CLARIFICATIONS ON QUERIES ON RFP TENDER REFERENCE NO. CO:ID:PUR:2022-23:29 DATED 11.05.2022

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
1	2		Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.	DISCLAIMER	Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.	No changes can be made in the clause
2	9	NA	INTRODUCTION & OBJECTIVE	The proposed Trade Finance solution is also expected to provide a robust MIS support by way of Dashboard with certain inbuilt reports/report generation tools.	Bank to elaborate on the expectation of dash board contents.	Dash board should consist of all the functional modules.
3	9		The said Trade Finance Solution has to work on top of our existing Core Banking Solution –Bancs24.Through an interface all the back-office accounting and liability entries have to be triggered in CBS apart from dynamically fetching client limit and facilities related information from there as part of transaction processing. Hence, the prospective bidders have to provide their plan for implementation for interfacing their Trade Finance solution with the following but not limited to:	INTRODUCTION & OBJECTIVE	The said Trade Finance Solution has to work on top of our existing Core Banking Solution –Bancs24.Through an interface all the back-office accounting and liability entries have to be triggered in CBS apart from dynamically fetching client limit and facilities related information from there as part of transaction processing. Hence, the prospective bidders have to provide their plan for implementation for interfacing their Trade Finance solution with the following but **not limited to:**	No changes can be made in the clause
4	11	Control Sheet Tab	Last Date and Time for receipt of tender bids, online: 9th June 2022 at 15:00 hrs	Request of Extension of the Bid Submission	We understand this is a Very Strategic bid which requires in-depth understanding. We will have to put in lot of efforts in coming with most-normalised solution proposition for Central Bank of India. Hence, request to extend the submission of bid by 4 weeks at least from the current submission date. Also, Bank needs to give at least 4 weeks from the date of clarification of all queries.	No changes can be made in the clause
5	11		Control Sheet Table	Last Date and Time for receipt of tender bids, online 9 th June 2022 at 15:00 hrs	Request you to give an extension of atleaset 2 weeks	No changes can be made in the clause
6	13	1.2.9	If any bidder is found to have submitted incorrect information at any time, bidder may be debarred from participation in the future tendering processes of the Bank.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	If any bidder is found to have submitted incorrect information at any time, bidder may be debarred from participation in the future tendering processes of the Bank.	No changes can be made in the clause
7	13	1.2.10	Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all Bids at any point of time prior to the issuance of purchase order without assigning any reasons whatsoever.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all Bids at any point of time prior to the issuance of purchase order without assigning any reasons whatsoever.	No changes can be made in the clause
8	14	1.2.12	Bank reserves the right to modify any terms, conditions or specifications for submission of bids and to obtain revised Bids from the bidders due to such changes, if any at any time prior to completion of evaluation of technical bids from the participating bidders.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	Bank reserves the right to modify any terms, conditions or specifications for submission of bids and to obtain revised Bids from the bidders due to such changes, if any at any time prior to completion of evaluation of technical bids from the participating bidders.	No changes can be made in the clause
9	14	1.2.13	Canvassing of any kind or Bid submitted with false information will be a disqualification.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	Canvassing of any kind or Bid submitted with false information will be a disqualification.	No changes can be made in the clause
10	14	1.2.16	1.2.16 Further, subsequent to the orders being placed, the Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies /taxes.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	1.2.16 Further, subsequent to the orders being placed, the Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies /taxes. Any increase in taxes and duties will be passed on to the Bank.	No changes can be made in the clause
11	14	1.2.16	Further, subsequent to the orders being placed, the Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies /taxes.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	Further, subsequent to the orders being placed, the Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies /taxes or Vise Versa to the bidder also.	No changes can be made in the clause
12	14	1.2.18	The Bank reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar features of a bidder. When the Bank makes any such rejection, the Bank will not be bound to give any reason and/or justification in this regard to the bidder. The Bank further reserves the right to cancel the entire RFP process without assigning any reasons whatsoever at any stage of the RFP process.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	The Bank reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar features of a bidder. When the Bank makes any such rejection, the Bank will not be bound to give any reason and/or justification in this regard to the bidder. The Bank further reserves the right to cancel the entire RFP process without assigning any reasons whatsoever at any stage of the RFP process.	No changes can be made in the clause
13	15	NA	The Bidder must submit Earnest Money Deposit (EMD) along with the Technical Bid through either DD / NEFT electronic mode or in the form of Bank Guarantee valid having validity period for 120 days from the date of opening of Technical Bid in the format given in ANNEXURE-6. The EMD amount is Rs 10,00,000/- (Rupees Ten Lakh Only) to be submitted as Bank Guarantee issued by any scheduled Nationalized bank in India	1.5 EARNEST MONEY DEPOSIT	We request bank to exempt MSME from payment of EMD amount and consider submission of NSIC certificate as supporting document for EMD aomunt.	Please refer Our RFP Point No. 1.5.5 under NOTE - Page 16
14	15	NA	The bidders should pay the Cost of tender document with fee amount of Rs. 20,000/- (Rupees Twenty Thousand Only). The Cost of tender documents may be paid by Demand Draft/ Pay Order drawn in favour of 'CENTRAL BANK OF INDIA' payable at Mumbai. The Cost of tender document is non-refundable.	1.3 COST OF TENDER DOCUMENTS	We request bank to exempt MSME from payment of tender document fee amount and consider submission of NSIC certificate as supporting document.	Please refer Our RFP Point No. 1.5.5 under NOTE - Page 16
15	16	1.5.5	As per recommendations of GOI, Bank has decided to waive off EMD and tender cost for MSE entrepreneurs registered with competent authority in this regard.	1.5 EARNEST MONEY DEPOSIT	We are certified as MSME, Please confirm if EMD can be waived off.	Please refer Our RFP Point No. 1.5.5 under NOTE - Page 16

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16	16	1.5	Non-submission of EMD will lead to outright rejection of the bid of the bidder. The EMD of unsuccessful bidders will be returned/discharged to them as promptly as possible but not later than 30 days after the expiration of the period of Tender validity prescribed by the purchaser. The EMD of successful bidder will be returned/discharged upon the Bidder signing the Contract and on submission of Performance Bank Guarantee as specified hereunder.	1.5 EARNEST MONEY DEPOSIT	Non-submission of EMD will lead to outright rejection of the bid of the bidder. The EMD of unsuccessful bidders will be returned/discharged to them as promptly as possible but not later than 30 days after the expiration of the period of Tender validity prescribed by the purchaser. awarding the contract to the successful bidder. The EMD of successful bidder will be returned/discharged upon the Bidder signing the Contract and on submission of Performance Bank Guarantee as specified hereunder.	No changes can be made in the clause
17	16	1.5	The EMD will not bear any interest and EMD made by the bidder will be forfeited if: 1.5.1 The bidder withdraws its bid during the period of bid validity (120 days from the date of opening of bid). 1.5.2 If the bidder makes any statement or encloses any form which turns out to be false, fake, incorrect and /or misleading at any time prior to signing of contract and /or conceals or suppresses material information; and/or. 1.5.3 The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee. 1.5.4 The bidder violates any of the provisions of the terms and conditions of this tender specification. 1.5.5 In case the successful bidder fails in the following: ⯀ To sign the contract in the form and manner to the satisfaction of CENTRAL BANK OF INDIA. ⯀ To furnish Performance Bank Guarantee in the form and manner to the satisfaction of CENTRAL BANK OF INDIA either at the time of or before the execution of Service Level Agreement (SLA), within 21 days from the date of acceptance of Purchase Order.	1.5 EARNEST MONEY DEPOSIT	The EMD will not bear any interest and **EMD made by the bidder will be forfeited if:** 1.5.1 The bidder withdraws its bid during the period of **bid validity (120 days from the date of opening of bid).** 1.5.2 If the bidder makes any statement or encloses any form which turns out to be false, fake, incorrect and /or misleading at any time prior to signing of contract and /or conceals or suppresses material information; and/or. 1.5.3 The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee. 1.5.4 The bidder violates any of the provisions of the terms and conditions of this tender specification. 1.5.5 In case the successful bidder fails in the following: ⯀ To sign the contract in the form and manner to the satisfaction of CENTRAL BANK OF INDIA. ⯀ To furnish Performance Bank Guarantee in the form and manner to the satisfaction of CENTRAL BANK OF INDIA either at the time of or before the execution of Service Level Agreement (SLA), within 21 days from the date of acceptance of Purchase Order.	No changes can be made in the clause
18	17	1.6	Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.	1.2 SUBMISSION OF BID – TWO BID SYSTEM	Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.	No changes can be made in the clause
19	17	1.8	No bid can be modified by the bidder subsequent to the closing date and time for submission of bids. In the event of withdrawal of the bid by successful bidders, the EMD will be forfeited by the Bank.	1.8 MODIFICATION AND WITHDRAWAL OF BIDS	No bid can be modified by the bidder subsequent to the closing date and time for submission of bids. In the event of withdrawal of the bid by successful bidders, the EMD will be forfeited by the Bank.	No changes can be made in the clause
20	19	1.13	All costs and expenses (whether in terms of time or material or money) incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent	COSTS TO BE BORNE BY RESPONDENTS	All costs and expenses (whether in terms of time or material or money) incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent	No changes can be made in the clause
21	19	1.18	Bids shall remain valid for 120 (One Hundred Twenty) days from the last date of bid submission prescribed by BANK. BANK holds the rights to reject a bid valid for a period shorter than 120 days as non-responsive, without any correspondence. In exceptional circumstances, Bank may solicit the Bidder's consent to an extension of the validity period.	1.18 RFP RESPONSE VALIDITY PERIOD	Bids shall remain valid for 120 (One Hundred Twenty) days from the last date of bid submission prescribed by BANK. **BANK holds the rights to reject a bid valid for a period shorter than 120 days as non-responsive, without any correspondence.** In exceptional circumstances, Bank may solicit the Bidder's consent to an extension of the validity period.	No changes can be made in the clause
22	23	2.1	The bidder/SI should be profitable organization i.e Net Profit for the last 3 financial years (2019- 20, 2020-21 and 2021-22)	2.1 ELIGIBILITY CRITERIA	Please let us know, if net profit required is for Global Operations or India Operations?	Bidder company should be profitable
23	23	2.1.4	Bidder should have minimum annual turnover of Rs. 100 crores each during the last three financial years that is 2019-20, 2020-21 and 2021-22 as per audited financial statements. This must be individual company and not of any group of companies	Audited Financial statements to be submitted. Additional Support Letter from CA to be submitted	Request the bank to make the eligibility as "Bidder should have **minimum average annual turnover of Rs.100 crores** during the last three financial years that is 2019-20, 2020-21 and 2021-22". Kindly clarify if provisional statement is sufficent for FY 2021-22	Before opening of the commercial bid, audited statements to be submitted.
24	23	2.1.1	The proposed solution should be a web-based solution and should have end to end (front end to back-end functionality-i.e. Trade finance, Supply chain and Customer web portal)	Confirmation of letter along with the documentary proof is to be provided by the Vendor	Can the reference bank names where the solution has been implemented - documentary proof be provided by OEM in their letter head?	A documentary proof is required as per RFP
25	23	2.1.2	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches	Copies of purchase order and completion certificate from client to be submitted	Can the reference bank names where the solution has been implemented - documentary proof be provided by OEM in their letter head?	A documentary proof is required as per RFP
26	23	2.1.6	System Integrator (SI) should have an experience of Minimum 3 years in implementing Trade Finance solutions in comparable banks. If the Trade finance is part of core banking solution itself, then it will also be considered as Trade finance implementation experience.	Experience certificate should be provided	Kindly confirm if the bidder can provide the reference to Trade Finance which is part of Core banking solution implementation which has been done abroad.	A documentary proof is required as per RFP
27	23	1	The proposed solution should be a web-based solution and should have end to end (front end to back-end functionality-i.e. Trade finance, Supply chain and Customer web portal) Documentary Evidence to be submitted to the bank - Confirmation of letter along with the documentary proof is to be provided by the Vendor	2.1 ELIGIBILITY CRITERIA	Documentary Proof - allow CS Letter of the bidder.	A documentary proof is required as per RFP
28	23	2	Copies of purchase order and completion certificate from client to be submitted	2.1 ELIGIBILITY CRITERIA	All projects are under NDA & Confidentiality - In Lieu of Completion Certificate , Letter of Award , Agreement Copy / Purchase Order- CS letter to be allowed	A documentary proof is required as per RFP

