction marked in RFP. Bidder can use the storage type as per their discretion provided the same fulfill the requirement of the scope of work . RFP clause stand as-it-is.
170	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Request you to confirm RPO & RTO required	DC-Near site : Zero RPO DC-DR : RPO- 5 minutes or 2 GB whichever is earlier, RTO - 90 minutes



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171	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Request you to confirm if backup storage copies will be stored on storage or tape only.	As per requirement of proposed solution.
172	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Kindly advise storage scalability, Location like DC - DR - Near DR,	Storage to be scalable to accommodate expected volume as per RFP.
173	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Request you to confirm if data migration from old setup to new proposed solution	Yes
174		General Query	What should be the TPS consideration for HSM	It should support current and future daily UPI Transactions
175		General Query	Please confirm if bank has Exadata or exaCC setup in there DC & DR, and can we leverage the same for UPI.	No such setup in Bank.
176		General Query	Request bank to please clarify the TPS mention in the RFP is Peak TPS or Average TPS. If mentioned TPS is the average TPS then please specify the Peak TPS which is require from the day 1.	Peak business TPS
177		General Query	Confirm on the current data size	Current data Size of UPI solution is approx 100 TB.data stored on tapes /server disk.
178		General Query	kindly clarify the mention TPS is business or technical	Business TPS
179	11	Section - 1 Invitation for Tender Offers Clause - e-mail IDs for sending queries and Last Date for submission of queries	In reference to the cost of tender document to be paid before/ at time of pre-bid queries, we request you to kindly provide us any reference of MEITY/ CVC/ any central government notification/ circular/ Note or any other document mentioning that the tender document fees can be obtained before submission of pre-bid queries.	RFP clause stands as-it-is
180	11	Bid Security (EMD)	Seeking an exemption for MSME and Startup bidders	Clause is Self Explanatory
181	11	Bid Security (EMD): An amount of ₹2,40,00,000/- (₹ Two Crore Forty Lakhs Only) in the form of Bank Guarantee issued by a scheduled bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker's cheque/ Account Payee Demand Draft/RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO: DIT: PUR: 2024-25:401 in favour of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.	To increase participation, request the bank to change the clause as: (EMD Rs. 1,60,00,000/- (One crore sixty lakhs rupees only)	RFP clause stands as-it-is
182	13	Eligibility Criteria Point 3	We request you to change "The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21,2021-22 and 2022-23)" to an average of 50 Cr of revenue in last 3 Financial year from 2020-21, 2021-22 and 2022-23.	RFP clause stands as-it-is
183	13	Section- 2 Eligibility Criteria Point:-3	In reference to this clause request to allow the consortium and consider the cumulative turnover of all consortium members (in case of Consortium).	RFP clause stands as-it-is

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184	13	3. The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21, 2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Please confirm if the expectation is that average of 3 years should be 50 cr	RFP clause stands as-it-is
185	13	2. Eligibility Criteria:point 1	<del>Bidder must be registered firm/company in India under companies act 1956 ,LLP, partnership, under applicable act in India and should have been in operation for at least 5 years as on date of RFP Bidder should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years . In case the bidding company/firm is hived off from the demerged company, the experience, eligibility etc as per the requirement of the RFP may be considered as of the demerged company, provided the demerged company doesn't apply in the same RFP process.</del>	RFP clause stands as-it-is
186	13	2	We request the bank to consider the average turnover of 30 Crores for the last 3 Fin years from the vendors belong to MSME category	RFP clause stands as-it-is
187	13	3, annual turnover	The criteria says: "The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e.2020-21, 2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies" <b>Query: Request you to revise the turnover criteria as below for MSME and add below clause to above one:</b> "The MSME bidder average annual turnover in India should be more than INR 20 crores in the last three financial years i.e. (2020-21, 2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	RFP clause stands as-it-is
188	13	2:The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21, 2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies.	Please confirm if the Bidder turnover is less than 50 Cr for last three financials are eligible for the BID considering that we are into the payments industry with successfully maintaining the implemented solutions for NPCI, HP Gas etc.	RFP clause stands as-it-is
189	13	3, annual turnover	We request the bank to kindly relax it Average 45 crores Turnover	RFP clause stands as-it-is
190	13	2.3:The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21, 2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Bidder must have average annual TO of Rs50Cr for three financial years (2020-21,2021-22,2022-23) <b>Bidder must have average annual TO of Rs50Cr for three financial years (2020-21,2021-22,2022-23). In case the bidding company/firm is hived off from the demerged company, the experience, eligibility etc as per the requirement of the RFP may be considered as of the demerged company, provided the demerged company doesn't apply in the same RFP process.</b>	RFP clause stands as-it-is
191	13	Eligibility Criteria; Point 3:The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21,2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies(Copy of audited Balance Sheet and Certificate of the Chartered Accountant for preceding three FY.)	The bidder should have positive net worth in the three(3) three financial years ((2020-21,2021-22,2022-23). <b>The bidder should have positive net worth in the three(3) three financial years ((2020-21,2021-22,2022-23). In case the bidding company/firm is hived off from the demerged company, the experience, eligibility etc as per the requirement of the RFP may be considered as of the demerged company, provided the demerged company doesn't apply in the same RFP process.</b>	RFP clause stands as-it-is
192	14	Eligibility Criteria Point 6	Within our Pool of RRBs, including Bank of Baroda, Indian Bank RRB, and Chaitanya Godavari Bank (a RRB of Union Bank), we collectively process more than 5 million transactions in UPI. Can you confirm if this scale aligns with the requirements outlined in the RFP?	RFP clause stands as-it-is
193	14	The OEM/Bidder should have implemented /under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year.	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
194	14	2.6	We propose lowering the transaction requirement to an average of 3 million per day over the last quarter.	RFP clause stands as-it-is
195	14	6:The OEM/Bidder should have implemented /under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year.	We request the bank to consider order implemented/under implementation in atleast 1 schedule bank for MSME categories vendor.	RFP clause stands as-it-is

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196	14	6:The OEM/Bidder should have implemented /under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year.	We request the bank to consider average per month UPI transaction of 5 million from any of the banks including Coop. banks, where the solution has been implemented.	RFP clause stands as-it-is
197	14	2.6:The OEM/Bidder should have implemented /under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year	Bidder have not implemented UPI solution to any of the banks yet, but we have implemented the solutions for multiple products with NPCI So please confirm whether we shall be eligible for the BID or not	RFP clause stands as-it-is
198	14	2.1:Bidder/ OEMs should have service/ support infrastructure at Mumbai/ Hyderabad and should be able to provide efficient and effective support.	Bidder service/support infrastructure at Pune but with the other offices in Mumbai, Ahmedabad, Delhi/NCR & Bengaluru. But shall be able to provide efficient & effective support	RFP clause stands as-it-is
199	15	3. Bid Security (EMD)	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
200	15	4. Performance Bank Guarantee	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
201	15	II) Separate PBG to be submitted for Central Bank of India and for each RRB.	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
202	15	4 Performance Bank Guarantee	As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled commercial Bank other than Central Bank of India, in the format given by the Bank in Annexure-11, for 10 % of the total project cost valid for 102 months (implementation period- Go-live Date + 7 years for total project period plus 6 months) for claim period validity of PBG starting from its date of issuance. The PBG shall be submitted within 21 days of the PO acceptance by the Bidder. In case contract is extended beyond date (extendable by another Three years), the bidder has to extend the PBG or provide the fresh PBG for extended period plus Six months. ii. Separate PBG to be submitted for Central Bank of India and for each RRB. <b>Bidders request : In view of other remedies in the contract, Bidder requests the requirement of a PBG. Secondly, in the event Bank refuses to remove PBG, please clarify how will the PBG apportioned between CBI and RRBs. Bidder requests that the PBG be invoked for material breach only.</b>	RFP clause stands as-it-is
203	15	Point no. 4. Performance Bank Guarantee	Requesting the bank to kindly reduce the PBG amount from 10% to 5% of the total cost of Bid	RFP clause stands as-it-is
204	16	7.1.3.6.ii Management Service	Facility Requesting the bank to permit a mix of onsite and remote support to help bidder offer the most optimal support (leveraging the ecosystem expertise of the central technical teams).	RFP clause stands as-it-is
205	17	7.1.3	Owing to a new regulatory/statutory requirements, if the new functionality or feature development & implementation necessitates additional Hardware & Software, the Bank shall bear the additional cost. Kindly confirm if this understanding is correct	RFP clause stands as-it-is
206	17	7.1.3 Broad Scope of Work	As We read "The solution proposed should be integrated seamlessly with the existing alternative channels along with NPCI solution", its assumed that integration will be REST API based and bank will support pluggins for all existing solutions.	Refer clause 7.1.3.9 of RFP
207	17	7.1.3 point 5 Solution should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by N P C I without any additional cost to the Bank and timeline as specified by the NPCI / Bank.	All <u>regulatorily mandatory requirements</u> will be covered. Since it is a evolving ecosystems with new functionalities being released request Bank to consider these to be not included in the current commercial scope However NPCI, being the product owner of UPI and its entire ecosystem, also publishes new use cases that require creation of new products (which may or may not be relevant to the Bank's business or use case). Requesting the Bank to exclude these as obligation on the Bidder.	RFP clause stands as-it-is

