

SI No	Page No. in RFP	RFP Clause Name & No.	RFP clause	Bidder's Query/ Suggestion/ Remark	Bank's Response
1	27	4.1.6	The Bidder should own the intellectual property rights of the NETC acquiring payment solution product or should have rights from the owner , If not, the Bidder should have in place proper tie ups, commercial agreements, authorized implementation partnership for deployment/ customization of software with the product whose software products are offered.	Is acquirer software part of the scope ?	Bidder should have capability to provide the acquirer solution if required by the Bank.
2	28	4.1.7	Certification Requirements(as perscope of the project).e bidder should submit self certified compliance Certificate(s) specifying that the technical solution provided by the bidder for NETC acquiring payment solution meets the technical specifications pre-scribed by National Pay	Is acquirer software part of the scope ?	Refer SI no 1
3	29	4.1.16	Bidder should have necessary infrastructure 24*7 for providing timely support and attending to customer queries, grievances and any dispute arising out of the NETC Acquirer business. Bidder should be able to deploy resources for customer care for key Indian Languages	What "key" languages specifically? We support eng, tamil, telugu ,hindi, malayalam	Hindi, English and major regional languages.
4	29	4.1.21	Reference site details for existence of NETC acquirer solution implemented by Bidder	Is acquirer software a necessity	Refer SI no 1
5	8	1.2. About the RFP	Bank the end to end NETC Issuer solution and Acquirer solution	Can the Bank please confirm what does optional mean ? We work with other PSB and private sector banks where the Acquirer solution is Bank's and we provide only the issuer solution and integrate into their acquirer solution	Refer SI no 1
6	25	3.2.23. Termination	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 vendor of its choice by giving one month"s 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 make alternative arrangements. This clause is applicable, if for any reason, the contract is cancelled	Requesting the Bank to make the mutual and give specific reasons on what can lead to termination and if its solely attributable to the bidder	If selected bidder is not able to fulfill the responsibilities mentioned in RFP/SLA then Bank may issue PO to another bidder.
7	27	4.1. Eligibility Criteria	3 The Bidder should be a profit making entities (profit after tax) for any one of last three years i.e., 2021-22, 2022-23, and 2023-24	Requesting the Bank to change the clause to : Bidder should be Networth Positive for any 2 of the last 3 years. Bidder is growing company and has made many acquisitions during this time.	No change
8	27	4.1. Eligibility Criteria	6 The Bidder should own the intellectual property rights of the NETC acquiring payment solution product or should have rights from the owner , If not, the Bidder should have in place proper tie ups, commercial agreements, authorized implementation partnership for deployment/ customization of software with the product whose software products are offered.	Reuquesting the Bank to delete the clause as the acquiring solution is optional and not part of scope.	Refer SI No 1. Self declaration to be submitted.

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9	28	4.1. Eligibility Criteria	The bidder should submit self certified compliance Certificate(s) specifying that the technical solution provided by the bidder for NETC acquiring payment solution meets the technical specifications pre-scribed by National Payment Corporation of India (NPCI).	Reuquesting the Bank to delete the clause as the acquiring solution is optional and not part of scope. We do have the certifications required for the issuer solution	Refer SI No 1
10	28	4.1. Eligibility Criteria	10 The Bidder/ OEM should not be classified as a loan defaulter/ insolvent/ bankrupt by any Bank. The bidder should not have its affairs administered by a court or a judicial officer, not have its business activities suspended and must not be the subject of legal proceedings for any of the foregoing reasons.	Requesting the Bank to accept Self declaration to this effect as a proof or a letter by the CS/Finance head of the company	No change
11	28	4.1. Eligibility Criteria	13 All hardware and software infrastructure for NETC Acquirer program must be deployed in India with servers/ portal/ applications uptime > 99% of servers/ portal/ applications. Bidder to confirm that no data of the Bank is going out of India through any medium.	Reuesting the Bank to delete the scope/clauses pertaining to the Acquirer solution. Does the Bank have an acquirer license ? If not, we request the Bank to limit the scope to issuer solution only.	Refer SI no 1 & 8
12	28	4.1. Eligibility Criteria	Bidder should have both primary Data Center and DR center with full back up arrangement within the geographical location of India. The facilities should be ISO 27001 certified and recently audited. After selection, vendor has to shift DC & DR to Banks'' premises for Banks'' proposed solution.	is the Bank asking for a hosted solution ? or an On-prem solution that the bank wants ? If On-prem , then Bank to share Hardware for the same.	On prem. Bidder has to arrange hardware.
13		4.1 Eligibility Criteria	New Clause	Requesting the Bank to add the clause to the eligibility criteria : Bidder should have at least one Scheduled commercial Bank in India LIVE on the bidder''s proposed FASTag issuing solution.	No change
14	29	4.1 Eligibility Criteria	16 Bidder should have necessary infrastructure 24*7 for providing timely support and attending to customer queries, grievances and any dispute arising out of the NETC Acquirer business. Bidder should be able to deploy resources for customer care for key Indian Languages.	Requesting the Bank to Delete the clause as the acquirer solution is optional and not part of the scope. Usually for Issuing solution, the Bank's deploy their own resources for customer support	Refer SI No 1
15	29	4.1 Eligibility Criteria	21 Reference site details for existence of NETC acquirer solution implemented by Bidder	Requesting the Bank to Delete the clause as the acquirer solution is optional and not part of the scope.	Refer SI No 1
16	46	4.2. Scope of Work and Deliverables	. The proposed NETC Management solution as acquirer (optional) should integrate with various stake holders viz, toll operator/ concessionaire/ any other entity based on use case of FASTag, National Payment Corporation of India (NPCI) for smooth operationalization.	Requesting the Bank to only include the issuers part in scope for the issuer solution	Refer SI No 1
17	46	4.2.1 Business Functionalities:		Requesting the Bank to only include the issuers part in scope for the issuer solution	Refer SI No 1