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29	23	6	Documentary Evidence to be submitted to the bank Experience certificate should be provided	2.1 ELIGIBILITY CRITERIA	All projects are under NDA & Confidentiality - In Lieu of Completion Certificate , Letter of Award , Agreement Copy / Purchase Order- CS letter to be allowed	A documentary proof is required as per RFP
30	23	2.1 Eligibility Criteria - Point no.2	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches	Copies of purchase order and completion certificate from client to be submitted	Request you to change to atleast 1 scheduled commercial bank instead of 2 Request you to only consider only the Purshase orders as proofs Also, can the trade finance implementations done for a large bank outside India be considered for experience and scoring	A documentary proof is required as per RFP
31	23		Bank reserves the right to interpret the documents / proof of eligibility submitted by the bidders and may choose to accept / reject the proof of eligibility or may also call for further clarification with respect to any documents submitted by the bidder. The experience and expertise of the bidder, field record of satisfactory services, and Bidder's compliance with all these requirements must be substantiated with credible documentary proof such as customer Purchase Orders with dates and audited balance sheets.	2.1 ELIGIBILITY CRITERIA	Bank reserves the right to interpret the documents / proof of eligibility submitted by the bidders and may choose to accept / reject the proof of eligibility or may also call for further clarification with respect to any documents submitted by the bidder. The experience and expertise of the bidder, field record of satisfactory services, and Bidder's compliance with all these requirements must be substantiated with credible documentary proof such as customer Purchase Orders/ Letter signed by CS with dates and audited balance sheets.	A documentary proof is required as per RFP
32	23	2	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches	2.1 ELIGIBILITY CRITERIA	We request you to consider the GOI guidelines for MSME, as per which prior experience may not be insisted for MSME units.	As per Govt guidelines
33	23	4	Bidder should have minimum annual turnover of Rs. 100 crores each during the last three financial years that is 2019-20, 2020-21 and 2021-22 as per audited financial statements. This must be individual company and not of any group of companies.	2.1 ELIGIBILITY CRITERIA	We suggest modification of the minimum turnover requirement to Rs.5 crores. Also, as per GOI guidelines, Minimum turnover requirement is not to be insisted for MSME units. Please clarify whether this exemption is made applicable.	As per Govt guidelines
34	23	6	System Integrator (SI) should have an experience of Minimum 3 years in implementing Trade Finance solutions in comparable banks. If the Trade finance is part of core banking solution itself, then it will also be considered as Trade finance implementation experience.	2.1 ELIGIBILITY CRITERIA	We request you to consider the GOI guidelines for MSME, as per which prior experience may not be insisted for MSME units.	As per Govt guidelines
35	23	2.1	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches. - Copies of purchase order and completion certificate from client to be submitted	2.1 ELIGIBILITY CRITERIA	We request Bank to waive off the eligibility criteria of having 2000 Branches	As per RFP
36	23	2.1	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches.	Eligibility Criteria	Request the bank to consider only one bank with 2000 branches instead of two.	As per RFP
37	23	2.1 Eligibility Criteria - Point no. 11	Copies of purchase order and completion certificate from client to be submitted	Certification	As per RBI policies, all outbound SWIFT messages except free format should be sent through core banking system. Hence, is it mandatory for the proposed system to be SWIFT certified? If the proposed system has the capability to generate the messages as per SWIFT formats, can this eligibility critera be removed as finally the SWIFT will be transmitted by the CBS?	As per RFP
38	23	2.1	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches. - Copies of purchase order and completion certificate from client to be submitted	2.1 ELIGIBILITY CRITERIA	We request Bank to waive off the eligibility criteria of having 2000 Branches	As per RFP
39	23	2.1	The proposed solution in totality including frontend, customer screen & dashboard should have been implemented in at least two scheduled commercial Banks out of which one Bank must be having at least 2000 branches.	Eligibility Criteria	Request the bank to consider only one bank with 2000 branches instead of two.	As per RFP
40	24	Notes	All eligibility requirements mentioned above should be complied by the bidders as applicable and relevant support documents should be submitted for the fulfillment of eligibility criteria failing which the Bids may be summarily rejected. Non- compliance of any of the criteria will entail rejection of the offer summarily. Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made for each of the above-mentioned criteria and as and when the Bank decides, originals / certified copies should be shown for verification purpose. The Bank reserves the right to verify / evaluate the claims made by the Bidder independently. Any deliberate misrepresentation will entail rejection of the offer ab-initio. Any decision of CENTRAL BANK OF INDIA in this regard shall be final, conclusive and binding upon the bidder.	2.1 ELIGIBILITY CRITERIA	All eligibility requirements mentioned above should be complied by the bidders as applicable and relevant support documents should be submitted for the fulfillment of eligibility criteria failing which the Bids may be summarily rejected. Non- compliance of any of the criteria will entail rejection of the offer summarily. Photocopies of relevant documents / certificates/ CS Letter of the bidder should be submitted as proof in support of the claims made for each of the above-mentioned criteria and as and when the Bank decides, originals / certified copies/ CS Letter of the bidder should be shown for verification purpose. The Bank reserves the right to verify / evaluate the claims made by the Bidder independently and co-ordinate with bidder for reference check. Any deliberate misrepresentation will entail rejection of the offer ab-initio. Any decision of CENTRAL BANK OF INDIA in this regard shall be final, conclusive and binding upon the bidder.	No changes can be made in the clause
41	27	3.3.5	a) The Bidder should provide details of past experience in implementing Trade Finance solution. b) The Bidder's past experience shall be evaluated and the score obtained by the Bidder shall be considered for evaluation as given in ANNEXURE -18 Past Experience Details c) The Bidder should provide the details of all the implementations in Banks including details of scope of project, period (year) when project was done, details of the bank, number of branches with breakup of the role and proof of implementation. d) Experience at co-operative banks (State Co-operative banks, District Central co-operative banks, Urban Co-operative banks, etc.) shall not be considered for evaluation. e) Credentials are to be provided in English only.	Past Experience:	All projects are under NDA & Confidentiality - In Lieu of Completion Certificate , Letter of Award , Agreement Copy / Purchase Order- CS letter to be allowed	A documentary proof is required as per RFP

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42	27	a	a) Reference site visit/ Tele conference: a committee of people from the Bank would carry out Reference Site Visits and/or Telephonic interviews with the existing customers of the Bidder. The costs incurred for the reference site visits by the team representing Bank, will be borne by the Bidder. The inputs that have been received from the Customer would be considered by the Bank and this might not need any documentary evidence. This rating would be purely on the inputs (like satisfaction of the organization of the product, timeliness of implementation, promptness of support services etc.) provided by the Bidder's customers and score would be assigned to Bidder as mentioned in ANNEXURE -17 Reference Site Details	Reference site visit/ Tele conference	a) Reference site visit/ Tele conference: a committee of people from the Bank would carry out Reference Site Visits and/or Telephonic interviews with the existing customers of the Bidder. The costs incurred for the reference site visits by the team representing Bank, will be borne by the ~~Bidder~~ Bank. The inputs that have been received from the Customer would be considered by the Bank and this might not need any documentary evidence. This rating would be purely on the inputs (~~like satisfaction of the organization of the product~~, timeliness of implementation, promptness of support services etc.) provided by the Bidder's customers and score would be assigned to Bidder as mentioned in ANNEXURE -17 Reference Site Details	No changes can be made in the clause
43	27	b	i. Bidder responses to each point under Team Strength in ANNEXURE-22 : Implementation Team Profile, including the team profile provided by the Bidder, would be evaluated. ii. The Bidder should ensure that the people above the role of the Team Lead who are proposed for this project should have worked on projects in Indian Banks earlier. iii. Bidder should specify role of each profile such as Project Manager, Technical Team Member, Functional Team Member, Trade finance. Supply chain finance or both streams, experience in years, areas of experience, qualification, details of the relevant projects, their roles on the project etc. iv. Bidder should specify out of the profile provided, who are going to be part of the project team with their role on the project. v. Bidder should specify if the resource committed for the project is full time or part time. A percentage involvement can be specified.	Team Strength	We shall be providing Sample / Indicative profiles for evaluation.	No changes can be made in the clause
44	27		The Bank at its discretion may reject the proposal of the Bidder without giving any reasons whatsoever, in case the responses received from the Site Visits are negative.	Reference site visit/ Tele conference	~~The Bank at its discretion may reject the proposal of the Bidder without giving any reasons whatsoever, in case the responses received from the Site Visits are negative.~~	No changes can be made in the clause
45	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	SIEM	Can you let us know if you have any existing SIEM tool in your environment which needs to be managed by bidder ? If so help us with make / model / EPS volumetrics & number of Devices configured	To be shared with successful bidder
46	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	Two Factor Authentication	Please share the current make, model and version of the current Multi-factor Authentication tool used at CBI ?, also if it's a cloud based service or on-premise based	To be shared with successful bidder
47	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	Two Factor Authentication	What is the Biometric solution (MFA) solution in current setup	Smartchip
48	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	SIEM	Does SIEM-SOC services need to be managed by bidder under scope of this engagement or is this out of scope	Integration of proposed infrastructure and application with Bank's existing SIEM solution is in the scope of the bidder.
49	31	4.1	The solution offered should be web based, 'Three Tier Architecture', open platform and support data transfer and consolidation both from the networked and standalone system either online or dial up	4.1 BROAD SCOPE OF WORK	Please suggest - Do bidder to factor the physical segregation of hardware infrastructure between the DMZ & MZ zones or to factor logical segregation for the same?	Bank will provide ports in the DMZ.
50	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	SIEM	1.Does CBI expect bidder to propose a new third party SIEM solution and implement them at CBI premise ? 2. If so we would like to know the EPS count 3. DC-DR Location 4. Number of network devices to be integrated. 5. Number of servers and users 6. Cloud or On-Premise SIEM is expected to be implemented as part of this engagement	SIEM is already available with Bank. Other details will be informed to successful bidder
51	31	4.1	1G/10G Copper port is used for up linking	4.1 BROAD SCOPE OF WORK	Is bidder open to propose 1G/10G with SFP+ at server and TOR network switches, Replication Switches.	1G copper and 1G/10G fibre ports are required for uplink
52	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	Two Factor Authentication	Please share the details of user base which are authenticated through Multi-factor Authentication tool	As per RFP
53	31	4.1	Integration with Bank's existing Biometric solution for second factor Authentication, SIEM solution for real time log capturing and Active Directory for secured LDAP authentication	Two Factor Authentication	As a part of this engagment does the bidder need to procure a third party 2FA-SSO solution ?	As per RFP
54	31	4.1	BROAD SCOPE OF WORK	Products	Please provide average monthly volumes (NEW TRANSACTIONS ONLY) for each of the products listed. Also provide projections for the next 5 years.	As per RFP
55	31	Part IV	The Bidder has to provide Server Racks with associated power cables, sockets, PDUs etc and carry out the installation. Bidder has to provide LAN and SAN Switches and carry out the installation. Bidder has to provide required number of LAN and SAN cables and carry out cabling for proposed Servers and Storage		We will be able to provide the Hardware/Infrastructure sizing. We recommend that the bank should procure the hardware and its related maintenance activities with impanelled vendors for cost optimisation and better control by the bank	No changes can be made in the clause