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208	17	7.1.3 Broad Scope of Work 5. Solution should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by N P C I without any additional cost to the Bank and timeline as specified by the NPCI / Bank.	Query: The change in the UPI are very dynamic in nature and most them are being raised by regulatory, its very hard to predict the quantum of changes in next few years. Request you to change the scope of work of new changes and functionality on the fixed Manday rates rather than covering all future requirement in the RFP cost.	RFP clause stands as-it-is
209	17	7.1.3.10	Please specify all SDK integrations	RFP clause stands as-it-is
210	18	7.1.3 , Point 15	we request bank to confirm as this is capex any certification/audit cost towards PCI-DSS/ PA-DSS would be borne by the bank.	RFP clause stands as-it-is
211	19	Implementation & Migration of the Project will be performed Onsite i.e. at Bank premises only. Comprehensive Project Plan along with minute submilestones of implementation and high level and low level data flow diagrams should be shared with the Bank during kick-off meeting post issuance of purchase Order. Project Manager should be available ONSITE on all regular days and should update the project status on daily basis. The complete Implementation Team should also be stationed at Bank's location in Mumbai/Navi-Mumbai during all working days of Bank. The migration activity will be carried out during non-peak hours and Holidays.	Can the implementation happen from offsite while a dedicated resource is present onsite?	RFP clause stands as-it-is
212	19	7.1.3 Broad Scope of Work. Point 17:"The proposed solution should have interface with Bank's CBS or through Enterprise Service Bus/Payment Hub / Middleware as desired by Bank.	Request Bank to clarify il there is any preference on technology framework like Quarkus, Micronaught, Vert.x, SpringBoot etc.. to be used to implement scalable & modular Cloud native application "	RFP clause stands as-it-is
213	19	7.1.3.18.8	Etc? Please be more specific and mention a final list of all the channels to be integrated with since there will be no extra cost	RFP clause stands as-it-is
214	19	17	The proposed solution should have interface with Bank's CBS or through Enterprise Service Bus/Payment Hub / Middleware as desired by Bank. <b>Query:</b> Request Bank to clarify il there is any preference on technology framework like Quarkus, Micronaught, Vert.x, SpringBoot etc.. to be used to implement scalable & modular Cloud native application	RFP clause stands as-it-is
215	19	17	The proposed solution should have interface with Bank's CBS or through Enterprise Service Bus/Payment Hub / Middleware as desired by Bank. <b>Query:</b> Request Bank to clarify il there is any preference on technology framework like Quarkus, Micronaught, Vert.x, SpringBoot etc.. to be used to implement scalable & modular Cloud native application	RFP clause stands as-it-is
216	19	17 The proposed solution should have an interface with the Bank's CBS or through Enterprise Service Bus/Payment Hub / Middleware as desired by the Bank.	Request Bank to clarify il there is any preference on technology framework like Quarkus, Micronaught, Vert.x, SpringBoot etc.. to be used to implement scalable & modular Cloud native application	RFP clause stands as-it-is
217	20	7.1.3.2 Infrastructure, point .6.	we request bank to clarify if bank is looking for a dual-functionality HSM that can support both General Purpose and Payment Processing on the same hardware	HSM should support PIN validation and other transaction security as per NPCI guidelines
218	20	7.1.3.1	As part of Technical evaluation, should the proposed UPI solution be demonstrated as a PoC on Bank's Infrastructure within the Bank's On-Premise datacenters.	clause is Self explanatory
219	20	7.1.3.2:The bidder shall supply, customize, implement and maintain UPI Switch and other related services along with requisite hardware, software, middleware interface, UPI Application (Android & iOS), HSM, Network equipment's, backup solution i.e. tape library , tapes , etc. as mentioned in the RFP.	Since, the installation is at the bank's DC-DR (CAPEX Model), we will provide the hardware sizing required for installing the solution considering the functionality, volumes, performance and uptime.	clause is Self explanatory
220	20	7.1.3.2 Infrastructure, point .6.	Request you to relax it to 99.90% as 99.99% is a bit too high to achieve.	RFP clause stands as-it-is
221	21	7.1.3.2:Bidder needs to consider the equipment to be supplied and deployed at Near DR to achieve zero data loss.	Is the bidder required to install it in their own Data Center which will act like a Near DR?	clause is Self explanatory
222	21	7.1.3.7 Monitoring and Management	Existing Clause End of Sales / End of support: The Bidder has to ensure that any solution / equipment supplied as part of this RFP should not have either reached or announced 'End of Sales' (1 years from last date of submission of Bid.) or end of support for at least 7 years from the date of issue of purchase order. Requesting Bank to remove "End of Sale" from existing clause mentioned above as bidders do not have control on OEM declaring End of Sale. However end of support for atleast 7 years from date of issue of purchase order must be retained in the interest of Bank.	RFP clause stands as-it-is

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223	22	7.1.3.2 Infrastructure Growth Volume Projections for Central Bank of India Current Volumes in UPI and Projection for number of transactions in the Mentioned Month	Request the Bank to also provide the estimates for up to Dec 2031 or Mar 2032 to factor sizing for a seven year cycle considering implementation and go-live would be towards the end of 2024-25	RFP clause stands as-it-is
224	22	7.1.3.2 Infrastructure Benchmarking The proposed solution should be benchmarked for 1000 TPS (Transactions per Second) for Central Bank of India and able to handle 40 million transactions per day before going live Bidder has to demonstrate the volume handling capacity of the UPI system and provide the report of same.	Would bank consider the benchmark exercise already done by the bidder or based on such capacity being handled with other customers or can the benchmark be done in the bidder's premises/ data centres?	clause is Self explanatory
225	22	7.1.3.3 Migration of Data from existing UPI Switch	Bank to ensure the availability of all the data in the requisite form and formats to enable smooth migration within the timelines. Delays due to erstwhile UPI vendor and/or bank should not be considered as delay in project timelines attributable to the bidder.	RFP clause stands as-it-is
226	24	The Bidder will supply and maintain the complete UPI Solution requirements in terms of Application, Servers, HSMs, databases, Network equipment's, Backup solution including TAPE library and Back-up tapes and any other equipment required to implement the solution.	Kindly confirm whether the necessary hardware as supplied by bidder/OEM, will be the property and owned by Bank and shall be delivered at Bank Location	clause is Self explanatory
227	24	7.1.3.5. warranty and AMC - The Product including Application & Hardware shall have a roadmap for 7 years from the date of Going-live	Pls note that products are launched by OEMs every year basis on new technology that is being adopted by the market. Current products would have roadmap of max 2-3 years which will be replaced or enhanced by newer products in same category. We request bank to accomodate this point.	RFP clause stands as-it-is
228	24	7.1.3.5. warranty and AMC - If any hardware/ software go out of support/ End of life/ sunset during the warranty/ AMC period, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account.	This clause should be removed and should be kept as per hardwarwe Industry standard	RFP clause stands as-it-is
229	24	7.1.3.4 Enterprise license on proposed Solution (UPI):TAPE library and Back-up tapes	Please clarify if backup solution is expected with tape library only or any disk based appliance can be proposed. Since the RFP asks for UPI solution based on microservices, the same needs to be integrated with object storage only. The Tape Library will be used only for the database backup	clause is Self explanatory
230	24	7.1.3.4 Enterprise license on proposed Solution (UPI)	Kindly clarify whether bank needs a new backup software or will use existing backup software that bank has already ?	RFP clause stands as-it-is
231	24	7.1.3.4 Enterprise license on proposed Solution (UPI)	Please clarify if backup solution is expected with tape library only or any disk based appliance can be proposed. Since the RFP asks for UPI solution based on microservices, the same needs to be integrated with object storage only. The Tape Library will be used only for the database backup	clause is Self explanatory
232	24	7.1.3.4 The license for the solution to be Enterprise wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	Requesting the bank to revise this to license term coinciding with the term of engagement (7years).	RFP clause stands as-it-is
233	25	7.1.3.5.6	We request bank to consider following as , "after contract period of 7 years .The AMC rates would be at the mutually agreed terms and conditions for next three years or as per banks requirement."	RFP clause stands as-it-is
234	25	point .2	we request bank to confirm Warranty roadmap of 7 years, is this related to Support should remain for 7 years from the date of Go-live	RFP clause stands as-it-is
235	25	7.1.3.5 Warranty and AMC The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, audits, problem resolution for the OS, database, middleware and the application software for total solution provided by the BIDDER.	Considering the infrastructure set up is done in the bank's premises as a dedicated set up, any costs related to infrastructure related compliance/ upgrades on account of RBI/ GOI guidelines that sometimes require new/ incremental hardware components or software solutions beyond what is provisioned should be considered at incremental costs on case to case basis	RFP clause stands as-it-is
236	26	7.1.3.6 Facility Management Service	Request bank to please allow 3 months time to onboard candidate once we get PO / Go ahead for resource requirement	RFP clause stands as-it-is
237	27	point. 7	We request bank to consider, RCA Root cause Analysys of Hardwae i.e. Server, Storage and networking is not possible at field. this will take extended lead time and will required to shipped the faulty component to tech support team to check the same	RFP clause stands as-it-is

