SN	Page #	Point /Section #	Query	Bank's Response
1	2	The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 Crore transactions (including financial and non-financial) per day during last one year from October-23 to September-24	This restricts new entrants participation in the RFP. Unless new entrants with good technology and features get a chance to participate and showcase their solution how will the bank know that it is actually getting the best and latest advanced solution particuilarly as the solution provider is already actively engaged by multiple banks in India and globally in the payments presentment platform space.. Hence request modification in this clause.	No Change.
2	7	Bid Submission Query.	Request to reduce the EMD value from Rs. 1,50,00,000/- (Rs. One Crore Fifty Lakhs Only) to 50,00,000/-.(Rs. Fifty Lakhs Only).	No Change.
3	10	4. Eligibility Criteria; #6	We have partnered with NPCI, and the certification for our UPI solution is currently underway. Additionally, our UPI solution has been successfully tested to handle up to 5 crore transactions per day on our internal benchmarking system, demonstrating its robustness and scalability. In light of this, we kindly request you to consider our benchmarking experience to support the criteria mentioned in the RFP.	No Change.
4	12	Eligibility criteria-Point 6 The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 Crore transactions (including financial and non-financial) per day during last one year from October-23 to September-24.	We request bank to consider one schedule commercial bank with the minimum average transaction of 25 lakhs per day.	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
5	12	2. Eligibility Criteria	Requesting the Bank to delete the clause as Networth Positive for any 2 of the last 3 years is already part of the eligibility criteria. Bidder is growing company and has made significant acquiitions during this time.	No Change.
6	12	2. Eligibility Criteria	Bidder requests the Bank to change the clause to: The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 million transactions (including financial and non-financial) per day during last one year from October-23 to September-24	No Change.
7	12	Eligibility Criteria	Requesting to change the criteria too Number of Schedule Commercial Banks where UPI solution adopted new solution even with an existing solution / vendor running	No Change.
8	12	Credential letter along with Proof of transaction	Would the credential/ reference letter mentioning the transaction count be sufficient or does the Bank expect any other proof?	The credential letters should be from client in their letter head duly signed by the Authorised signatory.
9	12	2.3	For MSMEs, kindly revise it to 5 crores per FY for the last three FYs or an average of 10 crores per FY for the last three FYs	No Change.
10	12	2.6	Kindly consider, "The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 15 Crore transactions (including total financial and non-financial) per month during current calendar year from January 24 to September-24."	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
11	12	2. Eligibility Criteria Point No. 3	In reference to this clause, we request to consider the average annual turnover should be 20 Crore for the last three financial years (2021-22, 2022-23, 2023-24)	No Change.
12	12	2. Eligibility Criteria Point No. 6	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
13	13	2.1	Bidder's understanding is that service/support resources should be either in Mumbai or Hyderabad	No Change. Service/Support resources should be in Mumbai and Hyderabad. Bank will consider the bidder's undertaking to set up support centre in Hyderabad post award of the contract within two months.
14	14	4. Performance Bank Guarantee : the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled commercial Bank other than Central Bank of India, in the format given by the Bank in Annexure-11, for 5 % of the total project cost valid for 105 months (implementation period- Go-live Date + 7 years for total project period plus 6 months) for claim period validity of PBG starting from its date of issuance. The PBG shall be submitted within 21 days of the PO acceptance by the Bidder. In case contract is extended beyond date (extendable by another Three years), the bidder has to extend the PBG or provide the fresh PBG for extended period plus Six months.	Bidder request the Bank to reduce the Bank guarantee from 5 % to 2 % of the Total project cost	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
15	14	**4. Performance Bank Guarantee :** **v.** In the event of delays by Successful Bidder in AMC support, service beyond the schedules given in the RFP, the Bank may provide a cure period of 30 days and thereafter invoke the PBG, if required. **vi.** Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract, indicating the contractual obligation(s) for which the Successful Bidder is in default.	Bidder request the Bank to modify the cure period to the maximum of 90 days and also any invocation of PBG will be upon prior written notice to the Service Provider and upon hearing the Service Provider.	No Change.
16	14	5. Scheduled Commercial Bank does not include Payments Bank, Cooperative Banks or RRBs.	We request bank to include RRBs in the tender.	Please refer Corrigendum
17	14		Requesting the Bank to consider PO's/Email confirmations/MSA as credentials or valid proof of experience. Bank's don't always share credential letters and might not share transaction numbers with other banks	The credential letters should be from client in their letter head duly signed by the Authorised signatory.
18	14	4.i	Kindly consider, "1.5 % of the total project cost valid for 105 months (implementation period- Go-live Date + 7 years for total project period plus 6 months) for claim period validity of PBG starting from its date of issuance. "	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
19	15	7.3 Broad Scope of Work	RFP Says: Unified Payment Interface (UPI) should be capable of processing peak 1500 Business TPS initially at the time of go live. Query: We assume that Business TPS means count of Financial transactions Plus count of Non financial transactions per second. Financial Txn: Fund Transfer, Create / Remove Lien etc. Non financial Txn: Balance Enquiry, Login, Logout etc. Need confirmation.	Business TPS means a complete transaction.
20	15	7.3 Broad Scope of Work	We understand the solution has to be on private cloud? Who will provide the private cloud? Can we explore public cloud set ups	No Change.
21	15	7.3 -	Can you elaborate? What is the bank's plan?	No Change.
22	15	7.1	Contract duration extension beyond the defined contract period under the RFP should be mutually discussed & agreed upon	Please refer clause no 19. Contract Period
23	16	7.3 The proposed solution should be integrated with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS , EFRMS, Omni Channel etc. without any extra cost to Bank.	Whether the mentioned Delivery channel integration need to be available on day one or can be implemented phase wise?	Bank would require integration as per RFP on day one, any exception is discreation of the Bank
24	16	7.3 Broad Scope of Work - 9	we request bank to clarify, does bidder needs to provide both Application & DB in the Near DR or only DB is required in HA in NDR for data replication purpose for achieving zero data loss objective.	Near site to DC will have database/redo logs only to achieve zero RPO. Minimal compute is required for sync of Data to DR.