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56	32	4.1	Broad Scope of Work	Broad Scope of Work	We assume that the Core/Distribution Switches, Firewalls, Application Firewall, Load Balancer's, WAN devices for the new Infrastructure/System will be provided by the bank.Please confirm ?	Top of Rack Switches, SAN Switches and Load Balancers are to be provided by the bidder.
57	32	4.1	BROAD SCOPE OF WORK	Oracle License cost should not be factored anywhere in the commercial proposal.	Bank has mentioned Oracle for RDBMS as part of Oracle ULA. Bank to please confirm if other compmonants of Oracle like weblogic etc can be considered under Oracle ULA. Bank to provide list of all such compmonants under Oracle ULA	Oracle
58	32	4.1	Broad Scope of Work	Broad Scope of Work	Please confirm if Bank can also provide the Oracle weblogic application server license along with the Oracle Databse license .	Installation and support will be provided by bidder. Check with bank team for licenses.
59	32	4.1	Broad Scope of Work	Broad Scope of Work	Please confirm if Bank can also provide the Oracle RAC license along with the Oracle Databse license .	Installation and support will be provided by bidder. Check with bank team for licenses.
60	32	4.1	BROAD SCOPE OF WORK	Including DR site of equal capacity as live including data replication requirements (at the end of day) along with data replication solution and a required Test server (Application & Database Server).	For data replication, can we leverage any existing solution?	Bidder has to provide the complete solution.
61	32	PART IV 4.1 SCOPE OF WORK	The Bidder should provide hardware systems, operating system, end to end trade finance including Customer Web Portal & supply chain finance application software and other necessary software & hardware required for the successful implementation of the proposed solution including DR site of equal capacity as live including data replication requirements (at the end of day) along with data replication solution and a required Test server (Application & Database Server). Network security is available at the Bank end however Bidder has to ensure all related security controls under the scope of RFP. The Penetration testing will be done by Bank. The Bidder has to ensure that vulnerabilities at application level in case of any breach shall be handled by the offered application software.		Which is the preferred Operating system to be provided	Bidder has to arrange for SSL certificates. Bidder has to provide OS as per their solution need.
62	32	PART IV 4.1 SCOPE OF WORK	The Bidder should provide hardware systems, operating system, end to end trade finance including Customer Web Portal & supply chain finance application software and other necessary software & hardware required for the successful implementation of the proposed solution including DR site of equal capacity as live including data replication requirements (at the end of day) along with data replication solution and a required Test server (Application & Database Server). Network security is available at the Bank end however Bidder has to ensure all related security controls under the scope of RFP. The Penetration testing will be done by Bank. The Bidder has to ensure that vulnerabilities at application level in case of any breach shall be handled by the offered application software.		Will the SSL certificates be provided by bank for servers and application servers	Bidder has to arrange for SSL certificates
63	32	4.1	Broad Scope of Work	Broad Scope of Work	Network, Internet, Replication connectivity between DC's is the responsibility of the Bank. Please confirm	As per RFP
64	32	4.1	Broad Scope of Work	Broad Scope of Work	Is bidder expected to provide the Top of the rack (TOR) switches/Access Switches in each rack or will it be provided by Bank?	As per RFP
65	32	4.1	Broad Scope of Work	Broad Scope of Work	We assume that providing the hosting space, racks, power, cooling, caging, physical security(biometric access to enter) at all the datacenters is Bank's responsibility. Please clarify	As per RFP
66	32	4.1	Broad Scope of Work	Broad Scope of Work	Can bidder assume that the Bank will provide the monitoring/patching/sever automation/HIPS/Antivirus tools for the new server environment ? Please confirm	As per RFP
67	32	4.1	Broad Scope of Work	Broad Scope of Work	We assume that the bank will provide all the logistics like seating, laptop/desktop, phone, internet will be provided to the bidders team deployed at Bank's premises. Please confirm.	As per RFP
68	32	4.1	Network security is available at the Bank end however Bidder has to ensure all related security controls under the scope of RFP.	Generic	When you refer to "Network Security" is available, Can you elaborate what is the expectation of bidder in this line item ? 2. Does bidder need to monitor and provide as is support to network security solutions owned by CBI ? 3. If Network security solutions needs to be leveraged by bidder and provided as is support, kindly help us list out all network security solutions to be supported with make/model , voluemtrics and user count	As per RFP
69	32	4.1	BROAD SCOPE OF WORK	The proposed solution should cover all the existing branches/units/administrative offices as decided by the Bank and have the capability to scale up for meeting future requirements.	The solution required is for Web based open format, then bank to confirm need for no of branches, units? Does it related to no of licenses.	As per RFP
70	32	4.1	The Bidder should provide hardware systems, operating system, end to end trade finance including Customer Web Portal & supply chain finance application software and other necessary software & hardware required for the successful implementation of the proposed solution including DR site of equal capacity as live including data replication requirements (at the end of day) along with data replication solution and a required Test server (Application & Database Server).	4.1 BROAD SCOPE OF WORK	Shall bidder to propose 100% same infrastructure(Compute, Storage, Backup) sizing, capacity at DC & DR, Do DR should be 100% equalant to DC?	As per RFP

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
71	32	4.1 Last Para	Hardware (for both DC & DR site): The Bidder should provide hardware systems, operating system, end to end trade finance including Customer Web Portal & supply chain finance application software and other necessary software & hardware required for the successful implementation of the proposed solution including DR site of equal capacity as live including data replication requirements (at the end of day) along with data replication solution and a required Test server (Application & Database Server).	Hardware System	As we are specialized in providing Software solutions, we can recommend the hardware specifications for the application based on volumetric information shared with us, however we request the bank to de-scope the hardware components (DC & DR) from this RFP.	As per RFP
72	33	Part-IV, 4.1	The standard specifications of the switches used by the bank are:	Bidder has to provide LAN and SAN Switches and carry out the installation. Bidder has to provide required number of LAN and SAN cables and carry out cabling for proposed Servers and Storage.	Can bidder visit both the sites (DC/DR) with 3rd party passive vendor to understand the activities ?	Proposed LAN and SAN Switches are to be installed by the bidder in the Rack supplied by the bidder.
73	33	Part-IV, 4.1	The standard specifications of the switches used by the bank are:	The bidder should propose the infrastructure which meets the SLA requirements of the RFP. Router and firewall are in place. 1G/10G Copper port is used for up linking.	We understand that, bidder will use to existing Router and Firewall which are already present in the DC/DR environment, please confirm? The existing router and firewall placement and unstable port are same and equal for both DC and DR?	1G Copper and 1G/10G Fibrer ports are used for up linking.
74	33	4.1 Broad Scope of Work		Broad Scope of Work	As bank is looking for Active-Passive cluster , The Uptime will be less than 99%, Please conifrm the same.	As per RFP
75	33	4.1 Broad Scope of Work		Broad Scope of Work	Please confirm is bank is looking for NO Single Point of Failure with Active-Passive cluster with in DC and DR	As per RFP
76	33	4.1 Broad Scope of Work		Broad Scope of Work	Please confirm if bank is also looking for HIGH AVAILABILITY at Disaster recovery center .	As per RFP
77	33	4.1 BROAD SCOPE OF WORK		The Bidder has to clearly mention the storage requirement for the proposed application. However, it is the responsibility of the bidder to ensure that the utilization of the offered infrastructure in terms of Hard disk utilization should not exceed 60% of its capacity.	We understand that the storage for the proposed solution will be provided by the bank. Please confirm? Also the tape library & backup solution will be provided/maintained by the bank?	As per RFP, all have to be provided by the bidder
78	33		The Bidder has to upgrade servers / storage at no extra cost to the Bank, in case the offered hardware configuration does not meet the requirements, for 5 years from the date of implementation. User growth will be in relation to the number of transactions.	4.1 BROAD SCOPE OF WORK	In case the bidder has to provide new /upgrade servers and storage looking at the 5 year horizon and user growth, bank will provide the cost quoted by the bidder in the commercial sheet. Also requesting bank to make such provisions in the commercial sheet, if not already there	As per RFP, Bidder has to provide complete solution.
79	34	4.1 The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		SSO	What is the Landing Portal currently used for SSO	Windows/Desktop login credentials are used as SSO for login into various portals
80	34	4.1 The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		SSO	Kindly specify the Total Number of Application which needs to be integrated with SSO Do all the applications to be integrated Support Modern Protocols (SAML/Oauth /OIDC)	The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The application proposed solution should have capability to integrate with Bank's existing Active Directory through secured LDAP.
81	34	PART IV 4.1 SCOPE OF WORK	The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		How is the authentication done in Core Banking system currently? Is it integrated with Bank's Active Directory/LDAP?	The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The application proposed solution should have capability to integrate with Bank's existing Active Directory through secured LDAP.
82	34	4.1 The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		SSO	What is the user store (Example AD/LDAP) & do all user types available in store	Microsoft AD
83	34	PART IV 4.1 SCOPE OF WORK	The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		Which Active Directory is being used by the bank currently	Microsoft AD
84	34	4.1 Broad Scope of Work		Broad Scope of Work	We assume that the bank will provide the additional License /Agents and support of exiting EMS (CA) Tool for the new server environment and bidder role is only limited to coordination with banks EMS team .Please Confirm ?	As per RFP
85	34	4.1 The Bank proposes that system should have single sign-on capabilities which need to be integrated during the 5 year contract, which should be factored in TCO. Bank does not have any single sign on solution at present. The Bidder has to ensure that the users are able to login to the proposed applications using the existing Core Banking credentials. The application proposed solution should have capability to integrate with LDAP/ Active Directory.		SSO	Does bidder need to propose a new third party SSO solution and implement at CBI ? Or The expectation is that SSO should be made available as part of Trade Finance solution proposed by bidder ?	As per RFP