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238	27	7.1.3.6 Facility Management Service The deployed resources (to have adequate skill, Good academics & be technically sound) should manage the above-mentioned scope of work and have experience for development, monitoring & management of the proposed solution	With NPCI introducing multiple enhanced use cases and compliance requirements a large part of these enhancement would be undertaken on the UPI product across all customers from bidder's centralized product team. The onsite team can integrate the product enhancements/ modules into the Bank set-up and implement. Hence, request the Bank to exclude the development scope from the onsite team as this would be undertaken from the bidder's premises	RFP clause stands as-it-is
239	27	7.1.3.6 Facility Management Service The bidder should be able to recruit/ deploy the resources within 30 days of placing the order/ LOI for the onsite technical resource.	Sourcing, training and deployment of resources require a lead time. hence request the bank to consider a lead time of 12 weeks. Considering that the implementation phase is spread over a one year cycle, request the Bank to provide the bidder with this lead time and PO in advance.	RFP clause stands as-it-is
240	27	7.1.3.2 Infrastructure	Do we need to consider network rack switch for UAT, DC,DR and NDR	clause is Self explanatory
241	30	Section - 7.1.3 Broad Scope of Work 7.1.3.7 Monitoring and Management Point - 14	We understand that the details of the Project Manager to be provided after the LOI/ contract is awarded.	RFP clause stands as-it-is
242	30	Point X - End of Sales / End of support: The Bidder has to ensure that any solution/equipment supplied as part of this RFP should not have either reached or announced 'End of Sales' (1 years from last date of submission of Bid.) or end of support for at least 7 years from the date of issue of purchase order. In the event if any equipment supplied by the bidder reaches end of support, within the 5 years period from the date of supply, the bidder has to replace the equipment with devices having equivalent or upgraded specification, at no additional cost to the Bank or revamp the entire solution (if required).	This clause should be removed and should be kept as per hardware Industry standard	RFP clause stands as-it-is
243	30	Point XI - The Solution including Application & Hardware shall have a roadmap for 7 years from the Project Sign Off date. A certificate to this effect has to be provided by the bidder in format given in Annexure 24. Continuing the services / maintenance beyond 7 years would be as per the Service Continuity clause in this RFP.	Pls note that products are launched by OEMs every year basis on new technology that is being adopted by the market. Current products would have roadmap of max 2-3 years which will be replaced or enhanced by newer products in same category. We request bank to accommodate this point.	RFP clause stands as-it-is
244	30	7.1.3.7.xi	We request bank to confirm if the roadmap certificate is also required from the hardware OEM.	RFP clause stands as-it-is
245	30	7.1.3.7	Requesting Bank to remove "End of Sale" from existing clause mentioned above as bidders do not have control on OEM declaring End of Sale. However end of support for atleast 7 years from date of issue of purchase order must be retained in the interest of Bank.	RFP clause stands as-it-is
246	30	7.1.3.7 Monitoring and Management The bidder shall designate a Project Manager having minimum 10 years of work experience in the same field and certified on the hardware and the software solutions proposed by the bidder to be stationed at Mumbai / Navi Mumbai for entire contract period.	Request bank to remove the hardware certification from the experience as the project manager may not be certified on both the hardware and software	RFP clause stands as-it-is
247	30	7.1.3.7 Monitoring and Management Ensure system to do automatic dispatching to avoid delays and Automated messages to Field / Support Engineers	This is not relevant for the nature of the services as there are no field engineers or dedicated remote support teams	RFP clause stands as-it-is
248	30	7.1.3.7 Monitoring and Management End of Sales / End of support: The Bidder has to ensure that any solution / equipment supplied as part of this RFP should not have either reached or announced 'End of Sales' (1 years from last date of submission of Bid.) or end of support for at least 7 years from the date of issue of purchase order.	Requesting Bank to remove "End of Sale" from existing clause mentioned above as bidders do not have control on OEM declaring End of Sale. However end of support for atleast 7 years from date of issue of purchase order must be retained in the interest of Bank.	RFP clause stands as-it-is
249	31	7.1.3.7 Monitoring and Management 2. Segregation of Financial / non-financial transaction 3. Segregation of debit / credit transaction 4. Segregation of Financial transaction above certain amount say ₹ 4000 5. Segregation of non-financial transaction such as Set PIN	1. Request the bank to clarify on the aspect of segregation with regard to integration with the Bank's EFRM solution.  2. Request Bank to provide details of the EFRM solution and the nature of integration/ transaction feed supported. Does the EFRM tool support data streaming through technologies like Kafka?	clause is Self explanatory
250	32	7.1.3.7.xxi.	We assume that any kind of regulatory/ statutory fees and cost would be borne by the bank.	Refer clause 7.1.3.15 & 7.2.3.14 of RFP
251	32	7.1.3.8 Disaster Recovery Mechanism	Query: Recovery Point Objective (RPO) mentioned as 0 minutes, which is with Near DR also difficult to achieve request you to relax the same to 5 minutes.	RFP clause stands as-it-is

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252	32	7.1.3.9 Point no 15 Detailed Solution requirements	The solution should be platform-independent and scalable to support transactions envisaged by the Bank. UPI Application is latency sensitive critical application, requesting Bank to change the above clause as follows "The solution should be platform independent and scalable to support transactions envisaged by the Bank with minimum 3Million IOPS, 2.5 Million IOPS based on 8K IO request". Bidders must provide public document to showcase IOPS capability of proposed solution.	RFP clause stands as-it-is
253	33	7.1.3.9	For RRBs, We understand that the UPI app will be required to integrate (i.e. make API calls to) with ATM, CBS, Email & SMS gateway, EFRM systems of the bank. Rest of the channels mentioned would be consuming UPI solution's API services and Our responsibility would be to provide only the UPI API's and supporting the integration by these systems.  Please confirm our understanding.	RFP clause stands as-it-is
254	36	23. Additional features of the UPI solution a. Enable / Disable on screen log b. Enable / Disable file log c. Enable / Disable database log	Clarity required on what is meant by 'Enable / Disable on screen log'	clause is Self explanatory
255	39	7.1.3.9.39.b.1	Would bank be open to consider a single app for customer and merchant that provides an option to toggle between both?	RFP clause stands as-it-is
256	39	7.1.3.9 Detailed Solution requirements Facility for Merchant: Separate application for merchant which enables merchants to do all activity such as single/bulk Pay/ Collect transactions using various options like VPA/ Biometric/ QR code (Dynamic, Static, Bharat QR code), generate customised reports, transaction enquiry etc.	Request Bank to reconsider the warranty for Infrastructure hardware and Software apart from Application software. 1. For hardware will begin from one month from date of delivery. As hardware will not take more time to delivery & install. 2. For Software ATS (OS, database, middleware) ATS will begun from date of supply. Since Microservices are subscription based licenses, the support starts from date of supply 3. For appliances will begun from date of supply.	RFP clause stands as-it-is
257	40	7.1.3.10 Reconciliation and Settlement The proposed solution to provide a reconciliation related reports as required by the BANK / NPCI and make changes in the reconciliation reports as and when required / asked by the bank.	Does the Bank expect the system to provide data/ logs/ reports to be used by the Bank's reconciliation application or expect the solution to provide end-to-end reconciliation and dispute/ chargeback management?	clause is Self explanatory
258	42	The Bank shall also have the right to conduct source code audit by third party auditor.	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
259	42	Escrow arrangement 1. Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the SI to the Bank for unlimited and unrestricted use by the Bank. SI shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
260	42	7.1.3.13.2	We kindly request the bank to consider, transferring Intellectual Property Rights (IPR) from the Bidder to the bank only in cases where customizations are made exclusively for the bank, beyond regulatory or statutory requirements. It is essential that the IPR or Source Code of these customizations can be detached and remain independent from the IPR of the overall solution provided by the Original Software Developer (OSD).	RFP clause stands as-it-is
261	44	7.2 Scope of Work for RRBs	Could you kindly confirm if this means that while the hardware infrastructure itself is distinct for RRBs and the Central Bank of India, the software components of the UPI solution will be deployed on the same hardware for both entities?	clause is Self explanatory
262	44	7.2	Understanding is that the two RRBs do not have a UPI license. Hence, ideally, CBI would be the sponsor bank and the RRBs would use same handle/VPA as CBI. In that case, only one UPI solution would be required for CBI. Kindly provide clarity	RFP clause stands as-it-is