SN	Page #	Point /Section #	Query	Bank's Response
25	16	7.3Broad Scope of Work	Requesting the Bank to share the number of Concurrant users	consider peak TPS as no. of concuurrent users
26	16	7.3Broad Scope of Work	Requesting the bank to limit the scope to IOS and Android only. The mentioned statement is vague and can result in scope creep	No Change.
27	16	7.3Broad Scope of Work	We are PCI DSS compliant for UPI stack and have done PCI SSF for card based products but do not have PCI-SSS today. What exact controls in PCI-SSS bank wants to ensure partner comes with. We might be able to substantiate that separately.	Please refer Corrigendum
28	16	Broad Scope of Work The License for the solution to be Enterprise which means unlimited server client and user licenses for Bank to support new channels during the contract period.	1. 3rd party solution licenses are based on infra structure capacity and would not be limited to the capacity sized to handle the estimated volumes. For change in volume that warrants change in infra capacity will attract incremental licenses. 2. If the annual volume estimates increase and in the event of need to support higher capacity than originally planned for that year, the bank may need to incur the cost towards capacity augmentation, associated 3rd party licenses and AMC/ ATS charges. Hence there could be a potential change in the estimated TCO	Bidder should quote the licences based on sizing mentioned in the RFP for the contract period

SN	Page #	Point /Section #	Query	Bank's Response
29	16	Broad Scope of Work The proposed solution should be integrated with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS etc. without any extra cost to Bank.	Request the Bank to limit the list of systems to be integrated to a finite list to enable the bidder scope and estimate the quantum of work involved. Also request the Bank to elaborate on the nature and details of the integration with multi-function kiosks, remittance agencies, call centre, FI gateway etc., Request the Bank to provide the use cases for these integrations and the integration touch points to be considered	Please abide by the clause of the RFP.
30	16	Broad Scope of Work The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application or any other Digital Banking Applications as per the requirement of Bank without any extra cost to Bank.	1. Request the Bank to confirm if this would be UI or UI-less SDK? 2. Request the Bank to list the existing applications of the bank for integration and consider integration with any new/ additional apps at incremental costs	1. This would be SDK with UI 2. No Change
31	16	Broad Scope of Work The UI/UX for the UPI app and SDK to be as per the design approved by the Bank and need to be changed / updated as desired by Bank from time to time.	1. Is this the Bhim UPI app being referred by the Bank? 2. UI/ UX related changes on ongoing basis needs to be considered on a change management model since the scope cannot be quantified at this stage.	1. Requirement is for Bank UPI App & SDK 2. No Change

SN	Page #	Point /Section #	Query	Bank's Response
32	16	Solution should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by NPCI without any additional cost to the Bank and timeline as specified by the NPCI / Bank	Request the Bank to restrict the future compliance to regulatory/ statutory requirement as the bidder would not be privy to new functionalities that NPCI may launch from time to time. Since some of the functionalities/ features introduced in the recent years involved new product modules and large enhancements, inclusion of future enhancements would increase the cost significantly and will not be normalized across bidders. Alternately, request the Bank to consider a bucket of say 1,000 man days per year for such enhancements	No Change.
33	16	11. The proposed solution should be integrated with the Bank's Alternate delivery channels i.e. ATM, Internet Banking, Mobile Banking, SMS Gateway, Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, Call Centre, CRM, CMS , EFRMS, Omni Channel etc. without any extra cost to Bank.	What are the integration methods supported by the Bank's Data Warehouse system?	Prersently Bank is having both Database and file based integration with Data Warehouse with various source system.