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
86	34		The application is expected to be accessed through handheld devices and mobile browsers by Corporate Clients. Supports select functionalities on the mobile handsets for the Corporate users	Mobile access	As per our understanding the proposed solution will interface with existing Mobile banking application of the Bank through which the corporate users can access the required functionalities. Please confirm.	As per RFP
87	35	4.2 MIGRATION FROM EXISTING APPLICATIONS – SCOPE OF WORK	Data migration from existing Trade system/s should be the sole responsibility of the new bidder. No manual data entry of master and transaction records should be done by the users. Information not available in the existing software should be uploaded in the new application.		Any existing documents also required to be migrated to the proposed system? If yes, please share the below details : How these documents are currently being stored Total size of documents to be migrated (TB) Average size per document (KB) Maximum size of the document per day incremental growth	The existing system does not support document management/upload.
88	35	4.1	Total implementation time period for the project is 9 months from the date of signing the SLA / agreements. Bidder will have to complete project implementation including sample roll-out, training and documentation till production migration within 9 months. The timelines of 9 months is for all the components required in RFP. Bank will deploy adequate number of resources for doing the UAT and will ensure that there is no delay in UAT respond	4.1 BROAD SCOPE OF WORK	Request to change - Implementation time period of project to 15 Month and please give separate bifurcation of implementation period for hardware infrastructure, network, security and applications	Please refer Our RFP Point No. 6.11 under Scalability requirements
89	35	4.2	Data migration from existing Trade system/s should be the sole responsibility of the new bidder. No manual data entry of master and transaction records should be done by the users. Information not available in the existing software should be uploaded in the new application	4.2 MIGRATION FROM EXISTING APPLICATIONS – SCOPE OF WORK	Is there any VM+Related Data migration from old Hyper-Visor to new proposed Hyper-Visor or Physical to Virtual migration-if yes, please provide information on IT Landscape like Hyper-Visor, Number to VM's, data size, number of physical server's, OS, Applications, Databases, Storage, Backup Infrastructure details.	Data basic migration to be carried out by the bidder
90	35	4.2	MIGRATION FROM EXISTING APPLICATIONS – SCOPE OF WORK	Information not available in the existing software should be uploaded in the new application.	Who will do the validation for additional information not available in the existing software.	Bank
91	35	4.2	Data migration from existing Trade system/s should be the sole responsibility of the new bidder. No manual data entry of master and transaction records should be done by the users. Information not available in the existing software should be uploaded in the new application.	Migration volume	Please provide the volume of data to be migrated	As per RFP
92	35	4.2 MIGRATION FROM EXISTING APPLICATIONS – SCOPE OF WORK	Data migration from existing Trade system/s should be the sole responsibility of the new bidder. No manual data entry of master and transaction records should be done by the users. Information not available in the existing software should be uploaded in the new application.		Please provide the details of the data to be migrated. Also, from how many existing systems the data need to be migrated to the proposed system? What is the size of data to be migrated and the incremental growth?	As per RFP
93	35	4.2	Data migration from existing Trade system/s should be the sole responsibility of the new bidder. No manual data entry of master and transaction records should be done by the users. Information not available in the existing software should be uploaded in the new application	4.2 MIGRATION FROM EXISTING APPLICATIONS – SCOPE OF WORK	Request for Information - Kindly provide information of existing data size, data type, data locality details, Hardware Infrastructure, IT Landscape details(Compute, Storage, Backup, Virtualization, OS, Network Bandwidth, SAN Switch, Versions, Firmware Details)	As per RFP . Other details will be provided to successful bidder.
94	35	NA	Total implementation time period for the project is 9 months from the date of signing the SLA / agreements. Bidder will have to complete project implementation including sample roll-out, training and documentation till production migration within 9 months. The timelines of 9 months is for all the components required in RFP. Bank will deploy adequate number of resources for doing the UAT and will ensure that there is no delay in UAT response.	Part IV 4.1 BROAD SCOPE OF WORK	Request bank to provide 12 months total implementation period from the date of signing the SLA	No changes can be made in the clause
95	36	4.4 IMPLEMENTATIONS & CUSTOMISATIONS	The Bidder should implement an enterprise version of End-to-End trade finance (including Customer Web Portal) and supply chain finance solution and demonstrate their capability (at least one on-site demonstration). The proposed solutions have to be demonstrated to the bank's team at one site where the same have been already implemented.		We request to remove the on-site demonstration from the clause. We have NDAs signed with our existing customers and hence a live demonstration of their implmentation will not be possible. Instead, a site visit/telephonic call for interview/reference check can be arranged	On site demonstation means to visit by bank officials to the location of the bank where the solution is live.
96	36	4.4 IMPLEMENTATIONS & CUSTOMISATIONS	i) Perform Stress/Load Testing and Performance Tuning on Trade Finance including customer web portal and supply chain finance application and database.		1.How many critical scenarios needs to be considered for scripting for load testing 2.Will the execution environment be replica for production 3.How many executions are required 4.Are there any existing performance testing tool licenses that can be used by Datamatics for this project 5.Who will provide test data - Bank or Datamatics?	1. Bank 2. Yes 3. Bank 4. The required tool is to be arranged by the bidder. 5. Bank Bidder to carry out stress/load testing in presence of Bank and submit a report in this regard.
97	36	4.4	d) All data migration (as and when required) from the existing systems will be done, as a part of implementation, by the bidder. This includes extraction and transformation of data from legacy to the upload format of the proposed solution	4.4 IMPLEMENTATIONS & CUSTOMISATIONS	Request for Information - Kindly provide information of existing data size, data type, data locality details, Hardware Infrastructure, IT Landscape details(Compute, Storage, Backup, Virtualization, OS, Network Bandwidth, SAN Switch, Versions, Firmware Details)	As per RFP . Other details will be provided to successful bidder.
98	36	4.4	b) The Bidder is to give an undertaking ANNEXURE - 21 to implement the solution at any location / branch identified by Bank. Though it is a centralized deployment, the number of branches who will be using the proposed applications initially will be decided by the bank and there should be scope for extending the solutions to more number of branches (Which will be decided by the bank in future) without any additional licensing or other costs to the bank.	4.4 IMPLEMENTATIONS & CUSTOMISATIONS	b) The Bidder is to give an undertaking ANNEXURE - 21 to implement the solution at any location / branch identified by Bank. Though it is a centralized deployment, the number of branches who will be using the proposed applications initially will be decided by the bank and there should be scope for extending the solutions to more number of branches (Which will be decided by the bank in future) without any additional licensing or other costs to the bank.	No changes can be made in the clause

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99	37	4.4	All data migration (as and when required) from the existing systems will be done, as a part of implementation, by the bidder. This includes extraction and transformation of data from legacy to the upload format of the proposed solution.		As per standard practice, We request Bank to arrange data in Aurionpro shared excel template for migration purpose. We request Bank to confirm.	To be mutually decided between Successful bidder with our Software provider
100	37	4.5	4.5.1 Facilities Management: Facilities Management would include support on Bank's location for all hardware, application software, e	4.5 FACILITIES MANAGEMENT SERVICES (FMS) AND HELP DESK	What is the support window 24/7, 16/6, 16/5.	Refer Point No. 4.5.1 of RFP
101	37	4.5 FACILITIES MANAGEMENT SERVICES (FMS) AND HELP DESK	The Bidder is required to provide Helpdesk & Facility Management services on site till the end the project period/contract period primarily at Core Banking Department, CBD Belapur, Navi Mumbai with support at Secondary Site at Hyderabad on need basis. The bidder is required to indicate the resource requirements for FMS in the Bill of Material. New solution will be deployed on new hardware only. FMS service Onsite support should consist of two Level 1 and two Level 2, Level 1 should have a minimum experience of 2 years. Level 2 should have a minimum experience of 3 years.		Is 24x7 support required for hardware & software	Refer Point No. 4.5.1 of RFP
102	37	4.5	FACILITIES MANAGEMENT SERVICES (FMS) AND HELP DESK	The Bidder is required to provide Helpdesk & Facility Management services on site till the end the project period/contract period primarily at Core Banking Department, CBD Belapur, Navi Mumbai with support at Secondary Site at Hyderabad on need basis. The bidder is required to indicate the resource requirements for FMS in the Bill of Material. New solution will be deployed on new hardware only. FMS service Onsite support should consist of two Level 1 and two Level 2, Level 1 should have a minimum experience of 2 years. Level 2 should have a minimum experience of 3 years.	Can we consider third party contract resources for facility management both at DC & DR?	No
103	37	4.5	4.5.1 Facilities Management: Facilities Management would include support on Bank's location for all hardware, application software, e	4.5 FACILITIES MANAGEMENT SERVICES (FMS) AND HELP DESK	Please Suggest - Do bidder to factor any facility management support / managed service support for existing infrastructure	As per RFP
104	37	4.6 INTEGRATIONS OF EXISTING SYSTEM	All integrations, developments (with understanding of existing Core Banking Solution TCS B@ncs24) and other application system running in the Bank will be the responsibility of the bidder. In addition, understanding / integration of ALL the existing source systems as mentioned in ANNEXURE- 16 for which cost if any, charged by any OEM / SI of these systems for understanding of the system will be borne by the bidder and will be part of offered TCO. No charges will be borne by the Bank for this activity. Any integration effort at the Bidder application level should be in scope of the Bidder.		Changes required in the existing source systems for integration with the proposed solution and the associated cost should not be in scope of the bidder. It is not possible for the bidder to estimate the efforts required for any changes in source systems (e.g. details of existing APIs available with the source systems, level of custom development required etc.)	No changes can be made in the clause
105	38	4.7	The escrow agreement cost or fees to be paid to escrow agent will be borne by the bidder.	ESCROW ARRANGEMENT	As per Industry Standards, Escrow Agreement Cost or fees is borne by the bank. We request Bank to modify this clause.	No changes can be made in the clause
106	39	4.11	Reverse transition mechanism would be activated in the event of cancellation of the contract or exit by the parties or 6 months prior to expiry of the contract. The Bidder should perform a reverse transition mechanism to Bank or its selected Bidder. The reverse transition mechanism would be over a period of 6 months post the completion of the 90-day notice period to facilitate an orderly transfer of services to Bank or to an alternative 3rd party / Bidder nominated by Bank	4.11 REVERSE TRANSITION MECHANISM	However, no mention of any payments to be made during this period as the costs for reverse transition should be part of the commercial offer	Plesae refer RFP Point No. 4.13.9 & 4.13.10
107	39	4.11	The Bidder shall suitably and adequately train Bank's or its designated team for fully and effectively manning, operating and maintaining the Security Operations Center Solution.	Generic	Request CBI to elaborate on expectation from bidder on this line item ? Does bidder need to manage CBI's Security Operations Center solution i.e. CBI's SIEM solution ?	As per RFP
108	40	3.32	Bidder shall have proper service setup in Mumbai to provide post implementation support and Annual Technical Support	Service Setup	Request Bank to change modify the statement to Bidder/ OEM shall have proper service setup in Mumbai to provide post implementation support and Annual Technical Support As OEM is owner of the product and implementation ownership will also be with OEM only	No changes can be made in the clause
109	40	4.13.1	The Bank reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone.	4.13 ORDER CANCELLATION	The Bank reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone.	No changes can be made in the clause
110	40	4.13.9	The bidder would also be required to compensate the Bank for any direct loss incurred by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other bidder. This is after repaying the original amount paid.		The bidder would also be required to compensate the Bank for any direct loss incurred by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other bidder. This is after repaying the original amount paid.	No changes can be made in the clause
111	41	4.13.11	In case of any security breach/cyber-attack, all financial & reputational losses to Bank due to such occurrence will be borne by the Bidder.	4.13 ORDER CANCELLATION	Kindly remove the Clause - indemnify for loss of reputation, that is an indirect damage + Uncapped Risk Purchase	No changes can be made in the clause
112	42	4	PART-V TECHNICAL & FUNCTIONAL REQUIREMENTS - Backup & Recovery	PART-V TECHNICAL & FUNCTIONAL REQUIREMENTS - Backup & Recovery	DO bidder to take care of any tape data migration activity from existing tape backup to new proposed backup solution, if yes-please provide details on existing backup infra-Backup Software, Backup Target-(Disk storage, Tape Library, Tape Media)	Data migration will be from existing system to new system directly and not through tape data
113	42	4	PART-V TECHNICAL & FUNCTIONAL REQUIREMENTS - Backup & Recovery	PART-V TECHNICAL & FUNCTIONAL REQUIREMENTS - Backup & Recovery	Request for Information - Kindly suggest, what is the backup & retention policy to propose for daily, Monthly, Yearly. What is the backup target to propose, Ex-disk dedup appliance or Tape Library, provide backup & retention policies for each.	Current policy
114	43	Part V / 4	Backup and Recovery	Backup and Recovery	We assume that procuring consumables (Tape media) is the responsibility of the bank. Please confirm	As per RFP
115	43	Part V / 4	Backup and Recovery	Backup and Recovery	How long the data to be retained (for any statutory purposes) in tape? Can you please provide Bank's Backup & Archival Policy?	As per RFP, Tape backup on dailybases,weekly basis,qartelybasis,Half yearly and yearly basis
116	43	Part V / 4	Backup and Recovery	Backup and Recovery	Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment?please confirm.	As per RFP. Bidder to provide full solution