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263	45	7.2.3 Broad Scope of Work	Regarding the requirement for separate instances of the UPI solution to run on the same hardware for both the RRBs and the Central Bank of India, could you provide more details on how this integration will be achieved and maintained?	clause is Self explanatory
264	45	7.2.3 Broad Scope of Work	Is it expected that the UPI solution instances for the RRBs and the Central Bank of India will share the same development, test, and pre-production setups, considering the requirement for separate instances on the same hardware?	clause is Self explanatory
265	45	7.2.3.10	Will the RRBs require SDK for integration with Mobile Banking App or a separate PSP App?	clause is Self explanatory
266	46	7.2.3.15.	For RRBs, we request bank to confirm as this is capex any certification/audit cost towards PCI-DSS/ PA-DSS would be borne by the bank.	RFP clause stands as-it-is
267	47	7.2.3.18	Will any merchant platform and merchant related implementation of services be applicable to the RRBs? If yes, then how?	Yes, further details will be shared with successful bidder.
268	48	7.2.3.2 Infrastructure	Solution must provide efficient resource utilization through virtualization and consolidation of multiple physical servers as Virtual Machines helping Bank to reduce space, power, and cooling in data center, also provide isolation for workloads to improve service quality for applications and databases.	RFP clause stands as-it-is
269	50	7.2.3.2 Infrastructure Growth Volume Projections for RRBs	Request the Bank to also provide the estimates for up to Dec 2031 or Mar 2032 to factor sizing for a seven year cycle considering implementation and go-live would be towards the end of 2024-25	RFP clause stands as-it-is
270	50	7.2.3.2 Infrastructure Benchmarking The proposed solution should be benchmarked for 230 TPS (Transactions per Second) for RRBs and able to handle 10 million transactions per day before going live	Is the 10 million transaction capacity required from day one for the RRBs? This would be an overkill for the sizing and associated costs. Request the Bank to review and suggest the ideal capacity to be planned for go-live and further scale up	RFP clause stands as-it-is
271	51	7.2.3.6	For RRBs, We request bank to consider following as , "after contract period of 7 years .The AMC rates would be at the mutually agreed terms and conditions for next three years or as per banks requirement."	RFP clause stands as-it-is
272	52	7.2.3.5.i	We request clarity from the bank regarding the onsite deployment specifics, including the distribution, type, and count of resources per shift in the Data Center (DC) and Disaster Recovery (DR) environments. This information should be based on the resource list provided in the Facility Management Services (FMS) section on page 53 of the Request for Proposal (RFP).  As per the RFP requirements, the Regional Rural Bank (RRB) necessitates a similar set of solutions and infrastructure as compared to CBoI. However, in terms of resources, the RRB has specified a distinct need, requesting only 6 monitoring resources and a Project Manager, unlike CBoI. we request bank to provide clarity if the lesser no of resources would suffice the requirement in case of RRBs.	RFP clause stands as-it-is
273	53	<b>7.2.3.5 Facility Management Service</b> Bank may require the services of above resources in shift on need basis	Point (iii) in this section refers to 24x7x365 days support, whereas this point refers to shift on need basis. is the bidder expected to provision the resources on 24x7 basis or during business hours and on shift only on need basis. Request the bank to clarify	RFP clause stands as-it-is
274	55	7.2.3.6 Monitoring and Management	Bidders must proposed solution for simplicity and reduces that element of risk and uncertainty to help Bank's UPI Application to deliver higher availability for their Data and Application. Bidders must ensure single management tool to monitor proposed Hardware for Database, Application along with Operating System, Virtualization and Storage with Single bundled patch for entire Hardware solution.	RFP clause stands as-it-is
275	58	7.2.3.7 Disaster Recovery Mechanism	we request bank to please confirm , Bank will provide sufficient links/pipe/connectivity between DC, NDR & DR sites for data movement/replication to achive RPO RTOs.	clause is Self explanatory
276	58	7.2.3.6.xx	For RRBs, We assume that any kind of regulatory/ statutory fees and cost would be borne by the bank	Refer clause 7.2.3 point 5
277	61	Eligibility Criteria; Point 6:The OEM/Bidder should have implemented /under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year.(Credential letter along with Proof of transaction)	We request the bank to relax in the Per day transactons to participate as we are under implementing.	RFP clause stands as-it-is



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278	66	7.2.3.11 - User Acceptance Testing	Bidder should propose a timeline within which UAT should completed and acceptance be provided by Bank. Delivery team to review the project timelines. If Bank fails to communicate the acceptance or rejection within the stipulated timeframe then such deliverables should be deemed to be accepted and Bank shall be liable to make payment for such deliervables. Also, there has to be mechanism and acceptance criteria defined for UAT.	RFP clause stands as-it-is
279	68	7.2.3.12 - Source code - Escrow arrangement	This clause is repeat of clause 7.1.3.13, hence can be deleted.	RFP clause stands as-it-is
280	70	Project Timeline	Requesting an extension on the same for MSME and Startup bidders	RFP clause stands as-it-is
281	70	8. Project Timeline - Hardware Delivery & Installation – 8 Weeks	Since there will be multiple products as part of the solution, request bank to increase the Delivery timelines to 12/14 weeks from the date of PO.	RFP clause stands as-it-is
282	70	8. Project Timeline	We request bank to kindly consider, All related Hardware/ application software delivery and successful installation - Hardware Delivery & Installation – 12 Weeks Setting up the necessary minimum environment to enable the solution build –4 Weeks	RFP clause stands as-it-is
283	70	<b>8. Project Timeline</b> The successful Bidder is expected to adhere to the following timelines concerning the implementation of the solutions/services in bank:	A timeline of 8 weeks for hardware delivery and installation is not feasible. Request the Bank to consider a timeframe of 16 weeks from date of PO for delivery and installation of hardware. Prior to acceptance test, the solution needs to be integrated with Bank systems and SIT would need to be completed. Besides, before the SIT phase, the solution needs to be customized based on bank's requirements. These activities and the associated timelines also need to be provisioned. Request the Bank to allow the bidder to plan the various deliverables flexibly within the overall timeframe of 52 weeks.	RFP clause stands as-it-is
284	71	The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
285	71	Liquidated damage & Penalty :The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	We request bank to change this clause as "The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	RFP clause stands as-it-is
286	71	Point 9	We request bank to consider caping of overall penalty to maximum of 10% of the Licence cost, aforesaid combined penalty to include penalty for downtime, TD, Resources, LD etc. including direct / indirect loss(es) to the Bank due to malfunction of UPI switch.	RFP clause stands as-it-is
287	71	9 - Liquidated damage & penalty	The penal provisions as it seems to be on higher side. The capping for LD should be in the range of 0.5% to maximum 5%. Also, its recommended that that the total penalties which can be levied for all the penalty clauses under this contract to be capped to a maximum of 5% of the monthly billing under the contract.	RFP clause stands as-it-is