SN	Page #	Point /Section #	Query	Bank's Response
34	16	7.3 point 6 Solution should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by N P C I without any additional cost to the Bank and timeline as specified by the NPCI / Bank.	All regulatorily mandatory requirements will be covered. Since it is a evolving ecosystems with new functionalities being released request Bank to consider these to be not included in the current commercial scope However NPCI, being the product owner of UPI and its entire ecosystem, also publishes new use cases that require creation of new products (which may or may not be relevant to the Bank's business or use case). Requesting the Bank to exclude these as obligation on the Bidder.	No Change.
35	16	7.3.3	The Bidder will provide the Mobile App only as per UPI scope. Anything else shall be a chargeable activity	No Change.
36	16	7.3.6	Implementation/Deployment for Bank's instance should be charged at CR rate	No Change.
37	16	7.3.11	Please give an accurate list of all channels to be integrated with	Please abide by the clause of the RFP.
38	16	The solution should be PCI-SSS compliant.	As per NPCI, PCI-SSF is not mandatory. However, with the new PCI-SSF guidelines, it requires the implementation of a site audit, which is a time-consuming process. Can this be done after the implementation?	Please refer Corrigendum
39	16	The Solution should run on OEM supported Container platform	Is it mandatory or optional condition? If it is mandatory, the bank will purchase the required number of licenses for the container platform	It is a mandatory requirment ,Please refer the Annexure 2-Bill of Material
40	16	7.3.#16 The UI/UX for the UPI app and SDK to be as per the design approved by the Bank and need to be changed / updated as desired by Bank from time to time.	Will Bank be providing the UI/UX Visual Designs	Bidder to provide the required UI/UX Visual Designs as per Bank design guidelines. Bank Only approve the UI/UX design.
41	16	7.3. #18 The solution should be PCI-SSS compliant.	What is PCI SSS compliance	Please refer Corrigendum

SN	Page #	Point /Section #	Query	Bank's Response
42	16	7.3 Broad Scope of Work - "Solution should have APIs for all UPI operations/ transactions which includes issuer and acquirer functionalities like...."	We request the bank to rephrase to API / Web services	No Change.
43	16	7.3 Broad Scope of Work : 6. Solution should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by NPCI without any additional cost to the Bank and timeline as specified by the NPCI / Bank	Any new functionality after the go-live of the solution should be treated as change request and to be implemented at additional cost with mutually agreed timelines.	No Change.
44	16	3. The Bidder will provide the Mobile App for any other platform as desired by the Bank.	Please specify the mobile platform apart from andriod and iOS for which app is required	No Change.
45	17	7.3 Broad Scope of Work	We request bank to provide the clarity whether bank is going to arrange required vendor(s) for integration needed to implement UPI123 service. The bidder only need to integration UPI solution with bank identified vendor. Please confirm	Bank will arrange required vendor(s) for integration needed to implement UPI123 service
46	17	7.3 Broad Scope of Work	We request bank to provide understanding details for "Voice Out" functionality point	Voice out UPI service in the sound boxes installed at merchant location or in app.
47	17	Broad Scope of Work 10) FIR & FOR (Foreign Inward Remittance & Foreign Outward Remittance)	Request Bank to confirm if FIR/ FOR are for beneficiary/ Payee PSP and remitter bank perspective or is bank planning to act as a Compliance and Settlement bank for a particular geography	FIR/ FOR to be implemented as per NPCI/RBI guidelines.
48	17	Broad Scope of Work Solution should have APIs for all UPI operations/ transactions which includes issuer and acquirer functionalities like (this is an indicative list, any new functionality which is added during the contract period to be provided in the app) 12) UPI Now Pay Later (Credit lines on UPI)	Would Bank implement the credit lines based on an OD account or is the Bank planning to provide instant credit lines with integration to loan management system? request the Bank to provide details of the use case being planned	Bank will share the details with successful bidder.

SN	Page #	Point /Section #	Query	Bank's Response
49	17	17) Any other UPI Features & functionalities launched by NPCI till contract period.	Any new functionality after the go-live of the solution should be treated as change request and to be implemented at additional cost with mutually agreed timelines.	No Change.
50	18	7.3 Broad Scope of Work	Project Manager should be available ONSITE on all regular days and should update the project status on daily basis. The complete Implementation Team should also be stationed at Bank's location in Mumbai/Navi-Mumbai during all working days of Bank and if necessary, on holidays. Query - Does project Manager need to be available onsite on all regular days including saturdays sundays and holidays.	Clause is Self-explanatory
51	18	7.3Broad Scope of Work	Requesting the Bank to let the Project Manager be offsite and only the essential personnel including the implementation team as asked for in Facilities Management would be onsite	No Change.
52	18	7.1.3 Broad Scope of Work The proposed solution to implement the following products as per NPCI specification 8) Integration with other service providers (Travel, ticketing, utility bill payment etc.)	Request the Bank to provide the details of the service providers/ aggregators for enabling these features and the nature of integration	Bank will share the details with successful bidder.
53	18	Broad Scope of Work Integration with BBPS vendor (for pre-paid and post-paid) and provide journeys	request the bank to provide the details of the BBPS solution/ vendor and the nature of integration	Bank will share the details with successful bidder.
54	18	Broad Scope of Work 10) Interface with mobile app server	Request the Bank to provide more details of the mobile app server referred here	Bank will share the details with successful bidder.
55	18	7.3 # .23 The bidder shall upload and publish the PSP app(s) in Android Playstore/iOS App Store.	Is Bidder expected to host the Mobile PSP App or will Bank host it in Android Playstore/iOS App Store	Succesful Bidder will upload and publish the App on Bank's behalf.