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
117	44	PART V A. Technical Requirements 39	6.9 Supports select functionalities on the mobile handsets for the Corporate users6.		Customer portal provided will be a responsive portal which can accessed through any device, including handsets. Using this the corporate users will be able to perform select functionalities as mentioned in this clause. We assume that no separate mobile application (native/hybrid) is required. Please confirm if our understanding is correct	The solution should be made available through Internet. Sepearte mobile application is not required
118	44	PART V A. Technical Requirements 34	6.4 Solution is capable of multi-entity, multi-country, multi-currency, multi- language implementation with a single instance.		Which all languages need to be supported in the proposed solution?	As per RFP
119	44	Point No. 34	Solution is capable of multi-entity, multi-country, multi-currency, multi- language implementation with a single instance.	Instance	We understand it is single Instance of the solution will be deployed in India. Kindly confirm this understanding. Kindly elaborate the use case	As per RFP
120	46	VI B.1.1	EDPMS/IDPMS and all control returns to be followed up with this cell	Integration	Is bank using TRRACS application to validate the EDPMS / IDPMS Data / Advance against Export / Advance against Imports Data. If yes, Our solution will be able to integrate with same to publish the outstanding summary to the customer as there is no direct integreation availabe with DGFT System. Please confirm ?	No
121	46	Point No. 1	Software must have the capability of scanning the relevant papers including sanction letter / authorization letter from the concerned branch in which the customer is having account and to be sent to the cell for further processing.	Scanning	As per our understanding from the RFP, document feeding in to the system is an important part of the project and thus would require an integrated scanning engine with capability for centralized and decentralized Scanning & Document Capturing. The scanning and document management solution should be from same OEM so as to provide an integrated solution right from capture to archival of documents. Should be able to support the capture of digital records of at least the following formats: · Emails and attachments · OCR documents · Images - .tiff, jpeg, gif, PDF etc. Should support all the special image enhancement functionality offered by the scanner through the driver interface. Should have capability of automatic segregation of documents/records based on Barcode, Blank page, Fixed page and auto Form recognition. Please confirm.	AS per RFP
122	46		Functional Requirements (Trade Finance including Customer Portal)	Basis for awarding marks	The responses are expected to be either RA or CU. For RA 1 mark will be added whereas for CU 0 mark will be awarded. If 0 mark is awarded where the vendor provides the solution via customization and without extra cost to the bank, then what would be the benefit to the vendor to provide the solution at their own cost, yet they get 0 mark? Also, how will it be where the solution can be provided with customization but at a cost and where no solution can be provided at all?	As per RFP
123	47	Point Number 7	System to have handlers to access the scanned images and attachments linked to transactions		Request the Bank of confirm what are handlers.	solution should have feature to access the scanned images and attachments linked to transactions
124	47	PART V B. Functional Requirements (Trade Finance including Customer Portal)	9 Application should auto populate the data in the respective fields of the Trade application from Scanned documents (structured/unstructured) using Machine Language/Optical Character Reading technology. The scanned images should be available for verification/retrieval		We assume that the proposed solution's OCR will support only English langugage documents. Please confirm if the understanding is correct	Preferably English is language Required to capture signs, symbols and numbers.
125	47	Point Number 2	Document Management System (DMS):Capturing scan/photo images. Capability of multi-channel content acquisition from fax, email, scanners, mobile, file upload, folder scanning, API and documents generated within application of trade finance solution.	Document Volume	What is the expected total volume/number and size of documents to be managed through DMS per month?	Per transaction count - 30
126	47	10	Inbuilt capabilities to interface with other third-party software solutions of the Bank as well as Corporates like Sanctions Screening, AML, Transaction Monitoring, Fraud Risk Management etc. System should allow online AML checks during processing of the transaction.	Integration	Which system is required to be integrated with so as to carry out the AML and other sanction screenings.	EFRMS by FIX, CBWTR etc.
127	47	6	System should support automatic and seamless identification / classification / segregation of documents using technology without manual intervention.	Requirement	Is bank currently using any OCR extraction engine to extract and validate the data. Or we are required to provide for the Same.	Bidder is required to provide the solution
128	47	6	System should support automatic and seamless identification / classification / segregation of documents using technology without manual intervention.	Document segregation	As per our understanding the document segregation and classification should take place at scanning level. The Bank does not require RPA solution to manage classification and segregation. Please confirm.	As per RFP Term
129	48	Point No. 18	The branches are obtaining rate from Centralized Dealing Room over telephone. Module should be provided for online rate request.	FX Rates	As per our understanding the proposed TF solution should integrate with FX solution of Bank to fetch FX rates. Please confirm. Also, please confirm the number of branches where proposed solution will be hosted	Should integrate with Treasury software solution by TCS
130	49	Point No. 28	Provision should be available in the system for SWIFT interface and access for all the Message Types. The system should be SWIFT-CAT7 2021 changes ready and it should support ISO 20022 (MT-MX Format)	Swift compliance	As per our understanding the Solution offered by the Bidder should be SWIFT compatible Trade Solution. Please confirm	No changes can be made in the clause
131	51	58	Inbuilt support to dynamically define default account numbers at GL level, Income, Expenditure Head level and corporate level for various transaction types	Trade Finance	Please elaborate "Inbuilt support" to dynamically define default account numbers at GL level for various transaction types	The GL account numbers should be same as that used in the CBS system of our bank
132	51	62	System to allow upload of debit/credit entries, validate and link the entries to the transaction reference numbers and maintain the required audit trail. Access to such upload to be allowed to specific users during month end interest application/quarterly amortization	Trade Finance	Please specify why there has to be a manual upload of interest/amortization entries.	For interest application on month-end as well as amortization of commission

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
133	51	56	System to support for building parameter-based validation checks at Bank level/Corporate level	Trade Finance	Please elaborate on the type of checks and validations to be built in applications	Customer-wise and account-wise limits etc.
134	51	61	Bulk upload facility should be available for uploading Bill/Letter of Credit/letter of Guarantee details in the system directly with manual entry of the same	Trade Finance	Bank to provide product wise volume in case of bulk upload of transactions	Bulk uploading facility to be enabled in the new system
135	52	65	Access matrix for users at different levels. The number of levels required for authorization should be parameterized.	Trade Finance	The assumption is that the stated requirement pertains to both Corporate and Banks users. Is the understanding correct?	Yes
136	52	69	System should generate reversal entries and post the same in CBS for all transaction reversals. System to have the feasibility to re-generate the failed transaction of CBS upon authorization again	Trade Finance	Please explain "System to have the feasibility to re-generate the failed transaction of CBS upon authorization again"	After complete reversal for failed transactions , system to regenerate upon authorization
137	54	95	B.1 Trade Finance-Core Requirements	Provision to be made for uploading IBA approved Transport Operators List / Lorry Receipts and system should validate	Bank to elaborate on uploading "Lorry Receipts" and validation of the same.	The requirement is for uploading IBA approved Transsport operator list in the Trade system
138	54	107	B.1 Trade Finance-Core Requirements	Inbuilt system capability to calculate interest at deal level – Fixed and variable interest rates –tiered interest rate setup by period, by amount, even at overdue level –interest recovery from multiple accounts	Bank to elaborate on calculation of interest at "deal" level.	System should be capable of calculating different slabs of interest, taking into consideration of these parameters
139	54	109	B.1 Trade Finance-Core Requirements	Interest Equalization for select accounts to be enabled along with the effective date. System should have the feasibility for computation and application of the interest computed	Bank to elaborate on "Interest Equalization".	Kindly refer to Reserve Bank of India guidelines on Interest Equalisation Scheme for exporters
140	54	98	System should have the facility to pass Journal voucher (necessary) entries in trade system for debiting / crediting to accounts related to trade finance without effecting any Pre and Post shipment loans and the report should be available for monitoring.	Trade Finance	Please clarify the stated requirement (pref with an example)	Journal entries to be initiated to debit / credit the accounts in CBS through interface.
141	54	98	B.1 Trade Finance-Core Requirements	System should have the facility to pass Journal voucher (necessary) entries in trade system for debiting / crediting to accounts related to trade finance without effecting any Pre and Post shipment loans and the report should be available for monitoring	Bank to clarify - whether journal voucher entries are to be passed in trade system for debiting / crediting to accounts related to trade finance (OR) intiated entries to be debited in CBS directly through interface with CBS.	Journal entries to be initiated to debit / credit the accounts in CBS through interface.
142	54	97	System should keep a list of banned entities and should caution the user when a remittance is received from one such entity.	Trade Finance	Please mention the source where the list of banned entities has to be scrubbed	Banned entities are as per SWIFT screening, FATF etc
143	55	55	Generation / transmission of SMS/email alerts /advices at various stages of the transaction–including template messages incorporating information fetched from the data base.	Volume of communications	Kindly specify the annual volume of communications (including all formats PDF, Email, SMS) which need to be sent out/ triggered from the system	As per number of transaction
144	56	137	Liberalized Remittance Scheme of USD 2,50,000 per Financial Year for resident individuals – facility to record the LRS remittance through PAN card should be available	Trade Finance	The given requirement is applicable to Retail transactions.	It is applicable on LRS transactions by individuals
145	56	132	Risk Based approach on quarterly basis	Trade Finance	Please elaborate on the Risk Based Approach. Is it internal to bank or guidelines by regulatory?	It is a regulatory requirement, which includes data on forward contracts etc
146	56	132	B.1 Trade Finance-Core Requirements	Risk Based approach on quarterly basis	Bank to confirm whether it is based on country wise exposure and on counter party bank	It is a regulatory requirement, which includes data on forward contracts etc
147	56 Trade Finance-Core Requirements-Point 132		Risk Based approach on quarterly basis		Please elaborate on requirement	It is a regulatory requirement, which includes data on forward contracts etc
148	56	131	Consolidated IBSBR (Derivatives / Non-Derivatives) return of the bank should be generated at quarterly intervals	Trade Finance	Please confirm whether reporting of Derivatives and Non-Derivatives is part of Trade	It is a regulatory requirement, which includes all trade transaction details
149	56 Point No. 131		Consolidated IBSBR (Derivatives / Non-Derivatives) return of the bank should be generated at quarterly intervals	Derivatives	Pls elaborate the expectation from the proposed Trade Finance Solution on support for derivatives, options and future since these activities take place in the Treasury system and is not a part of Trade Finance Solution	It is a regulatory requirement, which includes all the forex transaction details
150	56 Trade Finance-Core Requirements-Point 130		Consolidated R Returns of the bank should be generated after amalgamating CBS data, International Division data and Money exchange counters data.		Request you to provide details International Division data and Money exchange counters data, and consolidated R returns	Consolidated R-Return required to be prepared by the system by amalgamating various data from treasury system, trade finance system and money exchange counter
151	60	241	System to support handling of various guarantee types viz. performance, financial, Bid Bond, Advance Payment or Mobilization Advance Guarantee, Retention Money Guarantee, Buyers Credit, LOU etc. both in foreign currency as well as base currency	Trade Finance	Are LOU still applicable?	LOU functionality is required
152	63	275	System should generate to send swift messages to Tracker ID (universal payment confirmation) System should automatically generate MT-199 for all inward remittances after successful credit to beneficiary account. In case of inward remittance rejected Nostro should be blocked and MT-199 should be send to tracker/correspondent.	Integration	Is Bank Swift GPI Member, as a part of this compliance is our system required to send MT 199 messages to tracker or the sending institution	system to send MT 199 messages to Tracker
153	74	402	Issuance of LOC/LOUs (buyer's credit &Supplier's credit) and recording the loan details thereof. The sanction details of letter of comfort should be captured in the system.	Trade Finance	Are we still considering issuance of LOUs & LOCs for issuing Buyers and Suppliers Credit.	LOU/LOC functionality is required