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288	71	<p>The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedule, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the successful bidder's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the successful bidder's inability to meet the established delivery dates, and also the bank may take suitable penal actions as deemed fit.</p> <p>Penalty: The successful bidder shall agree to the penalties structure in accordance with the following: The Liquidated Damages (LD) shall be 0.5 % of the amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 5% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.</p> <p>In this context Bank may exercise both the rights simultaneously or severally. In case the Bank exercises its right to invoke the Bank guarantee and not to terminate the contract, the Bank may instruct to concerned bidder to submit fresh Bank guarantee for the same amount in this regard. In case delay is attributable to Bank, proper evidence should be produced by Bidder.</p>	We request Bank team to accept the revisions under the Liquidated damages.	RFP clause stands as-it-is
289	72	11 - Monitoring and Audit	<p>Audit should be conducted with 15 days prior written notice to bidder.</p> <p>The frequency of such Audit shall not be more than once in a calendar year</p> <p>Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Bidder or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Bidder's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Bidders Personnel and ensure confidentiality of the information/data.</p>	RFP clause stands as-it-is
290	72	11 - Monitoring and Audit	<p>Audit should be conducted with 15 days prior written notice to bidder.</p> <p>The frequency of such Audit shall not be more than once in a calendar year</p> <p>Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Bidder or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Bidder's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Bidders Personnel and ensure confidentiality of the information/data.</p>	RFP clause stands as-it-is
291	84	Section-16 SubSection-16.2 Point :- 1	In reference to this clause request to allow the consortium and consider the experience of any consortium member.	RFP clause stands as-it-is
292	84	Section-16 SubSection-16.2 Point :- 2	In reference to this clause request to allow the consortium and consider the experience of any consortium member.	RFP clause stands as-it-is
293	84	Section-16 SubSection-16.2 Point :- 3	In reference to this clause request to allow the consortium and consider the experience of any consortium member.	RFP clause stands as-it-is
294	84	Section-16 SubSection-16.2 Point :- 4	In reference to this clause request to allow the consortium and consider the experience of any consortium member.	RFP clause stands as-it-is
295	84	Section-16 SubSection-16.2 Point :- 5	In reference to this clause request to allow the consortium and consider the experience of any consortium member.	RFP clause stands as-it-is

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296	84	Number of Public Sector Banks & Private Sector Bank (Having more than 2000 branches) where UPI solution is implemented/Underimplementing	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
297	88	17.1 Hardware and software Cost:1. Hardware and Software - 60% on successful delivery, 2. 30% On acceptance of successful Installation 3. 10% 3 months post acceptance of successful data migration	We request bank to change this clause as; 1. 70% on successful delivery of Hardware and Software. 2. 20% on On acceptance of successful Installation. 3. Balance 10% after successful installation and migration against submission of bank guarantee.	RFP clause stands as-it-is
298	88	17.1 Hardware and software Cost	We request bank to provide clarity on payment terms & delivery terms of the augmented infra hw & sw from 2nd year onwards till the contract period. We request bank to consider payment terms as :Hardware and Software, 80% On Successful delivery, 20% - On acceptance of successful Installation	RFP clause stands as-it-is
299	89	17. General Terms	Request Bank to keep AMC of HW as Quarterly in Advance as most OEM have policy of Yearly in Advance for AMC due to which impact in pricing would be huge	RFP clause stands as-it-is
300	89	17. General Terms	Request Bank to keep ATS/Subsription of SW as Quarterly in Advance as most OEM have policy of Yearly in Advance for ATS/Subsription due to which impact in pricing would be huge	RFP clause stands as-it-is
301	89	17.3 AMC/ ATS will be paid at the end of each quarter on satisfactory service	Request Bank to revise the Payment terms to AMC/ ATS will be paid quarterly in advance	RFP clause stands as-it-is
302	89	17.4 Onsite Support Charges will be paid at the end of each quarter	Request Bank to revise the Payment terms to Onsite Support charges to be paid at the end of each month	RFP clause stands as-it-is
303	89	17.2 70% On acceptance of successful data migration and Go live 20% 3 months post successful data migration and Go Live 10% 6 months post successful data migration and Go Live	Request Bank to consider following revision: 40% on Code drop 40% on UAT Sign off 20% On acceptance of successful data migration and Go live	RFP clause stands as-it-is
304	89	17.1 60% On Successful delivery 30% On acceptance of successful Installation 10% on 3 months post acceptance of successful data Migration	Request Bank to consider following revision: 60% On Successful delivery 40% On acceptance of successful Installation	RFP clause stands as-it-is
305	89	Point 17.2 Payment terms_ Implementation Cost	As the bidder is already submitting the Performance Bank Guarantee, hence request you consider : 50% along with PO 30% On acceptance of successful data migration 20% after 3 months post successful data migration	RFP clause stands as-it-is
306	89	Point 17.4 Payment terms_ Onsite Support Charges : Onsite Support Charges will be paid at the end of each quarter	As the salary of the on-site support resource is to be paid monthly by the bidder, so request you to change the clause as: Onsite Support Charges will be paid monthly.	RFP clause stands as-it-is
307	90	Taxes	The consolidated fees and charges required to be paid by the Bank against each of the specified components under this RFP <b>shall be all-inclusive amount with currently (prevailing) applicable taxes. Bidders Request: As per clause 14(f) on page 81 - "The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals". Price should be exclusive of applicable GST.</b>	RFP clause stands as-it-is
308	90	Taxes	We believe only WHT shall be deducted - what are other taxes other than WHT being referred to here? <b>Bidders Request: Accordingly, the Bank shall deduct at source, all applicable taxes including TDS from the payments due/ payments to bidder.</b>	RFP clause stands as-it-is
309	90	Taxes	TDS (Tax Deducted on Source) is required to deduct as per applicable under <b>GST Law</b> on the payment made or credited to the supplier of taxable goods and services. It would enhance the tax base and would be compliance and self-maintaining tax law based on processes. <b>Bidders request: TDS is deductible as per income tax law not GST law</b>	RFP clause stands as-it-is
310	90	Taxes	Sentence to be removed since prices are to be expressed exclusive of taxes and applicable GST would be charged. <b>Bidders Request: It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law.</b>	RFP clause stands as-it-is

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311	90	Taxes	To be changed to "as decided and mutually agreed upon by the parties in writing". <b>Bidders Request: If bidder as the case may be, is backlisted in the GST (Goods and Services Tax) portal or rating of a supplier falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract.</b>	RFP clause stands as-it-is
312	90	Taxes	We understand only GST is applicable currently. What are other taxes being referred to herein? <b>Bidders request: The Service provider shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and Local bodies or any other authority authorized in this regard.</b>	RFP clause stands as-it-is
313	93	For Technical Declines Penalty will be levied as tabulated below	Seeking an exemption for MSME and Startup bidders	RFP clause stands as-it-is
314	94	18. Service Level Agreement	We request bank to consider, Penalty would be levied for delivery, installation, and implementation delays for UPI solution and shall be a maximum of 10% of the total cost of that solution from the finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.  also on page no. 71, in the RFP is mentioned that, " Penalty: The successful bidder shall agree to the penalties structure in accordance with the following: The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	RFP clause stands as-it-is
315	94	18 - SLA - Liquidated damage	The maximum penalty that will be imposed incase of delay for delivery, installation, and implementation delays for UPI solution shall be a 10% of the total cost of that solution.  Also, its recommended that that the total penalties which can be levied for all the penalty clauses under this agreement to be capped to maximum of 5% of the monthly billing under the contract.	RFP clause stands as-it-is
316	94	<b>18. Service Level Agreement</b> AVAILABILITY SERVICE LEVEL DEFAULT FOR FACILITY MANAGEMENT In case any resource is not available continuously for more than 4 hours a day (Under normal circumstances) Or 1 day in case of unplanned / emergency leave of any resource then the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.	In case of unplanned/ emergency leave of the resource, it is not practically feasible to arrange a standby/ back-up resource within 1 day. Similarly for planned unavailability of shorter duration under normal circumstances.	RFP clause stands as-it-is
317	96	21- Indemnity	Bidder should also obtain indemnities from the Bank at par with the indemnities provided by it under the said corresponding clause of the RFP.	RFP clause stands as-it-is