SN	Page #	Point /Section #	Query	Bank's Response
56	18	Bidders will implement/adhere all guidelines/instructions of Government/NCIIPC/RBI/NPCI etc. without any extra cost to the Bank.	Any new guideline after the go-live of the solution should be treated as change request and to be implemented at additional cost with mutually agreed timelines.	No Change.
57	19	7.5 Infrastructure	What type of Hardware will the Bank Provide, Intel, AMD, AIX ?	Bank will provide the Hardware based on specifications provided by the successful bidder in their technical bids. Bidder to ensure that the specification given in the bid should support the application running smoothly and maintain the SLA as mentioned in the RFP.
58	19	Infrastructure The bidder must design the solution with high availability, Active-Active setup & secure Infrastructure in Data Centre and Disaster Recovery site as per Industry accepted security standards and best practices.	By active~active setup, is the bank referring to high availability within a data centre or two active sites?	Production environment will be at DC - Navi Mumbai Near Site to DC -Navi Mumbai. DR - Hyderabad. Setup at DC will be in Active-Active Setup at DR will be in Active-Active Setup between DC - DR will be in Active - Passive , However, In case Bank require to establish Active- Active Setup between DC-DR, the augmentation cost for the third party software (if any) will be based on the cost as per the Bill Of Material (BOM) and mutually agreed. The is no extra cost for UPI Switch License as it is Enterprise wide perpetual.

SN	Page #	Point /Section #	Query	Bank's Response
59	19	Infrastructure Bank has also established near disaster recovery site for achieving zero data loss in case of disaster. Bidder needs to consider the equipment to be supplied and deployed at Near DR to achieve zero data loss. This is to be considered for near DR associated with primary site only.	Is the near DR environment required only for data replication and availability or expect the UPI application to be active as well?	Near site to DC will have database/redo logs only to achieve zero RPO. Minimal compute is required for sync of Data to DR.
60	19	Infrastructure The hardware infrastructure is to be provided at Bank's DC in Navi Mumbai and DR in Hyderabad. In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location	In case of change in location or shifting of sites at a later date, trust the Bank will bear the cost of relocation, implementation and other associated charges. Also in case of change of site to a different city, the costs associated with offering the support services could increase, which should be borne by the Bank	Bank will bear cost of infrastructure relocation.
61	19	7.5 Infrastructure The bidder shall supply, customize, implement and maintain UPI Switch and other related services along with all necessary software, middleware interface, APIs, UPI Applications (Android & iOS), SDKs, Merchant Solution including Portals etc. as mentioned in the RFP. The bidder shall also maintain underlying hardware/infrastructure.	Is the bidder expected to undertake installation of servers, Database and other infra/ 3rd party tools provided by Bank as part of implementation?	Basic installation of the Hardware will be done by Infrastructure vendor. Bank will only provide the Oracle database licenses in case bidder proposes as part of the solution. However , it is the bidder responsibility to install and manage the same. Other 3rd party software /tools , bidder has to manage the same. The bidder shall install and maintain the application software, database or any another software as required for the solution. Further ,Bidder shall also do the Maintenance, Monitoring, Compliance & Support of Hardware.

SN	Page #	Point /Section #	Query	Bank's Response
62	19	**7.5 Infrastrcture.**The bidder shall also maintain underlying hardware/infrastructure.	We understand that Bank will provide entire Hardware and biddder has to implement , maintain and monitor the Hardware for the project tenure. Please confirm	Bidder's understanding is correct.
63	19	**7.5 Infrastrcture.**The bidder shall also maintain underlying hardware/infrastructure.	Any downtime due to Hardware failure , Bidder is not responsible for the same and bank should not imposed penalty to the bidder due to Hardware failure. Please confirm	Penalty will be levied for issue attributable to bidder under scope of RFP.
64	19	**7.5 Infrastrcture.** The Bidder needs to size the infrastructure (Servers, network switches, HSM, Operating System, APM, containerization platform and other related hardware/software etc.) for the solution based on the volume and the growth indicated in the Growth Volume Projections table at provide the details in Annexure-30	We understand that OS license, Middelware license and Containerization platform license will be provided by the Bank and bidders has to implement OS,Middleware and Containerzation software on bank supplied Servers. Please confirm	Clause is Self-explanatory, Please refer BOM for more clarification
65	19	**7.5 Infrastrcture**. The necessary hardware infrastructure will be provided by the Bank at Bank's DC, Near site to DC in Navi Mumbai and DR in Hyderabad	We understand that Server,Storage, SAN Switch, ToR switch will be provided by the Bank . Please confirm	Bank will provide the Hardware/ infrastructure based on succesfull Bider requirement as provided in Annexure 30 , post assessment at bank end
66	19	**7.5 Infrastrcture**. The necessary hardware infrastructure will be provided by the Bank at Bank's DC, Near site to DC in Navi Mumbai and DR in Hyderabad	We understand that Server Load Balancer, Firewall, IPS/IDS ,AV license and HSM will be provisioned and maintained by the Bank . Please confirm	Bank will provide the Hardware/ Infrastructure based on succesfull Bider requirement as provided in Annexure 30 , post assessment at bank end
67	20	7.5 Infrastructure	Bidder shall also maintain the Hardware and all necessary configuration, parameterization etc. Query - We suppose hardware/infrastructure will be maintained by Bank or bank's hardware/infrastructure vendor. Please confirm.	Basic installation of the Hardware will be done by Infrastructure vendor. The bidder shall install and maintain the application software, database or any another software as required for the solution. Further ,Bidder shall also do the Maintenace, Monitoring,Compliance & Support of Hardware.