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18	47	3. The selected vendor should undertake the following roles and responsibilities: A) Issuer Part:	d. The Successful Bidder is responsible for customization of solution as per RBI, NPCI any other regulations of other regulating bodies at their own cost during the project term.	Regulatory changes where increase of cost of tags etc should be borne by the bank. also, any additional cost due to regulatory changes has to be borne by the bank as there might be certain cases where the requisite infra would increase	Cost of tags due to increase in GST/taxes/Cess or new design shall be borne by the Bank. No cost shall be borne by the Bank for changes/upgrade in issuer solution.
19	47	3. The selected vendor should undertake the following roles and responsibilities: A) Issuer Part:	n. The system should be capable of interfacing with Bank's CRM & Call Centre CRM.	Bank to share the requisite API's and provide details of their CRM and Call centre	Bank shall share the API details.
20	47	3. The selected vendor should undertake the following roles and responsibilities: A) Issuer Part:	q. Provide a web portal and Mobile App	Does the Bank require a Mobile app for the issuance of the tag or for a customer service (Its not whitelisted) ?	Mobile app for customer self on boarding along with customer service option.
21	47	3. The selected vendor should undertake the following roles and responsibilities: A) Issuer Part:	s. Value added services related to Fastags viz. payment for fuel,	Bank to bear the cost of Intergration/aggrement with OEMs for payment of fuel	Bank shall bear the one time cost of integration.
22	48	B. Acquirer Part (Optional):		Requesting the Bank to keep the Acquirer part out of scope for the purpose of issue	Refer SI No 1
23	49	B. Acquirer Part (Optional):	s. Web portal and Mobile Application for FASTag customers should be inclusive but not limited to the following functionalities under OPEX model with VAHAN integration.	Bank to share their Vahaan API for integration or take the bidder's API at additional cost	No change.
24	54	B. Acquirer Part (Optional):	7. The Service Provider should send the transactions details (SMS & E-Mail) to the merchant (Toll Plaza) f	Bank to share their dispatch vendor details and API	Bank shall share the details if acquirer solution engaged by the Bank.
25	56	4.4 Database:	a. Migration: The Data should be in restorable format. The vendor must be using licensed version of the database software. The migration activity will be sole responsibility of the successful Bidder.	Bank's existing vendor to provide data in the Bidder's format and preferred mode	Bank shall provide the data.

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26	57	4.6 Delivery Period	The delivery of End-To-End Implementation and Management of FASTag solution on OPEX/ Revenue sharing Model must be implemented within 6 weeks from the date of acceptance of Purchase Order	Requesting the Bank to share the name of the existing issuing solution vendor for migration and also, increase the timelines to 12 weeks from sign off of FSD.	M/s Brontto Technologies Pvt Ltd. Timelines 8 Weeks.
27	60	Technical Bid Evaluation Criteria: Technical Evaluation Part 1:	A. Experience <input type="checkbox"/> Previous experience of working with banks implementing similar size project (NETC end-to-end acquirer system) during last 3 years	Requesting the Bank to Technically evaluate the bidder on their capability and experience in providing the issuer solution to the Bank. Majority of the technical evaluation scoring is about Acquirer solution.	Refer SI no 13
28	60	Technical Bid Evaluation Criteria: Technical Evaluation Part 1:	B. Business Requirement: <input type="checkbox"/> Acquirer Functionalities <input type="checkbox"/> Integration with Toll Plaza System <input type="checkbox"/> Integration with NETC System <input type="checkbox"/> Online Transaction Processing <input type="checkbox"/> Helpdesk for Toll plaza operator <input type="checkbox"/> Pass Management <input type="checkbox"/> System should be compatible for up gradation to additional use cases where FASTag act as payment instrument C. Web Portal interface (console for HO, toll plaza, customer service point/ Dept, Call Centre, service point for any other use case where FASTag is used as payment instrument) D. Hosting with Proper high availability and 100% DR replica. RFP for SELECTION OF VENDORS FOR END-TO-END IMPLEMENTATION AND MANAGEMENT OF FASTAG ISSUER SOLUTION ON OPEX/ REVENUE SHARING MODEL Central Bank of India, DP&TB Department, Mumbai. Page 61 of 97 \ E. Technical Requirements: <input type="checkbox"/> The technical requirement for Acquiring system for NETC will be governed by the Technical specifications and processes as defined by NPCI/ NHAI/ MoRTH/ IHMCL or any other statutory authorities. <input type="checkbox"/> As per specifications defined by NPCI, the vendor should submit detail diagram, data flow information, security maintenance etc	Requesting the Bank to Technically evaluate the bidder on their capability and experience in providing the issuer solution to the Bank. Majority of the technical evaluation scoring is about Acquirer solution. We request the Bank to bifurcate the scope which is optional as the definitions given in the RFP all conform to the acquirer solution	Refer SI no 13
29	65	4.14.1 Penalties for Delayed Implementation	b. As a deterrent for delays during implementation, Bank may levy penalties for delays attributable to the bidder or the participating entities	Requesting the Bank to change the clause to Bank may levy penalties for delays attributable only and solely to the bidder	Bidder and its related entities.
30	19	3.2.7	The successful bidder shall, at its own expense, indemnify, defend and hold harmless Central Bank of India and its officers, directors, employees, representatives, agents and assigns from and against any and all losses and liability (including but not limited to liabilities, judgments, damages, losses, claims, costs and expenses, including attorney's fees and expenses) that may be occurring due to, arising from or relating to:	Setence should be modified and read as under: However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities if such damages, loss or laibilities occurd soley due to default of bidder.	No change