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318	98	iii. Any loss suffered by bank due to non-functioning / malfunction of UPI application such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, such as due to wrong interpretation of UPI message /request etc debit or credit to customer/ merchant account inappropriately, Such losses will be recovered from Bidder/ vendor. Bidder /vendor will have to make good of such losses. Any such loss to the Bank due to improper working of UPI switch/ application will be treated separate from penalty.	<p>Requesting bank team to please revise the clause as mentioned below -</p> <p>Any loss suffered by bank due to <b>proven</b> non-functioning / malfunction of UPI application such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, such as due to wrong interpretation of UPI message /request etc debit or credit to customer/ merchant account inappropriately, Such losses will be recovered from Bidder/ vendor. Bidder /vendor will have to make good of such losses.</p> <p>Any such loss to the Bank due to improper working of UPI switch/ application will be treated separate from penalty. If such measures do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Bidder shall refund the Bank the fees effectively paid for that Deliverable by the Bank subject to depreciation for the period of Use, on a straight line depreciation over a 5 year period basis. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the Bank in matters related to infringement of third party intellectual property rights.</p>	RFP clause stands as-it-is
319	99	22 - Confidentiality & NDA (Annexure 10)	We need to have mutual confidentiality provisions.	RFP clause stands as-it-is
320	102	29	<p>We request bank to consider, Under no circumstances shall the liability of Bidder regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim</p>	RFP clause stands as-it-is
321	102	27 - Assignment	Bidder should also have the right to assign Project and the solution and services provided as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets.	RFP clause stands as-it-is
322	102	29 - Bidder Liability	Bidder's liability is limited to the value of the contract. Also, bidder should not be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided [this section of the clause should be mutual].	RFP clause stands as-it-is

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323	102	29. Bidder's Liability The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights(if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.	Requesting the bank team to please revise the clause as mentioned below -  <b>To the extent it is solely and directly attributable to the Bidder,</b> the Bidder's liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), <b>shall be strictly restricted to the amount actually earned by the Bidder under this Contract for the current month in which the event leading to liability has taken place This liability of the Bidder shall be inclusive of the liability arising from claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights(if any) or breach of confidentiality obligations. To the extent it is attributable to the Bank, the Bank shall be</b> liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.	RFP clause stands as-it-is
324	104	33	We request bank to consider, i.Bank shall promptly notify the Bidder of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Bank and shall provide the Bidder with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies. iii.Bank shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution.	RFP clause stands as-it-is
325	104	Cl. 21(1); Indemnification - that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies	We request Bank team to remove the reference of these services being used in any other country as the services to be provided in India only.	RFP clause stands as-it-is
326	105	33 - IPR	We need to understand and seek clarity who will be the owner of the final developed software/solution (i.e. Deliverables) in this engagement. Based on this clarification we will be in the position to suggest appropriate language to modify this clause in respect to IP and Ownership in the Deliverables. The Bidder hereby assigns to Bank during the Term, all rights, title and interest to only use and access bidder's pre-existing IP in connection with the Deliverables.	RFP clause stands as-it-is
327	106	Cl.21 (iii); Indemnification - Any loss suffered by bank due to non-functioning / malfunction of UPI application such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, such as due to wrong interpretation of UPI message /request etc debit or credit to customer/ merchant account inappropriately, Such losses will be recovered from Bidder/ vendor. Bidder /vendor will have to make good of such losses. Any such loss to the Bank due to improper working of UPI switch/ application will be treated separate from penalty.	Requesting bank team to please revise the clause as mentioned below.  Any <b>proven</b> loss suffered by bank due to non-functioning / malfunction of UPI application such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, such as due to wrong interpretation of UPI message /request etc debit or credit to customer/ merchant account inappropriately, Such losses will be recovered from Bidder/ vendor. Bidder /vendor will have to make good of such losses. Any such loss to the Bank due to improper working of UPI switch/ application will be treated separate from penalty.	RFP clause stands as-it-is
328	118	65 Masked Commercial Bid along with technical bid	Annexure 2: Request Bank to add a separate column to show the tax percentage considered in the commercial format. This would help in normalisation of different bids	RFP clause stands as-it-is
329	118	65 Masked Commercial Bid along with technical bid	Annexure 2: Understanding is that the prices to be quoted are inclusive of all taxes including GST. Please confirm	clause is Self explanatory

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330	119	1) In case any bidder quotes open source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful licence/ subscription and 24*7 OEM back to back support to ensure compliance with the service levels defined in the RFP.  2) ***Kubernetes based Container Platform should be Enterprise class with 24*7 OEM back to back support.	Request bank to kindly clarify regarding enterprise license as OEM supports are available only with an enterprise license.	RFP clause stands as-it-is
331	145	(1) The Indemnifier shall, at all times hereinafter, save and keep harmless and indemnified the BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the BANK by whomsoever and all losses, damages, costs, charges and expenses that the BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, notifications guidelines, on account of misconduct, omission and negligence and also from the environmental damages, if any, which may occur during the contract period.	We suggest limitation of liability upto the Service Fee received by us from Bank	RFP clause stands as-it-is
332	145	68. Annexure 5: Pro-forma for Deed of Indemnity The Indemnifier further agrees and undertakes that the Indemnifier shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, notifications, orders framed or issued by any appropriate authorities.	Requesting the bank team to please revise the clause as mentioned below  The Indemnifier further agrees to provide complete documentation and data of all equipment/accessories and other software, they are having. To the extent it is solely and directly attributable to the Indemnifier, the Indemnifier shall also indemnify and keep indemnified the BANK against any levies/penalties/claims/demands, litigations, suits, actions, judgments in this regard whether applicable under Indian Jurisdiction.	RFP clause stands as-it-is
333	145	3. The Indemnifier further agrees to provide complete documentation and data of all equipment/accessories and other software, they are having. The Indemnifier shall also indemnify and keep indemnified the BANK against any levies/penalties/claims/demands, litigations, suits,actions, judgments in this regard whether applicable under Indian Jurisdiction or Foreign Jurisdiction.	Requesting Bank to keep jurisdiction as Mumbai.	RFP clause stands as-it-is
334	162	Annexure 12	Please suggest if the EMD drafts suggested by our bank are acceptable.	RFP clause stands as-it-is
335	163	Annexure 13 -A	Propose Solution by bidders must have capacity-on-demand database software licensing model to quickly scale utilized processor cores without any hardware upgrades as needed by Bank.	RFP clause stands as-it-is
336	169	Annexure 13 -A: Technical Specifications - Point G Web Server - Should be able to install on UNIX flavors of Operating systems.	Request bank to also include Linux Operating system as Unix based OS are not supported on x86 servers.	RFP clause stands as-it-is
337	169	Annexure 13 -A: Technical Specifications	We request bank to outlay certain specs for servers like it should be an open architecture and should support latest gen of Intel/AMD CPUs to cater to the application workload.	RFP clause stands as-it-is
338	169	76. Annexure 13 -A: Technical Specifications, G Web Server,2	We request bank to consider, Should be able to install on LINUX / UNIX flavors of Operating systems.	RFP clause stands as-it-is
339	171	A6. Single Debit / Multiple Credit facility	Seeking an exemption of this requirement. Also please explain the exact requirement herein	RFP clause stands as-it-is
340	172	B3. Integration with the E-commerce portal	Please explain the exact scope and flow of integration. We can just embed our links onto their platforms via outgoing API or bank can use our communication module to trigger the links. Please suggest if that works.	clause is Self explanatory
341	172	B4. Deep integration with Merchant /Wallet Mobile App	Please explain the exact scope and flow of integration. We can just embed our links onto their platforms via outgoing API or bank can use our communication module to trigger the links. Please suggest if that works.	clause is Self explanatory

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342	172	B6. Integration with the Bank's Mobile Banking Service	Please explain the exact scope and flow of integration. We can just embed our links onto their platforms via outgoing API or bank can use our communication module to trigger the links. Please suggest if that works.	clause is Self explanatory
343	172	Integration with POS/MPOS	Please explain the exact scope and flow of integration. We can just embed our links onto their platforms via outgoing API or bank can use our communication module to trigger the links. Please suggest if that works.	clause is Self explanatory
344	172	Integration for providing POS facility using QR code	Please explain the exact scope and flow of integration. We can just embed our links onto their platforms via outgoing API or bank can use our communication module to trigger the links. Please suggest if that works.	clause is Self explanatory
345	182	3 / Annexures 21	This RFP is Published in April 2024, Hence we would request bank to consider FY 2024 Turn Over Along with FY 2023. NPST has already crossed Rs 85 Crs in initial 3 Months of 2024. Also, Any Exemption for MSME in Annual Turnover Eligibility.	RFP clause stands as-it-is
346	198	Annexure 26	We have certificate of MSME from Udyam which has been certified by government of India. Will this certification align with the bank's requirement	clause is Self explanatory
347	(Pg no.13) (Pt.no.3)	Eligibility Criteria: The bidder must have an annual turnover in India of INR 50 crores per annum in the last three financial years (i.e. 2020-21,2021-22 and 2022-23) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Average annual turnover should be INR 50 crores for the last three years or each year should have minimum turnover as INR 50 Crores	RFP clause stands as-it-is
348	(Pg. no.14) (Pt. no.10)	Eligibility Criteria: Bidder/ OEMs should have service/support infrastructure at Mumbai/Hyderabad and should be able to provide efficient and effective support.	Kindly consider the service/support infrastructure at Bangalore/Delhi.	RFP clause stands as-it-is
349	(Pg. no.14) (Pt. no.6)	Eligibility Criteria: The OEM/Bidder should have implemented / under- implementing the UPI solution at least in two Scheduled Commercial Bank (SCB), out of which one Bank should have average 5 (Five) million transactions per day during last one year.	Kindly consider the UPI solution at any Commercial Bank and the average 2.5 million transaction per day during last one years.	RFP clause stands as-it-is
350	88,89	Point 17.1 Payment terms_ Hardware and software Cost	As hardware costs need to be paid in advance to OEM for delivery, hence requesting Bank to release 100% of Hardware cost in advance and 50% in advance for software charges The hardware will be delivered to the Bank site and will be in the custody of the Bank and there will be EMD in place as well, the phase-wise payment of hardware cost will be the additional financial expenditure of the bidder.	RFP clause stands as-it-is
351	NA	Documents for submission	Please confirm if all documents have to be submitted on the letterhead of company duly signed and stamped by relevant authority. Any document has to be sent in hardcopy or not?	clause is Self explanatory
352	NA	Pre bid meeting	Requesting the bank to provide a virtual meeting link to accomodate bidders' extended teams who would want to join the meeting virtually while a SPOC is in the Bank's office.	RFP clause stands as-it-is
353	NA	NA	Please confirm an indicative volume distribution of users as telecallers, field agents and central users for both Central bank and RRBs separately	will be shared with the successful bidder