SN	Page #	Point /Section #	Query	Bank's Response
68	20	**7.5 Infrastrcture**The performance tuning & parameterization of Database & other software to support smooth running of the application, should be done by Bidder. Bidder is required to provide the details of software components proposed in the RFP as per format Annexure 23	1)We understand that tool for Application Performance Monitoring (APM) will be provided and maintained by the bank. Please confirm 2)We understand that tool for Database Activity Monitoring (DAM) will be provided and maintained by the bank for this project. Please confirm	Bank will provide the Hardware/ Infrastructure based on succesfull Bider requirement as provided in Annexure 30 , post assessment at bank end
69	20	**7.5 Infrastrcture**. Bidder shall also maintain the Hardware and all necessary configuration, parameterization etc. Bidder has to resolve the issues arising during integration of other component (like webserver) or software (like Database, Enterprise Service Bus /Payment Hub & other third-party software).	We understand that Bidder is responsible for Database administration. Bank will be responsibe for OS,Contanerization, Middleware Administration.Please confirm	Clause is Self-explanatory
70	21	7.3 Broad Scope of Work	RFP Says: Growth Volume Projections for Central Bank of India Query: Starting from Dec-25 (approximate date of Go Live), till Dec-31, it is only 6 years. But the application has to run till end of 7th year. So we will project the same growth rate till Dec-32 for the seventh year. Please confirm if this OK.	The further projections are to be considered using 30% YOY Growth as given in the RFP
71	21	7.5 Infrastructure	RFP Says: Growth Volume Projections for Central Bank of India Query: The first 3 dates in the table are September month. After that it is Dec.We think, it should be Dec-25, Dec-26 and Dec-27. Please confirm.	Consider it as Sept Month.

SN	Page #	Point /Section #	Query	Bank's Response
72	21	Infrastructure Growth Volume Projections for Central Bank of India Current Volumes in UPI and Projection for number of transactions in the Mentioned Month	Request the Bank to also provide the estimates for up to Dec 2032 to factor sizing for a seven year cycle considering implementation and go-live would be towards the end of 2025	The further projections are to be considered using 30% YOY Growth as given in the RFP
73	21	Infrastructure Benchmarking The proposed solution should be benchmarked for 1500 TPS (Transactions per Second) for Central Bank of India and able to handle 40 million transactions per day before going live Bidder has to demonstrate the volume handling capacity of the UPI system and provide the report of same.	Would bank consider the benchmark exercise already done by the bidder or based on such capacity being handled with other customers or can the benchmark be done in the bidder's premises/ data centres?	No Change ,Clause is Self-explanatory
74	21	Bank can deploy any number of instances of UPI Application & can segregate the UPI switches based on Issuer/Acquirer/PSP or any such combination. UPI Switch Application Licence will be enterprise level and can be used at unlimited Hardware without no additional cost to the Bank.	Request bank to specify how many instances to be deployed - single or multiple as implementation efforts will change for multiple instances.	Clause is Self-explanatory
75	22	7.6 Migration of Data from existing UPI Switch	The assumption is that data will be shared in requisite form and formats to enable smooth migration. Please confirm.	Clause is Self-explanatory
76	22	Migration of Data from existing UPI Switch: The bidder shall be responsible for migration of the switch data, from the existing switch to the proposed switch	What is the duration of the transaction data currently stored in the online system?	Online- 3 Months Archival- 1 Year post this period data must be kept on offline media as Backup,and must be retrieved as and when required by the bank

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77	22	Migration of Data from existing UPI Switch: The bidder shall also be responsible for migration of legacy data of existing system as part of the migration activity.	Request the bank to provide the period and quantum of such legacy data and how the legacy data is stored currently. This is required to arrive at the nature and extent of storage requirements for migrating such legacy data	Please refer Clause 7.12
78	22	7.1.3.3 Migration of Data from existing UPI Switch	Bank to ensure the availability of all the data in the requisite form and formats to enable smooth migration within the timelines. Delays due to erstwhile UPI vendor and/or bank should not be considered as delay in project timelines attributable to the bidder.	Clause is Self-explanatory
79	23	Migration of Data from existing UPI Switch: Transition from existing vendor to the SI In case the UPI services are found to be non-functional at the customer or merchant end due to any reason during the migration, re-registration of such services shall be the responsibility of the bidder at no cost to the Bank.	What is the re-registration cost being referred by the Bank here?	Clause is Self-explanatory
80	24	7.7 Enterprise Licensed on Proposed solution The license for the solution to be Enterprise-wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	Bidder suggests the bank to have a term based license (7 years) and also would like to state that any upgraded version be available to the bank at the mutually agreed rates between the parties. Any renewal can be agreed at mutually agreed rates, terms and conditions between parties.	No Change.