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
154	76	S2	The system to capture the following details in the Program master for each Program Code 1. Effective date 2. Interest rate (as per charge Master) 3. Overdue interest rate (as per charge Master) 4. File format for bulk upload facility 5. Currency 6. Name of the Corporate (Hub) 7. Funding pattern (Hub or dealer/ bidder) 8. Types of finance (Buyer Finance, Supplier finance, Bidder Finance, Dealer Finance) 9. Differential Interest rate if any (Refer Interest rate Master) 10. Underlying instrument required 11. Underlying document expiry (period after which underlying documents gets stale) 12. Program limit cap 13. Insurance details 14. Acceptance process 15. Part payment/ recovery of principle (enabled/ disabled) 16. Part disbursement (enabled / disabled) 17. Tenor max 18. Grace period 19. Loan due from invoice date/ disbursement date 20. NPA classification date (This is a separate item under a Master) 21. Program expiry date 22. Program disablement 23. System to have provision to capture minimum and maximum lending rate.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Kindly elaborate on - "Funding pattern (Hub or dealer/bidder) - Scope for Bidder finance	both
155	76	S2	Funding pattern (Hub or dealer/ bidder)-	Supply Chain Finance	Please clarify the requirement of maintaining the funding pattern as part of the program set up	both
156	77	S8	Support standard rates and special rates for customer – at account or product level with override features of default commission, during transaction processing and track such changes as audit trail	Supply Chain Finance	During transaction processing if there is change in rates, the new rates to be applied to the transaction which is in progress, is this the expectation?	Yes
157	77	S4	System to support BO/RO/ZO wise holiday master.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Kindly elaborate on impact of holiday on Supply chain finance operations.	There should be provision to make the System available for all days
158	77	S12	Commissions and charges may be settled, deferred or waived. The commission has to be recovered a. during the transaction itself b. not during transaction, but subsequently either monthly or quarterly or at fixed intervals c. the entire or part of commission can be waived for a particular customer.	Supply Chain Finance	Need some more clarification on point (b)	Mostly upfront. In very rare cases, commission not recovered at the time of transaction to be shown as pending for recovery and MIS to be made available
159	77	S15	The system should support periodic billing and invoicing: a. Payment of Invoices b. Manual Processing c. Changing the Level at which Periodic Billing or Invoicing Occurs d. Debiting and Crediting Charges for Periodic Billing	Supply Chain Finance	Need some more clarification on point 'c' and 'd'	c. The charges recovery can be changed from monthly to quarterly d. It is charges recovery
160	77	S6	The System should be able to manage due dates, renewals , insurance pending, premium commutation etc. and alert the user xxx days prior of the insurance renewal date	Insurance masters	As per our understanding the proposed solution will manage insurance masters and workflows however, the accounting and transaction part will be managed in Core Insurance solution. Please confirm	Accounting will be done in Core Banking Solution and other details to be kept in Proposed System
161	78	S27	Inbuilt system capability to allow financing in currency other than the original currency of the underlying document	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	We assume that even if financing is provided in other currency, the limits will still be in local currency i.e. INR. Please confirm.	The limits are in INR terms only
162	78	S17	System should have the facility to refund charges in full or partially	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Refunds usually occur for interest collected upfront and finance is repaid early. Please provide use case for commission refunds.	System to have the capability for reversal of commission collected
163	78	S19	System to support refund of charges.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Refunds usually occur for interest collected upfront and finance is repaid early. Please provide use case for commission refunds.	System to have the capability for reversal of commission collected
164	78	S23	System capability to support special rates default at customer level and at product level	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Kindly elaborate on scope and use case for "Special rates"	It is the different rates quoted to the different customers based on customer profile
165	78	S22	Interest Subvention for select accounts to be enabled	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Kindly elaborate on the use case for "Interest subvention".	Interest subvention is applicable as per RBI/GoI guidelines
166	78	S18	System to support Service Tax ,conversion tax etc. at client level or at branch level as a percentage, flat rate with minimum and maximum amount at transaction level	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	- Kindly elaborate on "Conversion tax". - We assume it will be GST instead of service tax. Please confirm.	In case of Foreign Bills, Conversion tax will be applicable
167	78	S20	Inbuilt system capability to calculate interest at deal level - Fixed and variable interest rates -tiered interest rate setup by period, by amount, even at overdue level -interest recovery from multiple accounts	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	By "Interest collection from multiple accounts" we understand the interest can be split between the suppliers and buyers. Please confirm.	Facility to recover interest from multiple accounts
168	78	S31	System to support interest rate computation on account of change in rate, on existing loan outstanding or fresh disbursement.	Supply Chain Finance	For existing Loan outstanding, what is the expectation if there is change in rate.	Any change in interest rate by the bank to be updated in the system
169	79	S46	The System should be able to capture PDCs.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Please confirm whether system is expected to just capture the PDCs. The actual PDC management and cheque clearing status tracking to be handled through bank's existing collection system.	There is no separate collection system avaialble with bank at present
170	79	S46	The System should be able to capture PDCs	Supply Chain Finance	Can the Bank clarify with an example the requirement around PDCs in the context of Supply Chain Finance.	PDCs will be collected from the dealers for adjusting their outstandings on due date

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
171	79	S35	Allow bunching or segregation of invoices while upload of the invoices based on user defined criteria (pull financing or individual invoice financing)	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Please elaborate on the use case for "Pull financing".	can be read as Pool Financing for bunching of invoices
172	80	S70	System to support SWIFT TSU messaging standards.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	We understand, the proposed system should ensure capturing the invoice details as per SWIFT TSU standards. Please confirm.	Yes
173	80	S51	System to allow exposure management at borrower and commodity. Exposure management is the exposure of the customer to a particular sector or commodity.	Loan Management system	As mentioned in RFP Bank is using TCS Bancs as CBS for Loan management activities and CysArc for Loan Origination. As per our understanding bank must be already managing exposures in these systems. Please confirm in the presence of these two system what is use case of Loan management through the proposed application.	SCF module should allow exposure management and commodity
174	80	S56	System to support incentivizing dealers based on an average utilization/ early payments etc.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	System can provide report on the dealer wise average limit utilization or early loan repayments. But the incentives need to be computed outside the system. Please confirm understanding.	Incentive has to be computed based on parameter
175	80	S64	The system should be able to generate a report on the event wise query	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Please elaborate on "Event wise queries".	Events are Disbursal, repayment etc
176	80	S55	System to support matching of underlying document to that commercial invoices/ taxed invoices	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	Need clarification on how the matching is to be handled.	Based on some defined parameters
177	80	S55	System to support matching of underlying document to that commercial invoices/ taxed invoices	Supply Chain Finance	What underlying document is being referred to in this requirement . Can the Bank elaborate more on this ask	Based on some defined parameters
178	81	S73	System to support report generation on the basis of data collected from Corporate Trade Finance system (web portal) and CBS.	PART - V - TECHNICAL & FUNCTIONAL REQUIREMENTS:	The system can generate data for proposed FSCM system. Reports for Trade system and CBS should be handled by respective systems. Please confirm.	Report required for data received from Customer Portal is required seperately
179	81	S77	Interface to front end portals, host to host and charging system	Integration	Please elaborate on the below systems is bank already having these Front end portals, host to host and charging system being refered here to be integrated in the proposed SCF Solution.	Integration is in the scope of RFP and required to be done by proposed bidder
180	84	6.2	Bank reserves the rights to dispute/deduct payment/withhold payments/further payment due to the Successful Bidder under the Contract, if the Successful Bidder has not performed or rendered the Services in accordance with the provisions of the Contract which the CENTRAL BANK OF INDIA at its sole discretion adjudge.	6.2 PAYMENT TERMS	Bank reserves the rights to dispute/deduct payment/withhold payments/further payment due to the Successful Bidder under the Contract, if the Successful Bidder has not performed or rendered the Services in accordance with the provisions of the Contract which the CENTRAL BANK OF INDIA at its sole discretion adjudge.	As per RFP
181	84	Part VI: Clause 6.2	6.2 PAYMENT TERMS	6.2 PAYMENT TERMS	The Payment terms given by bank are unfavorable and we propose the following amendment to payment terms : a.Prices quoted to be exclusive of all the taxes and levies b.Interest of 18% pa on delayed payment c.Payment in 15 days of date of invoice d.No downward change in the price e.Suspension of services/ termination of agreement in case of delay in payment f. Payment for ATS/AMC to be 100% at the begenning of the year. g. We request the bank to waive off caluse 6.2 (vii) h. Any and all change request shall be on chargeable basis How the bidder can convey the modifications to these clauses? We propase we can take up these clauses for discussion at contracting stage.	As per RFP
182	85	6.3	During the period of AMC/ATS, if the service provided by the Bidder is not satisfactory, the bank reserves the right to terminate the AMC contract and appoint any other agency at the risk and cost of the Bidder.	6.3 PAYMENT TERMS for Warranty & Annual Maintenance	During the period of AMC/ATS, if the service provided by the Bidder is not satisfactory, the bank reserves the right to terminate the AMC contract and appoint any other agency at the risk and cost of the Bidder capped at 10% of such excess cost.	No changes can be made in the clause
183	85	6.3 PAYMENT TERMS for Warranty & Annual Maintenance	AMC / ATS payment due shall be released for every quarter at the end of each quarter.		Request Bank to amend this point. Bank to release the AMC / ATS payment quarterly in advance.	No changes can be made in the clause
184	86	6.4	Warranty Period of Contract shall be one year and will start from the date the solution has gone live and been accepted by the bank by issuing the certificate of acceptance.	Warranty (one year from the date of GO live)	Our Standard Warrant term is 3 months. We request Bank to reduce the warranty to 3 months.	No changes can be made in the clause
185	86	6.5	Annual Technical / Maintenance Support a. The Contract shall include the terms for Technical or Maintenance Support along with SLA as per Bank's conditions. The mutually agreed SLA need to be signed by the Bidder and the Bank. The AMC will start after the warranty period. AMC will be paid annually.	Payment Terms	AMC for all Software and Hardware Products of all 3rd Party OEMs including Bidder's Products shall be paid Annually at the start of each anniversary year.	No changes can be made in the clause
186	86	based on point no. 3 & 4 above)	In the event of failure of maintaining the uptime SLA (based on point no. 3 & 4 above) liquidated damages of 10,000/- per day would be levied up-to max of 10% of overall value of the project	6.3 PAYMENT TERMS for Warranty & Annual Maintenance	Notwithstanding anything else to the contrary , the overall penalties including liquidated damages shall be capped to 5% of the overall contract value and the capping for each month shall be 5% of the monthly invoice. At no circumstance, Customer will impose LD/Penalty if they delay is not attributable to the Contractor	No changes can be made in the clause
187	87	6.6	Payment Terms for Trade Finance including Customer Web Portal and Supply chain Finance Solution	Payment Terms	Payment of all 3rd Party Software (Trade Finance, Web Portal,Supply Chain Finance) Procrument shall need to be made 100% on delivery of the Sofware	No changes can be made in the clause
188	87	6.7	Payment Terms for Hardware, other Infrastructure components and Operating Systems	Payment Terms	Payment of all types of Hardware, other Infrastructure components and Operating Systems to be made **90% on delivery of respective material/product and 10% on completion of the Installation** of respective material/product.	No changes can be made in the clause

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189	87	6.6 Payment Terms for Trade Finance including Customer Web Portal and Supply chain Finance Solution		Licence Software & Implementation payment	Request Bank to separate Licence & Implementation Services payment terms. Current payment terms seems unfavourable. Payment Milestones for subscription License Fee % 1. Half Yearly in advance. Implementation Terms: As per the RFP	No changes can be made in the clause
190	88	6.8	Payment Terms for Environmental Software except RDBMS	Payment Terms	Payment of all types of Software,to be made **90% on delivery of respective material/product and 10% on completion of the Installation of respective material/product.**	No changes can be made in the clause
191	89	6.10	The Bank wish to award this project to the selected bidder for a period of 5 (Five) years. Hence, the successful bidder shall be required to provide a Bank Guarantee for 10% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO for the entire contract period of 5 years issued by any scheduled commercial bank (other than CENTRAL BANK OF INDIA) valid for 72 months (60+12 months claim period), from the date of acceptance of Purchase Order (PO), indemnifying any loss to the Bank, as per the format of ANNEXURE-25.	6.10 Performance Bank Guarantee	The Bank wish to award this project to the selected bidder for a period of 5 (Five) years. Hence, the successful bidder shall be required to provide a Bank Guarantee for 10% 3% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO for the entire contract period of 5 years issued by any scheduled commercial bank (other than CENTRAL BANK OF INDIA) valid for 72 months (60+12 months claim period), from the date of acceptance of Purchase Order (PO), indemnifying any loss to the Bank, as per the format of ANNEXURE-25.	No changes can be made in the clause
192	89	6.10	The Performance Bank Guarantee shall act as a security deposit and either in case the successful bidder is unable to start the project within the stipulated time or start of the project is delayed inordinately beyond the acceptable levels, the Bank reserves the right to forfeit the same.	6.10 Performance Bank Guarantee	~~The Performance Bank Guarantee shall act as a security deposit and either in case the successful bidder is unable to start the project within the stipulated time or start of the project is delayed inordinately beyond the acceptable levels, the Bank reserves the right to forfeit the same.~~	No changes can be made in the clause
193	89	6.10	Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the successful bidder is not able to fulfill any or all conditions specified in the document or is unable to complete the project within the stipulated time. This is independent of the Liquidated Damaged.	6.10 Performance Bank Guarantee	~~Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the successful bidder is not able to fulfill any or all conditions specified in the document or is unable to complete the project within the stipulated time. This is independent of the Liquidated Damaged.~~	No changes can be made in the clause
194	89	Part VI: Clause 6.10	The Bank wish to award this project to the selected bidder for a period of 5 (Five) years. Hence, the successful bidder shall be required to provide a Bank Guarantee for 10% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO for the entire contract period of 5 years issued by any scheduled commercial bank (other than CENTRAL BANK OF INDIA) valid for 72 months (60+12 months claim period), from the date of acceptance of Purchase Order (PO), indemnifying any loss to the Bank, as per the format of ANNEXURE-25. The bank guarantee shall be provided to the bank either before or at the time of execution of the Service Level Agreement (SLA). Upon furnishing the Performance Bank Guarantee, the EMD of the selected bidder shall be returned.	Performance Bank Gaurantee	- We would request Bank to go by standard terms and reduce Bank Guarantee to 3%. '- We also request to agree on the detailed conditions related to PG at the contracting stage such as a.Its invocation in certain cases only after providing the notice to the bidder b.Return of the same When this guarantee will be returned? What recourse the bidder will have in case the failure is not solely attributable to the bidder?	No changes can be made in the clause
195	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec		What is the number of total logged-in users?	User-18500
196	90	6.12	Penalty	Penalty	Please confirm the Uptime SLA , Someplaces its mentined 98.5 as Uptime SLA and in Some Places its 99.95%	No penalty with high uptime of 99.95%
197	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec		We would like to understand min no of transactions per day wrt to min concurrent users	No of transaction per day-5000
198	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	DMS requirement	Average size of document :- in KB	Maximum of 30 page in single document