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354	Page 20	7.1.3.2 Infrastructure:Following are the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Hardware / Software components required for the successful implementation of the project.  2. Storage	Request you to confirm if ransomware protection will be required as a part of solution.	RFP clause stands as-it-is
355	Pg. no. 11	Bid Security (EMD): An amount of ₹2,40,00,000/- (Two Crore Forty Lakhs Only)	Kindly consider the EMD Exemption for MSME Start-ups.	RFP clause stands as-it-is
356		7.1.3.6	Since there is no remote access for maintenance and support services, does the OEM deploy the specified number of 25 support team members at CBI's facility permanently or, as per requirement?	clause is Self explanatory
357		7.1.3.6.iii	It is not possible to recruit and deploy 30+ members within 30 days. Kindly change it to 120 days after placement of order	RFP clause stands as-it-is
358		<b>4.Performance Bank Guarantee</b> v.In the event of the Successful Bidder being unable to service the contract for whatever reason, Bank may provide a cure period of 30 days and thereafter invoke the PBG, if the bidder is unable to service the contract for whatever reason. vi.In the event of delays by Successful Bidder in AMC support, service beyond the schedules given in the RFP, the Bank may provide a cure period of 30 days and thereafter invoke the PBG, if required. vii.Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract, indicating the contractual obligation(s) for which the Successful Bidder is in default. viii.The Bank shall also be entitled to make recoveries from the Successful Bidder's bills or any other amount due to him, the equivalent value of any payment made to him by the bank due to inadvertence, error, collusion, misconstruction or misstatement.	LD/Penalty should be used as a recourse as delay.Bidder requests deletion	RFP clause stands as-it-is
359		9.Liquidated damage & Penalty	Bidder requests Liquidated Damages deducted will be capped at 5% of value of undelivered portion of the contract.LD shall be sole remedy in case of any default by bidder and shall only be attributable for delays attributable to bidder	RFP clause stands as-it-is
360		14.Commercial Offers	Bidder request deletion of below clauses: The entire benefits/ advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank.  h.In the event of any demand/fines/penalty made by any of the authorities on bank in respect of the conduct/actions taken by the bidder/their employees/labourers, the Bank will be entitled to recover the said amounts from the bills / amount payable or from the performance guarantee  and also take appropriate action against said persons of bidder/bidder for their misconduct, if any.	RFP clause stands as-it-is
361		17.General Terms	Bidder requests deletion of withholding and pick & choose provisions as this is a fixed price contract. Bidder proposes below Billing & payment terms (credit period is missing in the RFP): Billing Terms:Hw/Sw- 100% Upon delivery Implementation - On Milestone basis ( Milestone to be mutually discussed) AMC/ATS - Annual in advance Onsite Support Charges- Quarterly in advance. Training- 100% upon completion of training (training milestones to be mutually discussed) Benchmarking - Bidder seeks deletion of benchmarking scope Any Other costs -To be discussed and agreed basis scope and deliverables Payment terms:Payments are due from date of receipt of invoice and payable within thirty (30) days of date of invoice. In the event of late payments, bidder reserves the right to charge a late payment fee @ 2% per month on the overdue amounts, in addition to the right of suspension of services, till the overdue amounts are paid or immediate termination."	RFP clause stands as-it-is
362		Integrity Pact72.Annexure 9: Integrity Pact	Bidder proposes deletion of Section-11 FALL CLAUSE	RFP clause stands as-it-is

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363		20.Order Cancellation	Bidder seeks deletion of point 5 as unsatisfactory is quite subjective & also risk purchase rights. Bidder requests any set off to be done against this contract only.	RFP clause stands as-it-is
364		34. Termination	<p>Bidder requests modification as below:            In case the contract is terminated then all undisputed payment for the services delivered till the date of termination will be given to Bidder but disputed payment shall be discussed and will be paid once the dispute is resolved.            in addition for products which are in transit or orders already placed with respective OEMs, prepaid expenses or value of unamortized investments made by bidder and any expenses bidder incurs through termination.For Termination for convenience bank to pay above along with 5% of RCV</p> <p>Bidder proposes T4C notice to be 90 days</p> <p>Bidder requests deletion of below clause            "Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Bidder at more favorable terms in case such terms are offered in the industry at that time"</p> <p>Bidder proposes modification as below:            "Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by Bank in addition to recovery of Liquidated damages as per the terms of the contract"</p> <p>Bidder seeks deletion of bullets no 4,5,7,8,9 under section Exit Option &amp; Contract Re-Negotiation</p> <p>Reverse transition shall be provided subject to advance payment by bank for such services</p>	RFP clause stands as-it-is
365		7.1.3.13Source Code and Escrow	<p>The application software should mitigate Application Security Risks, at a minimum; those discussed in OWASP top 10 (Open Web Application Security Project). The Bank shall have right to audit of the complete solution proposed by the bidder, and also inspection by the regulators of the country. The Bank shall also have the right to conduct source code audit by third party auditor.</p> <p>☑ The 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 Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.</p> <p>☑ In case the Bidder is coming with software which is not its proprietary software, then the Bidder must submit evidence in the form of agreement it has entered into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank. <b>Bidders Request: Please note that any licensed products will be provided as per the licensed terms. It is not clear from this clause if the Bank expects the source code of licensed products as well. The same may not be possible. We do not agree to any form of indemnity with respect to any obligation in relation to the provision of source code and licenses. this will be service obligations and will be provided as such. Secondly, we request that escrow costs be shared equally.</b></p>	RFP clause stands as-it-is
366		7.2.3.4 Warranty and AMC	Bidder requests bank that there shouldn't be any unilateral right to terminate AMC by the Bank. Secondly, licenses and software from third parties will be provided on an as-is basis and there is guaranty associated with it. Any remedies shall be in accordance with the mutually agreed terms of the Agreement/contract	RFP clause stands as-it-is