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81	24	Bank is having ORACLE ULA – Bank can provide unlimited number Oracle DATABASE licenses which bidder will make good use in its proposed solution.	We request the bank to please provide inputs if the below is considered in the Bank's Oracle ULA? 1. Oracle Database Enterprise Edition 2. Advanced Security 3. Diagnostic and Tuning 4. Oracle RAC 5. Oracle Golden Gate 6. Oracle Active Data Guard 7. Oracle Database Compression 8. Oracle Audit Firewall 9. Oracle Vault	We have following Oracle components under ULA : 1.Oracle Database Enterprise edition, 2.Real Application Cluster, 3.Database Partitioning, 4.Diagnostic Pack, 5.Oracle Tuning Pack, 6.Advance Compression, 7.Active Data Guard, 8.Oracle Audit Vault & Database Firewall, 9.Oracle Database vault, 10.Oracle Advanced Security.
82	24	7.7 Enterprise license on proposed Solution (UPI)	Requesting the Bank to change the terminology from Enterprise wide perpetual to Enterprise wide term based license where term is 7 + 3 years.	No Change.
83	24	7.8Warranty, AMC and ATS	Requesting the Bank to change the clause to only Warranty shall start from date of going live. AMC/ATS shall start from the date of deployment of the hardware and base application setup respectively	No Change.
84	24	7.7 The license for the solution to be Enterprise wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	Requesting the bank to revise this to license term coinciding with the term of engagement (7years).	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
85	24	14. The AMC/ATS charges provided by the BIDDER in the Commercial bid cover the cost of operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates (of Regulatory Authorities, NCIIPC, RBI, NPCI etc.) and other relevant standards, and maintenance support for the OS, database and the applications. The payment would be made quarterly in arrears.	We understand OS bundled with hardware and Oracle DB license shall be procured by bank and only applicatiion software are to be provided by bank. The AMC payment would be made annually in advance and FMS can be quaterly in arrears.	Clause is Self-explanatory, Please refer BOM for more clarification
86	24	7.8 Warranty, AMC and ATS	Please confirm the warranty period duration We understand that the scope of the warranty shall be limited only to correction of any bugs that were left undetected during acceptance testing by the bank. Warranty shall not cover any enhancements or changes in the application software, carried out after acceptance testing. This warranty is only valid for defects against approved Specifications	Warranty duration 1 year from date of going live and sign off from the Bank
87	25	7.8 Warranty, AMC The AMC rates quoted by the BIDDER in the Commercial bid shall be valid for a period three years after expiry of the Seven-year contract period.	Bidder request the Bank to modify to the extent that AMC rates to be mutually discussed at the time of renewal of the contract post expiry of the contract period.	After completion of seven years the support can be extended for another three years on mutually agreed terms based on seventh year rate.

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88	25	7.8 Warranty, AMC 14.The AMC/ATS charges provided by the BIDDER in the Commercial bid cover the cost of operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates(of Regulatory Authorities, NCIIPC, RBI, NPCI etc.) and other relevant standards, and maintenance support for the OS, database and the applications. The payment would be made quarterly in arrears. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Bidder requests the bank to modify to the extent wherein all updates can be included under the cost of the AMC and to remove upgrades. If the Bank chooses to upgrade, the same can be mutually discussed and rates can be mutually agreed at that point of time. With regard to payment, we request to make it annually in advance.	No Change.
89	25	7.8 Warranty, AMC 8.The Bank reserves the right to terminate the AMC after giving three months' notice	Bidder requests the Bank to have a minimum lock-in period of atleast 5 years and reserve the right to terminate for cause subject to prior notice of atleast 90 days and a cure period of 90 days. Bidder also proposes right to terminate for convenience to be provided to both parties subject to lock in of 4 years plus notice for termination of atleast 180 days.	No Change.

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90	25	7.8 Warranty, AMC 9. Any software replacement/upgradation on account of software goes out of support/ End of life/ sunset during the warranty/AMC/ATS period, the same should be replaced by the BIDDER with the updated version of software proactively without any cost to the Bank.	Bidder requests the Bank to modify the clause as follows: "In the event Company cancels maintenance on a particular module, the Company shall provide a prior written notice of _____and continue to provide maintenance during such notice period. Bank shall be responsible to ensure continuity of the annual maintenance by promptly making the payment without delay".	No Change.
91	25	7.8 Warranty, AMC 4.4. The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, audits, problem resolution for the OS, database, middleware and the application software for total solution provided by the BIDDER.	Bidder requests the bank to note that all the future version and upgrades, compliance of mandates and other relevant standards be mutually discussed and availed at rates mutually agreed between the parties at the relevant point of time.	No Change.
92	25	7.9 Facility Management Service	There is no indication of How many L1,L2 and/or L3 resources would be required to manage Container Platform ? Will the Bank Manage Container Platform ? If Not, How many Resources to consider for the same ?	Hardware resources should also have the capability/expertise for handling the container platform. Bank may increase or decrease the resources.
93	25	7.9 - Facility Management Service (Point No. 2)	Is there a requirement for on premise deployment of resources in the case of a solution that is completely cloud based? In all our existing partner banks we provide support in an off-site manner successfully. Can this be negotiated?	No Change.