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31	16	3.1.1	<p>Bidder shall furnish, as part of its bid, a bid security/EMD for an amount of Rs 2,00,000/- (Rupees Two Lakhs Only) in the form of DD in favor of Central Bank of India payable at Mumbai or Bank Guarantee in favor of Central Bank of India issued by a reputed scheduled commercial bank in India (other than Central Bank of India) as per the format provided in Annexure D and valid for 180 days from the last date of submission of the bid.</p> <p>1. Bid security should be enclosed in original with the "Eligibility cum Technical Bid".</p> <p>2. The successful bidder's bid security shall be discharged upon the bidder signing the contract and furnishing the performance guarantee. Unsuccessful Bidder's bid security shall be returned as promptly as possible as but not later than 60 days after the declaration of the successful bidder</p>	<p>Request Bank to look into the following :</p> <p>We request Bank to allow Insurance Security Bonds as an additional instrument for furnishing EMD as per the govt guidelines. As per 6.1.2 (i) in page 106 of the Manual for Procurement of Goods dated June 2022 by Dept of Expenditure, Procurement Policy Division, Ministry of Finance - Bid Security may be furnished in the form of Insurance Surety Bond. This is also as per Office Memorandum No.F.1/1/2022-PPD dated 02.02.2022 of Dept of Expenditure, Ministry of Finance which made amendments to General Financial Rules (GFR), 2017 regarding 'Bid Security' and 'Performance Security' to include Insurance Surety Bonds as Security Instrument.</p>	Bid Security may be furnished in the form of Insurance Surety Bond.
32	77	13	All hardware and software infrastructure for NETC Acquirer program must be deployed in India with servers /portal/ applications uptime > 99% of servers/ portal/ applications. Bidder to confirm that no data of the Bank is <u>going out of India through any medium.</u>	Wrong reference to acquirer, request to either delete or amend to Issuer program.	Refer SI No 1
33	77	17	Solution offered must be owned by the Bidder and must have its IP rights	Request bank to delete the clause as it is contradictory to clause 6 of the eligibility criteria.	Clause 6 of eligibility criteria stands.
34	77	15	<p>Bidder should have a stable and scalable FASTag solution with access to source code, so that any changes required by the Bank can be carried out expressly.</p> <p><u>Declaration to this effect has to be submitted by the Bidder.</u></p>	Does the bank required source code for each and every solution from bidder here?	Only NETC services.
35	27	Section: 4.1 #4	The solution proposed by the Bidder should be certified by NPCI for implementation in any bank in India.	We request the Bank to kindly relax the requirement for prior NPCI certification with a bank. Our setup is fully ready for NETC implementation, and we will be connecting with NPCI for certification shortly. Allowing this relaxation will enable capable vendors like us to contribute effectively to the project.	No change.
36	28	Section: 4.1 #7	Certifications Requirements (As per the scope of the project)	We request the Bank to kindly relax the requirement for prior NPCI certification with a bank. Our setup is fully ready for NETC implementation, and we will be connecting with NPCI for certification shortly. Allowing this relaxation will enable capable vendors like us to contribute effectively to the project.	No change.
37	28	Section: 4.1 #14	Bidder should have both primary Data Center and DR center with full back up arrangement within the geographical location of India. The facilities should be ISO 27001 certified and recently audited. After selection, vendor has to shift DC & DR to Banks' premises for Banks' proposed solution	We do not have ISO 270001 certification, but are currently in the process of obtaining the same certificate. While the certifications are not finalized at the moment, we request relaxation for the same.	No change.

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38	29	Section: 4.1 #21	Reference site details for existence of NETC acquirer solution implemented by Bidder	We currently do not have a reference site for an implemented NETC acquirer solution. However, we have a fully developed and operational NETC acquirer solution ready for deployment, designed to comply with NPCI guidelines and meet all the Bank's requirements effectively.	Refer SI No 1