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367		17 General terms	<p>Payment Terms</p> <p>Bidder requests an opportunity to discuss the payment terms and requests Bank to delete any withholding requirement. Further, Bank shall make payments of invoice within 30 days from the date of invoice and late payment fees may apply for any delayed payments. Please note that invoices will be raised in accordance with the terms of the contract and therefore payment should of the entire amount and not just the disputed amount.</p>	RFP clause stands as-it-is
368		20 Cancellation of Contract and Compensation	<p>We are amenable to the Bank having termination rights on the grounds of material breach by the Service Provider. However, terms such unsatisfactory performance are open ended. Given that this right looks at termination, we would request that this right be drafted specifically. "The Bank reserves the right to <del>cancel</del> terminate the contract of the selected bidder and <del>recover expenditure incurred by the Bank</del> on the following circumstances:</p> <ul style="list-style-type: none"> <li>• The selected bidder commits a material breach of any of the terms and conditions of the bid/contract.</li> <li>• The bidder goes into liquidation voluntarily or otherwise.</li> <li>• <del>An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid.</del></li> <li>• <del>The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.</del></li> <li>• <del>If deductions on account of liquidated Damages exceeds more than 10% of the total contract price. "After the award of the contract, if the selected bidder 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 selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking Bank Guarantee, if any, under this contract or any other contract/order.</del></li> </ul> <p>We would request the addition of language which addresses the Bidder's right to terminate for any material breach by the Bank and payment of fees for the Services delivered until the date of termination of Services.</p>	RFP clause stands as-it-is
369		49 Indemnity	<p>The clause looks at wide indemnities which read like tranfer of risk of buisness to the bidder. We do however, agree that certain obligations should be subject to indemnities and propose the alternative below:</p> <p>(a) If a third party asserts a claim against Bank that Services acquired under the Agreement infringes a patent or copyright, Service Provider will defend Bank against that claim and pay amounts finally awarded by a court against Bank or included in a settlement approved by Service Provider. To obtain Service Provider's defense against and payment of infringement claims, Bank must promptly: i) notify Service Provider in writing of the claim; ii) supply information requested by Service Provider; and iii) allow Service Provider to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Service Provider's defense and payment obligations for infringement claims extend to claims of infringement based on open source code that Service Provider selects and embeds in a standard Service.</p> <p>(b) Service Provider has no responsibility for claims based on third party products, items not provided by Service Provider, or any violation of law or third party rights caused by material, systems and data provided by Bank, or any Bank materials, designs, or specifications.</p> <p>Bidder specifically states that service level and service breaches should fall within the ambit of general damages and shouldnt be considered within indemnities. Bidder shall not be able to indemnify Bank for any breach of confidentiality obligations as well but we are willing to discuss the same.</p>	RFP clause stands as-it-is

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370		31 Inspection/ Audits	<p>All OEM/Bidder records with respect to any matters / issues covered under the scope of this RFP/project shall be made available to the Bank at any time during normal business hours, not more than 6 audits per year, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The cost of such audit will be borne by the Bank. Bidder shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/BIDDER outsourced process to identify new outsourcing risks as they arise. The BIDDER shall be subject to risk management and security and privacy policies that meet the Bank's standard. In case the BIDDER outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank's legal and regulatory obligations. Access to books and records/Audit and Inspection would include:-</p> <p>a. Ensure that the Bank has the ability to access all books, records and information relevant to the outsourced activity available with the BIDDER. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based on approved request.</p> <p>b. Bidder to ensure compliance of latest RBI Master Directions on Outsourcing of IT Services without any extra cost.</p> <p>c. Provide the Bank with right to conduct audits on the BIDDER whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or review reports and finding made on the service provider in conjunction with the services performed for the bank.</p> <p>d. Include clause to allow the reserve bank of India or persons authorized by it to access the bank's documents: records of transactions, and Bidders request: <b>We request a reservation to secure any information related to our personnel, clients and internal books. Please note that there can not be any changes in scope or terms mutually agreed between the parties. Any implementation of changes pursuant to an audit or inspection shall be in relation to the scope agreed. any third parties must sign confidentiality agreements prior to conducting an audit on Bidder.</b></p>	RFP clause stands as-it-is
371		27 Assignment	<p>Bank may upon Bidder's consent, assign the services provided therein by the Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets. <b>Bank shall have the right to assign such portion of the services to any of the consultant, at its sole option, or upon the occurrence of any of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) Termination of the contract with the Bidder for any reason whatsoever; (iv) Expiry of the contract.</b> [Note: the previous roight does not make sense in the context of assignment. Assignment is possible while the contract is live and in force.] Such right shall be without prejudice to the rights and remedies, which Bank may have against the Bidder. <b>The Bidder shall ensure that the said consultant shall agree to provide such services to Bank at no less favorable terms than those provided by the Bidder and shall include appropriate wordings to this effect in the agreement entered into by the Bidder with such consultant.</b>[Note: this statement reads like a most favoured customer clause or a commitment that terms of the commitment will be most favourable for the Bank. This is not a commitment that an entity that can make as terms will be on the basis of different assumptions and dependencies]The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of the Bidder to perform or termination/expiry of the contract. [Note: Please clarify what this means as it almost reads like the Bank will have the ability to assign on the contract on behalf of the Bidder which is not possible.] The Bidder requests the right to assign its receivables under this contract.</p>	RFP clause stands as-it-is
372		28. Limitation of Liability	<p>The aggregate liability of the Service Provider in connection with this Agreement, the consultancy services provided by the Consultant for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including any and all liability shall be the actual limited to the extent of the value paid for a period of 12 months prior to the breach, to the consultant in the contract for the specific scope/ services/deliverable of work document. The Service Providers liability in case of claims against the Bank resulting from misconduct or gross negligence of the Service Provider, its employees and subcontractors or from infringement Intellectual Property Right or breach of confidentiality obligations shall be unlimited. Note: We can agree that any IP infringement claims from third parties and any act which can not be limited by law will sit outside the monetary cap.</p>	RFP clause stands as-it-is

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373		33. Intellectual Property	Bidder's Proprietary Software and Pre-Existing IP:- Bank acknowledges and agrees that this is a professional services agreement and this agreement is not intended to be used for licensing of any Bidder 's proprietary software or tools. If Bidder and Bank mutually agree that the Bidder provides to Bank any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this Clause shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, Bank acknowledges that in performing Services under this Agreement Bidder may use Bidder 's proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, ("Bidder Pre-Existing IP"). Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a deliverable under this Agreement, Bidder hereby grants to Bank a non-exclusive, perpetual, royalty free, fully paid up, irrevocable license, with the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of any such Bidder Pre-Existing IP in connection with the deliverables and only as part of the Deliverables in which they are incorporated or embedded. The foregoing license does not authorizes Bank to (a) separate Bidder Pre-Existing IP from the deliverable in which they are incorporated for creating a stand-alone product. <b>Bidders Request:</b>	RFP clause stands as-it-is
374		34 Termination	The Bank, without prejudice to any other remedy for breach of contract, by 30 (Thirty) days written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part: a. if the Successful Bidder fails to deliver any or all of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure; or; b. If the Successful Bidder fails to perform any other material obligation(s) under the contract provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure. c. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. <b>Bidders Request: Please note that this clause is in conflict in section 20 of the RFP. Our proposal is in relation to termination shall be in accordance with with out note on Section 20. Finally, Bank shall not have the unilateral right to terminate or cancel services as provided in Exit option.</b>	RFP clause stands as-it-is
375		48. Material Adverse Impact	Successful bidder, during the service period, will have to report material adverse events (e.g., data breaches, denial of service, service unavailability, etc.) and the incidents required to be reported to the Bank to enable Bank to take prompt risk mitigation measures and ensure compliance with statutory and regulatory guidelines. <b>Bidder requests deletion</b>	RFP clause stands as-it-is

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376		67. Integrity Pact	<p>The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same/exact product/systems or subsystems/services (i.e. same scope, deliverables, timelines, SLAs &amp; pricing terms) 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</p> <p><b>BIDDER/SELLER/CONTRACTOR/ Bidders Request: Bidder requests deletion of fall clause as it is a commercial clause which shouldn't be a part of an integrity pact and secondly as a commercial obligation, it not possible to comply with ensuring that all clients are prices similarly, as a company will be motivated by the nuances of a deal while pricing for it and a clause such as this which ignores all assumptions related to costing is not feasible.</b></p>	RFP clause stands as-it-is
377		clause to be added	<p>"Client agrees that no Client personal data that is subject to European General Data Protection Regulations (GDPR) / Digital Personal Data Protection (Act 2023) requirements will be provided to bidder under this transaction. In the event of a change, Client will notify bidder in writing and bidder's Data Processing Addendum (DPA) will apply and supplements the Agreement. Additionally, bidder and Client will agree on a DPA Exhibit (as described in the DPA). The DPA Exhibit and, if applicable, a custom services DPA amendment will be added as an Appendix to this transaction."</p>	RFP clause stands as-it-is
378		clause to be added	<p>The Parties acknowledge and agree that COVID-19 is an event beyond the parties' reasonable control, and it is not possible to foresee (or advisable to try and foresee) its duration, impact, or extent (including measures and recommendations that may be put in place by regulators). As such, where a party's non-monetary obligations are not performed, affected, and/or delayed and that is attributable to COVID-19 or its related impacts, notwithstanding any other provision in the agreement, the affected party will not be responsible for such non-performance, affected performance or delay. The parties will act reasonably to discuss the affected obligations, potential workarounds and related issues in good faith and will document any agreed changes to the agreement.</p>	RFP clause stands as-it-is
379		General Query	How many days of transaction data we need to migrate	Refer clause 7.1.3.3 of RFP