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94	25	7.8.5	AMC rates shall be valid for the contract period (seven years only), AMC rates for the period beyond the contract period (after 7th year) should be mutually discussed & agreed upon.	Refer clause no 19. Contract Period
95	25	7.8.8	Such terminations should be mutually discussed & the payment for the work already completed by the bidder should be released by the bank	No Change.
96	25	7.8.14	Payment of the AMC/ATS should be made annually in advance, also bidder must be allowed to submit the deviations to commercial clauses.	No Change.
97	25	7.8 Warranty, AMC and ATS #5. The AMC rates quoted by the BIDDER in the Commercial bid shall be valid for a period three years after expiry of the Seven-year contract period.	Bidder requests that AMC rates after the 7th year should be through mutual agreement	Refer clause no 19. Contract Period
98	25	#14. The AMC/ATS charges provided by the BIDDER in the Commercial bid cover the cost of operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates (of Regulatory Authorities, NCIIPC, RBI, NPCI etc.) and other relevant standards, and maintenance support for the OS, database and the applications. The payment would be made quarterly in arrears.	The payment for AMC and ATS should be made yearly in advance	No Change.
99	25	#14 - Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank	Witholding any payment due to bidder is not acceptable, payment for the work completed should be done in full to the bidder	No Change.

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100	26	7.9 Facility Management Service	Request bank to please share the job description for Hardware Resources at DC/DR	Resources to ensure Complete Maintenace, Monitoring,Compliance & Support of Hardware. Detailed KRI's of the resources will be shared with the successful bidder once onboarded.
101	26	7.9 Facility Management Service	Request bank to please clarify if hardware resources required both at DC and DR	Hardware resource required both at DC & DR, However Bank may increase or decrease the number of resources during the course of the contract.
102	26	Facility Management Services	We request the bank team to please consider six L2 support in UPI monitoring and App support	No Change.
103	26	The Bidders should deploy well-versed OEM resources for development/deployment/DBA etc.	We request bank to allow for a mix of bidder resources and its partners for non-critical roles	No Change.
104	26	Project Mangement is shown as L3 resource	What is the expectation from the bank for Project Manager as L3 resource? Kindly ellaborate on skillsets required	The experience and the KRIs of the L3 resource has been mentioned in the RFP under clause 7.9. Please ref the same.
105	26	Specialized OEM resources/domain experts (including DBA supports) should be made available as required for smooth running of project and will be made available Onsite whenever need arise for major activity, Compliance etc.	OEM resource can be deployed at additional cost as this is beyond the ATS/AMC scope of the OEMs.	No Change.

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106	27	7.9 **Facility Management Service** Bidder should ensure that the onsite resources should perform development, testing, configuration, deployment, support, monitoring, implementation, Integration with new UPI, Trouble Shooting, reporting,RCA reports, coordination with bank's teams, Audit compliance, any other statutory compliance, Patch Installation (OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, **backup/restore.** These activities are indicative in nature which may increase depending upon the requirement of the UPI Eco system.	We are assuming that Bank must have Centralized Backup Solution to take a backup from Storage.. Back and restortation should not be in bidders scope as bidder has no control Banks exsisting Backup solution or Banks Backup policy. If Bank expecting from bidder to take responsibilty of the Backup/Restoration then please eleborate the detailed scope of Backup Administation and no of onsite resources required to perform the Backups.	No Change. The Bidder has to provide the Infrastructure sizing as per solution requimrment as per Anexxure 30. The bidder has to provide FMS for management and monitoring of the Backup solution for UPI.
107	28	7.10 # 4	Configuration management. The successful bidder must ensure that allsupplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration. Query: Request Bank to consider enterprise grade open source automation tool like Ansible, for Infrastructure automation, configuration managment, patch management etc	No Change. In case any bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful licence/ subscription and 24*7 OEM back to back support to ensure compliance with the service levels defined in the RFP.
108	28	7.10 - Incident Management, Service desk, etc.	While the bidder will ensure that the support team stationed by the bidder at the bank will work on all these parameters, the tools for the same and any other such activities will be provided by the bank.	Please refer Annexure-2 & Annexure-30

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109	28	7.10 **Patch Management** - The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy.	We understand that OS and Database patch management will be done by the bidder. Patch mangement tool for OS and DB will be provided by the Bank. Please confirm	The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy.where ever paching tools are available Bank the same will extented to the successful Bidder.
110	28	7.10 **Monitoring and Management**	1)We understand that Bank will provide EMS tool to monitor the Hardware (supplied by the bank) to the bidder. Please confirm	No Change.The Bidder has to provide the Infrastructure sizing as per solution requimrment as per Anexxure 30.
111	30	XVI. **Service Desk**	We understand that Bank must have Helpdesk/Service desk, Ticketing tool. This tools can be extend to this project and leveraged by the bidder. Please confirm	No Change.The Bidder has to provide the Infrastructure sizing as per solution requimrment as per Anexxure 30.
112	31	7.10 Monitoring and Management	We request bank to confirm our understanding that the bank will conduct VAPT, source code audit, IS Audit or any other audit and bidder will only be expected to resolve the observations. Cost of these audits will be borne by the Bank.	Bank will arrange for auditor for various audit as per the requirement of the compliance or any audit by the regulators including NPCI, Bidder to ensure for the necessaruy closure of the audit observations with in the specified timellines without any extra cost to the Bank.
113	31	Detailed Solution requirements Integrate UPI application with Banks Analytics solution, PIM solution, SIEM Solution, Fraud Management solution - E FRMS Solution or any other security solution as required by the BANK, etc.	Does Bank also have the required tools for DAM for integration?	In Case of Oracle Database ,Bank have Oracle Audit Vault & Database Firewall (Database Security Product) for DAM.