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199	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	DMS requirement	Maximum size of document :- in KB	Maximum of 30 page in single document
200	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Average document size in KB	Maximum of 30 page in single document
201	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Average number of pages per document	Maximum of 30 page in single document
202	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Total number of users using scanning	In all the branches
203	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Number of concurrent users accessing scanning at any point in time.	In all the branches
204	90		The bidder should produce a plan for a phased implementation across various branches. Flexibility to add new locations in India and abroad should be inbuilt. The solution must have the ability to interface with multiple back offices [CBS] of the Bank, if required [Currently TCS Bancs24 CBS is the only back office].	Implmentation approach	Please confirm if Bank requires Phased implementation approach or Big Bang. Please provide details for various phases. Also, Assuming as of now the requirement is to host the TF and SCF solution in India and all branches / users from India will use the solution - please confirm	Implementation to be done in phased manner Yes
205	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	DMS requirement	Number of document ingestion per day :-	All documents related to the transaction
206	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	DMS requirement	Number of documents viewed by users during peak load :	All documents related to the transaction

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
207	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Number of documents scanned / ingested per day	All documents related to the transaction
208	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec	Scanning requirement	Percentage of document that would require OCR	All documents related to the transaction
209	90	6.11SERVICE LEVEL AGREEMENT (SLA)	Performance Requirements Specify detailed requirement as per scope of the Project like: 1. Response time for resolution of the issue reported : - Average support call back time – 15 minutes 2. Average Problem Resolution time – 120 minutes 3. Application should support minimum 3000 transactions per day. 4. Number of concurrent user – minimum 2000 5. Response time: Static page – maximum 1 Sec. 6. Form validation from back end – maximum 5 sec		Please share severity wise support SLAs	As per RFP
210	90	6.12	Penalty	Penalty	To maintain uptime SLA of 99.95 , bank need to go for Active-Active cluster . Please confirm ?	As per RFP Terms
211	90	6.12	Since installation of the proposed product would be a critical solution for our customer services and the Bank expects the product will have a high uptime (of 99.95% computed on monthly basis) and availability for branches and controlling offices to use the system during regular business hours and for performing regular maintenance activities at Primary Site or Secondary sit	6.12 PENALTY	Request to Change uptime to 99.90 with no penalty and this should excluding of any hardware failover.	No changes can be made in the clause
212	90	6.12	The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period) + (The right to invoke the penalty clause is in addition to and without prejudice to other right available to the Bank such as termination of contract, invocation of indemnity and recovery of amount paid etc.	6.12 PENALTY	The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period) + (The right to invoke the penalty clause is in addition to and without prejudice to other right available to the Bank such as termination of contract, invocation of indemnity and recovery of amount paid etc.	No changes can be made in the clause
213	90	Part VI: Clause 6.12	A. Since installation of the proposed product would be a critical solution for our customer services and the Bank expects the product will have a high uptime (of 99.95% computed on monthly basis) and availability for branches and controlling offices to use the system during regular business hours and for performing regular maintenance activities at Primary Site or Secondary site. The bidder should ensure that any major issue or problem reported should be resolved at the earliest so that there is no operational issue faced by the bank. Any degradation from the agreed uptime shall invite penalties as detailed in the RFP.	Penalties	We would suggest following changes to be agreed at the contracting stage: a.Penalties to be applicable only in cases of reasons solely attributable to the bidder. b.Lesser amount for per incident. c. Reduce the maximum applicaple penalty to 5% of the total contractr value. d. Gaurantees on response times and penalties associated with it needs to be renegotiated with the bank	No changes can be made in the clause
214	91	6.12	The vendor shall ensure that a minimum 99.95% uptime will be maintained for all the proposed solution calculated on a monthly basis. Bank may recover such amount of penalties due to delay in service from any payment being released to the vendor, irrespective of the fact whether such payment is relating to this contract or otherwise. The same may be recovered from the payment due towards the vendor or from the retention money at the end of contract period.	6.12 PENALTY	The vendor shall ensure that a minimum 99.95% uptime will be maintained for all the proposed solution calculated on a monthly basis. Bank may recover such amount of penalties due to delay in service from any payment being released to the vendor, irrespective of the fact whether such payment is relating to this contract or otherwise. The same may be recovered from the payment due towards the vendor or from the retention money at the end of contract period.	No changes can be made in the clause
215	91	6.12	The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period. Thereafter, the contract/purchase order may be cancelled and performance bank guarantee may be revoked.	6.12 PENALTY	The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period. Thereafter, the contract/purchase order may be cancelled and performance bank guarantee may be revoked.	No changes can be made in the clause
216	92	6.12	The penalty may be recovered from project cost/AMC cost/BG as per discretion of the Bank	6.12 PENALTY	The penalty may be recovered from project cost/AMC cost/BG as per discretion of the Bank	No changes can be made in the clause
217	94	6.13	Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.5% (Half Percent) of the Total Cost of Ownership (TCO) price per week will be charged for every week's delay in the specified implementation schedule i.e. 20 weeks including 8 week for Hardware delivery and 2 week for installation of Hardware from the date of Acceptance of Purchase Order (PO). The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the selected bidder or from the performance Bank Guarantee. Liquidated damages will be calculated on per week basis.	6.13 LIQUIDATED DAMAGE (LD)	Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.5% (Half Percent) of the Total Cost of Ownership (TCO) price per week will be charged for every week's delay in the specified implementation schedule i.e. 20 weeks including 8 week for Hardware delivery and 2 week for installation of Hardware from the date of Acceptance of Purchase Order (PO). The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the selected bidder or from the performance Bank Guarantee. Liquidated damages will be calculated on per week basis.	No changes can be made in the clause
218	94	6.13	The Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner. Bank may invoke the Bank Guarantee for further delay in start of the services.	6.13 LIQUIDATED DAMAGE (LD)	The Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner. Bank may invoke the Bank Guarantee for further delay in start of the services.	No changes can be made in the clause

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
219	94	6.13	If the LD reaches the maximum, the Bank will be at liberty to terminate the contract and invoke all BGs. As per Law, GST will be charged as per prevailing rates on LD charges, Penalties and the same will be recovered from the Bidder.	6.13 LIQUIDATED DAMAGE (LD)	If the LD reaches the maximum, the Bank will be at liberty to terminate the contract ~~and invoke all BGs~~. As per Law, GST will be charged as per prevailing rates on LD charges, Penalties and the same will be recovered from the Bidder.	No changes can be made in the clause
220	95	6.15	The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation therefor. Any offer falling short of the contract validity period is liable for rejection	CONTRACT PERIOD:	The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days Cure Period ~~days' notice without assigning any reasons and without any cost or compensation therefor. Any offer falling short of the contract validity period is liable for rejection~~	No changes can be made in the clause
221	95	6.15	The tenure of the Contract will be for a period of 5 (Five) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for further period on such terms and conditions as would be decided by the Bank.	6.15 CONTRACT PERIOD:	The tenure of the Contract will be for a period of 5 (Five) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for further period on such terms and conditions as would be decided ~~by the Bank.~~ mutually	No changes can be made in the clause
222	95	6.15	The tenure of the Contract will be for a period of 5 (Five) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for further period on such terms and conditions as would be decided by the Bank	6.15 CONTRACT PERIOD:	Pl allow - mutual agreement with price negotiation	No changes can be made in the clause
223	95	6.17	In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.	ORDER CANCELLATION	~~In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.~~	No changes can be made in the clause
224	95	6.17	In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.	6.17 ORDER CANCELLATION	LOL to capped at TCV. Kindly remove the Clause - indemnify for loss of reputation, that is an indirect damage + Uncapped Risk Purchase	No changes can be made in the clause
225	96	6.18	The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any breach of the terms and conditions contained in this RFP or Service Level Agreement to be executed	INDEMNITY	LOL to capped at TCV.	No changes can be made in the clause
226	96	6.18	As per RFP	6.18 INDEMNITY	Kindly remove - indemnify for loss of reputation, that is an indirect damage	No changes can be made in the clause
227	96	Part VI: Clause 6.18	The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any claim for infringement of intellectual property rights.	Indemnity	We are OK to provide indemnity against IPR infringement by our proprietary product. Please let us know which are the third party claims apart from IPR infringement for which indemnity is sought. Please elaborate with examples. Can the parties mutually finalize the clause at the time of contracting stage?	No changes can be made in the clause
228	98	6.24	The Bank reserves the right to cancel the contract and to debar the bidder to participate in future process in the event of happening one or more of the following Conditions:	6.24 EXIT OPTION	The Bank reserves the right to cancel the contract ~~and to debar the bidder to participate in future process~~ in the event of happening one or more of the following Conditions:	No changes can be made in the clause
229	98	6.24	In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Selected Bidder.	6.24 EXIT OPTION	~~In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Selected Bidder.~~	No changes can be made in the clause
230	100	6.26	In case the selected bidder fails to deliver the resources as stipulated in the delivery schedule, CENTRAL BANK OF INDIA reserves the right to procure the same or similar resources from alternate sources at the risk, cost and responsibility of the selected bidder.	6.26 TERMINATION	In case the selected bidder fails to deliver the resources as stipulated in the delivery schedule, CENTRAL BANK OF INDIA reserves the right to procure the same or similar resources from alternate sources at the risk, cost capped at 10% of such excess cost and responsibility of the selected bidder.	No changes can be made in the clause
231	100	6.26	After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, CENTRAL BANK OF INDIA reserves the right to get the balance contract executed by another party of its choice by giving 90 days' notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which CENTRAL BANK OF INDIA may have to incur in executing the balance contract. This clause is applicable, if the contract is cancelled for any reason, whatsoever.	6.26 TERMINATION	After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, CENTRAL BANK OF INDIA reserves the right to get the balance contract executed by another party of its choice by giving 90 days' notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, capped at 10% of such excess cost which CENTRAL BANK OF INDIA may have to incur in executing the balance contract. This clause is applicable, if the contract is cancelled for any reason, whatsoever.	No changes can be made in the clause
232	100	6.26	CENTRAL BANK OF INDIA 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 adjustment of pending bills and/or invoking the Performance Bank Guarantee under this contract.	6.26 TERMINATION	CENTRAL BANK OF INDIA 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 adjustment of pending bills ~~and/or invoking the Performance Bank Guarantee~~ under this contract.	No changes can be made in the clause

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
233	100	6.26	After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, CENTRAL BANK OF INDIA reserves the right to get the balance contract executed by another party of its choice by giving 90 days' notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which CENTRAL BANK OF INDIA may have to incur in executing the balance contract. This clause is applicable, if the contract is cancelled for any reason, whatsoever.	6.26 TERMINATION	After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, CENTRAL BANK OF INDIA reserves the right to get the balance contract executed by another party of its choice by giving 90 days' Cure Period notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which CENTRAL BANK OF INDIA may have to incur in executing the balance contract. This clause is applicable, if the contract is cancelled for any reason, whatsoever.	No changes can be made in the clause
234	100	Part VI: Clause 6.26	CENTRAL BANK OF INDIA reserves the right to cancel the work/purchase order or terminate the SLA by giving 90 (ninety) days' prior notice in writing and recover damages, costs and expenses etc., incurred by Bank	Terminataion	We would request to mutually agree upon this clause at the contracting stage containing few aspects such as: a.No termination for convenience b.termination by the Bank only in case where the failure is solely attributable to the bidder and after providing the cure period c.termination by the bidder in case of non-receipt of the fees d.Termination by bidder in case of breach of licensing terms by bank/infringement of IPR and cessation/revocation of license granted e.Impact of termination such as return of the information and payment of the accrued fees, etc.?	No changes can be made in the clause
235	101	6.30	Nothing herein shall restrict the right of CENTRAL BANK OF INDIA to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Letter of Indemnity and pursue such other rights and/or remedies that may be available to CENTRAL BANK OF INDIA under law or otherwise.	6.30 EFFECT OF TERMINATION	Nothing herein shall restrict the right of CENTRAL BANK OF INDIA to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Letter of Indemnity and pursue such other rights and/or remedies that may be available to CENTRAL BANK OF INDIA under law or otherwise.	No changes can be made in the clause
236	102	6.32	Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose of this section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the Bidder that gave rise to claim, under this RFP This limit shall not apply to third party claims for a. IP Infringement indemnity. b. Bodily injury (including Death) and damage to real property and tangible property caused by negligence, fraud or misrepresentation by Bidder/s or any of his/its employees/representatives. c. Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order	LIMITATION OF LIABILITY	Limitation of Liability: Notwithstanding anything to the contrary herein, in no event shall the buyer be liable for the death, injury or accident to the staff engaged by the Service Provider for any such study which may arise out of and in the course of performing duties and shall not be liable to any damages or compensation to such person or third party. Provided such death, injury or accident is not attributable to teh Buyer a. IP Infringement indemnity. c. Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order	No changes can be made in the clause
237	102	6.32	Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/purchase order	6.32 LIMITATION OF LIABILITY	Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/purchase order	No changes can be made in the clause
238	102	6.34	In case the Successful Bidder has any other business relationship with the Bank (which we do), Bank shall have the rght to/of set-off, counter-claim and cross-claim against the bidder.	Right to Set-Off, Counter-Cliam and Cross-Claim	In case the Successful Bidder has any other business relationship with the Bank (which we do), Bank shall have the rght to/of set-off, counter-claim and cross-claim against the bidder.	No changes can be made in the clause
239	102	Part VI: Clause 6.32	Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose of this section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the Bidder that gave rise to claim, under this RFP	Limitation of Liability	We would request to mutually agree upon this clause at the contracting stage containing few aspects such as: a. Bidder shall not be liable for indirect, consequential, incidental or special damages. B. Maximum cap on penalty to be 5% of the total contract value.	No changes can be made in the clause
240	105	6.4	The deputed persons should be aware about Bank's IT/IS/Cyber security policy guidelines and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed. At any time, if it comes to the notice of the bank that data has been compromised/disclosed/misused/misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank.	ADHERENCE OF CYBER SECUIRTY POLICY	The deputed persons should be aware about Bank's IT/IS/Cyber security policy guidelines and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed. At any time, if it comes to the notice of the bank that data has been compromised/disclosed/misused/misappropriated then bank would take suitable action as deemed and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank.	No changes can be made in the clause
241	106	6.43 PROJECT REVIEW:	Bidder has to engage an experienced on-site Project Manager for this assignment who should have direct experience of successful implementation/ management of one large Trade finance project for a banking/ financial organization in last 2 years.		We assume that the implementation will be done using Onsite-offshore model. A project manager along with a few senior resources will be available onsite, whereas the rest of the development/testing team can work from offshore (Datamatics office in Mumbai). Warranty and AMC will be done at onsite. Please confirm if our understanding is correct	Implementation to be done onsite only
242	106	6.44	Bidder is required to establish the Disaster Recovery (DR) set up for the proposed solution at Hyderabad. DR set up will be mirror image of the Primary setup. The Data replication should happen from Primary site to DR site after every 30 minutes (or less) to keep them in syn	6.44 DISASTER RECOVERY	Request for Information - Kindly provide information on WAN Bandwidth between DC & DR	Bank will provide sufficient bandwidth between DC and DR connectivity
243	106	6.46	The goods are to be delivered within 4-6 weeks from the date of acceptance of purchase order	DELIVERY OF SERVERS-PERIOD:	As per the global conditions prevailing due to Covid-19 - request you to extend the timelines from 4-6 to 12-16 weeks	No changes can be made in the clause
244	106	NA	The goods are to be delivered within 4-6 weeks from the date of acceptance of purchase order	6.46 DELIVERY OF SERVERS-PERIOD	Request bank to consider below modification: The goods are to be delivered within 8-10 weeks from the date of acceptance of purchase order	No changes can be made in the clause
245	106	Part VI: Clause 6.45	The equipment (hardware, software etc.) supplied under the contract shall be fully insured by the successful Bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. The insurance shall be obtained by the Bidder naming Central Bank of India as the beneficiary, for an amount Equal to 100% of the invoiced value of the goods on "all risks" basis. The period of insurance shall be up to the date the supplied components are accepted and the all rights of the property are transferred to the Bank in the Bank's premises.	Insurance	We would be happy to obtain the insurance policies which are mandatory under the law. How can we modify this clause to that effect?	No changes can be made in the clause

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
246	107	6.48	As per RFP	6.48 BIDDER'S LIABILITY:	Data breaches are outside LOL. Pl include in LOL	No changes can be made in the clause
247	107	6.48	Also, Bidders aggregate liability shall be at actuals and limited to the value of the contract, except for: claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations.	6.48 BIDDER'S LIABILITY:	Also, Bidders aggregate liability shall be at actuals and limited to the value of the contract, except for: claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations.	No changes can be made in the clause
248	108	6.53	The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement	STATUTORY AND REGULATORY REQUIREMENTS:	The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement and if there is any financial implication the bank will pay the amount as mutually agreed to the bidder.	No changes can be made in the clause
249	108	Part VI: Clause 6.52	The Bidder claims and represents that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Bank agrees and acknowledges that save as expressly provided in this RFP, all Intellectual Property Rights in relation to the Software and Documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Bidder during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Bidder or its licensor.	Intellectual Property Rights	- The arrangement will involve poviding licenses of bidder's proprietary product as per applicable licensing terms. - All IP will belong to bidder. - Further bidder will be happy to provide indemnity for its product however, the Bank may procure third party software/hardware, please help us to understand how bidder can disclaim indemnity for these third party product? - Can the parties mutually finalize the clause at the time of contracting stage?	No changes can be made in the clause
250	109	6.54	The Bank and its authorized representatives reserve the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused.The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank. Non-cooperation by the Bidder in this regard will be treated as breach of agreement/Purchase Order and will follow the consequences accordingly.	VISITORIAL RIGHTS:	The Bank and its authorized representatives reserve the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused.The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank related to the confidentiality of the project. Non-cooperation by the Bidder in this regard will be treated as breach of agreement/Purchase Order and will follow the consequences accordingly.	No changes can be made in the clause
251	119	ANNEXURE -1	In the event of our selection by the Bank for undertaking the project for Implementation for Trade Finance including Customer Web Portal & Supply Chain Finance Solution for CENTRAL BANK OF INDIA, we will submit a Performance Bank Guarantee for a sum equivalent to 10% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO to be valid for a period of 60 months + claim period of 12 month after expiry of the period of Bank Guarantee i.e. 72 months in favour of CENTRAL BANK OF INDIA effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.	PART-IX- ANNEXURES	In the event of our selection by the Bank for undertaking the project for Implementation for Trade Finance including Customer Web Portal & Supply Chain Finance Solution for CENTRAL BANK OF INDIA, we will submit a Performance Bank Guarantee for a sum equivalent to 10% 3% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO to be valid for a period of 60 months + claim period of 12 month after expiry of the period of Bank Guarantee i.e. 72 months in favour of CENTRAL BANK OF INDIA effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.	No changes can be made in the clause
252	119	ANNEXURE -1	In the event of our selection by the Bank for undertaking the project for Implementation for Trade Finance including Customer Web Portal & Supply Chain Finance Solution for CENTRAL BANK OF INDIA, we will submit a Performance Bank Guarantee for a sum equivalent to 10% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO to be valid for a period of 60 months + claim period of 12 month after expiry of the period of Bank Guarantee i.e. 72 months in favour of CENTRAL BANK OF INDIA effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.	PART-IX- ANNEXURES	In the event of our selection by the Bank for undertaking the project for Implementation for Trade Finance including Customer Web Portal & Supply Chain Finance Solution for CENTRAL BANK OF INDIA, we will submit a Performance Bank Guarantee for a sum equivalent to 10% 3% (as of now, which may increase /Decrease as per Government Guidelines from time-to-time during the project period) of the TCO to be valid for a period of 60 months + claim period of 12 month after expiry of the period of Bank Guarantee i.e. 72 months in favour of CENTRAL BANK OF INDIA effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.	No changes can be made in the clause
253	121	ANNEXURE-2	Major changes in Management in last 3 years (details to be provided) Names of Banker/s	PART-IX- ANNEXURES	Major changes in Management in last 3 years (details to be provided) Names of Banker/s	No changes can be made in the clause
254	123	ANNEXURE- 4	Credential: Offered solution is Implemented or under implementation in Scheduled Banks in India or abroad. (If the solution is under implementation only 50% marks would be counted. For 100% marks, the bidder should present a UAT completion certification Client credential letter stating the status of implementation	PART-IX- ANNEXURES	All projects are under NDA & Confidentiality - In Lieu of Completion Certificate , Letter of Award , Agreement Copy / Purchase Order- CS letter to be allowed Credential: Offered solution is Implemented or under implementation in Scheduled Banks in India or Banks abroad.	A documentary proof is required as per RFP
255	123	ANNEXURE- 4	Number of Scheduled Commercial Banks in India or abroad where the bidder is implemented a Trade Finance solution in the last three years Client credential letter stating the status of implementation	PART-IX- ANNEXURES	All projects are under NDA & Confidentiality - In Lieu of Completion Certificate , Letter of Award , Agreement Copy / Purchase Order- CS letter to be allowed Number of Scheduled Commercial Banks in India or Banks abroad where the bidder is implemented a Trade Finance solution in the last three years	A documentary proof is required as per RFP
256	124	ANNEXURE- 4	Number of Scheduled Commercial Banks in India or abroad where the bidder is implemented a Trade Finance solution in th		We request you to consider the GOI guidelines for MSME, as per which prior experience may not be insisted for MSME units.	As per Govt guidelines

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/Description	Query sought/Suggestions of the Bidder	CLARIFICATIONS
257	125	ANNEXURE- 4	Project team experience Evaluation of CV provided in the RFP response Project team's presentation & responses to Bank's queries in presentation	PART-IX- ANNEXURES	We shall be providing Sample / Indicative profiles for evaluation.	No changes can be made in the clause
258	141	Clause 4	This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease rights to any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof. Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential until it reaches the public domain in the normal course	4. Term:	Remove : There is perpetual survival of confidentiality obligations.	No changes can be made in the clause
259	150	ANNEXURE- 17	Reference Site Details	PART-IX- ANNEXURES	Since our projects are under NDA and Confidentiality , therefore, we shall be providing information to th extent possible for the projects in the annexure 17	Reference site details are required by the bank to examine the experience of the vendor
260	151	ANNEXURE-18	Past Experience Details	PART-IX- ANNEXURES	Since our projects are under NDA and Confidentiality , therefore, we shall be providing information to th extent possible for the projects in the annexure 18	Past experience details are required by the bank to examine the experience of the vendor
261	168	ANNEXURE-22	Implementation Team Profile	PART-IX- ANNEXURES	We shall be providing Sample / Indicative profiles for evaluation.	No changes can be made in the clause
262	173	ANNEXURE-26	Certificate for local content	PART-IX- ANNEXURES	Request you to allow letter from CS for Certificate for local content, Since SA does not provide such certificate.	A documentary proof is required as per RFP
263	123-124	3	Credential: Offered solution is Implemented or under implementation in Scheduled Banks in India or abroad. (If the solution is under implementation only 50% marks would be counted. For 100% marks, the bidder should present a UAT completion certification.	ANNEXURE- 4 Functional & Technical Evaluation Criteria	We request you to consider the GOI guidelines for MSME, as per which prior experience may not be insisted for MSME units.	As per Govt guidelines

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