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114	31	Section 7.12 - Point 2 - Seamlessly migrate all the user registered for the Bank's existing UPI app. The approximate size of the existing data is 150 TB	Migration will be responsible of the bidder. However, sancticty of data (correctness of records) will be responsibility of existing bidder and shall be monitored by the bank. Please confirm	Clause is Self-explanatory
115	31	7.11 **Disaster Recovery Mechanism** The proposed system must be capable of and compatible for Disaster Recovery Implementation with Recovery Point Objective (RPO) - 0 minutes and Recovery Time Objective (RTO) - 90 minutes. The successful bidder should describe the provisions for disaster recovery and show that the proposed solution facilitates disaster recovery. The bidder needs to submit the technical architecture relating to data replication between primary and secondary site. Proper Backup policy should be considered in implementation plan.	RTO of 90 minutes is very stringent. Bidder is solely depend on Banks Network to reroute the traffic. Please chage RTO to 2 to 4 hours. Also we are assuming that Bank must have Centralized DR automation tool and it will be extended to the bidder to monitor, fail-over,fail-back to DC/NDR/DR. Please confirm	RFP Clause as it is
116	32	7.12 Detailed Solution requirements point 5	what is expected in user portal	Bank will share the details with the successful bidder
117	32	7.12 Detailed Solution requirements point 6	what is expected in user portal	Bank will share the details with the successful bidder
118	32	Detailed Solution requirements Customer On-boarding App & portal, User Portal, Admin Portal, Customer Complaint module,UDIR, Marketing Module (Email, SMS etc.) and other interfaces required to handle UPI transactions.	Request the bank to elaborate the detailed functionality envisaged under the customer complaint module	Bank will share the details with the successful bidder.
119	32	Detailed Solution requirements The UPI solution should have its own security features, so it does not process any request that comes from outside banking host system.	Request the bank to elaborate this scenario	Solution should have inbuilt security measures in compliance to to meet the guidelines as per regulators/NPCI/NCIIPC/Govt.

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120	32	11. Security alert on registered mobile number on the account of excessive activity in the account (Bank expects an alert to be sent to customer, it can be either SMS or as an app notification (push)).	Will bank's EFRM system provide identification of such activities before processing the transaction which UPI switch can then use to send out alerts via SMS etc.?	UPI switch will have to be integrated with EFRMS System . Based on Alerts/ score generated by the EFRMS system , UPI switch system should send the SMSs / Push Notifications to the customers.
121	32	Section 7.12 - Point 16 (k) - Each microservice should allow deployment as-is on premise, private cloud, or public cloud without design changes	Microservices design may not change but as-is may be not correct approach. We request bank to change it to with minimal changes	No Change.
122	34	7.12 Detailed Solution requirements	What is the current DevSecOps Toolchain used in the bank?	Will be shared with successful bidder.
123	36	7.12 35. Setup all tools and software required to enable above DevSecOps requirements including source code management, code review, code analysis, continuous build and deployment automation, release base management, automated testing, quality dashboard, backlog planning, log management, performance testing etc.	Our understanding is source code management and application build including DevSecOps pipeline setup till building the application source code shall happen in bidder's internal development environment while deployment to SIT/UAT and higher regions shall be in bank provided environment. Kindly confirm	All activities to be performed on Bank's provided Infrastructure.
124	37	Detailed Solution requirements Facility for Merchant: Separate application for merchant which enables merchants to do all activity such as single/bulk Pay/ Collect transactions using various options like VPA/ Biometric/ QR code (Dynamic, Static, Bharat QR code), generate customised reports, transaction enquiry etc.	Would bank be open to consider a single app for customer and merchant that provides an option to toggle between both?	No Change.

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125	37	Detailed Solution requirements Facility for Merchant: Integration with the chat platform where SDKs (Software Developer Kits) and APIs are provided by the Bank and UI is designed by the chat platform.	Request the Bank to define the transaction use cases envisaged in the chat platform and the details of the chat platform for integration	Bank will share the details with the successful bidder.
126	37	k) Integration with the chat platform where SDKs (Software Developer Kits) and APIs are provided by the Bank and UI is designed by the chat platform	Kindly provide more details on purpose of chat platform integration for merchant services in UPI?	It will be shared with successful bidder
127	37	7.12 Detailed Solution requirements: Facility for Merchant: 1. Separate application for merchant which enables merchants to do all activity such as single/bulk Pay/Collect transactions using various options like VPA/Biometric/QR code (Dynamic, Static, Bharat QR code), generate customized reports, transaction enquiry etc.	Kindly elaborate on biometric transactions in context of merchant payments using UPI	Biometric Functionality will be devloped as per NPCI guidelines
128	38	Reconciliation and Settlement The proposed solution to provide a reconciliation related reports as required by the BANK / NPCI and make changes in the reconciliation reports as and when required / asked by the bank.	Does the Bank expect the system to provide data/ logs/ reports to be used by the Bank's reconciliation application or expect the solution to provide end-to-end reconciliation and dispute/ chargeback management?	Clause is Self-explanatory
129	38	7.15 - User Acceptance Testing	Bidder should propose a timeline within which UAT should completed and acceptance be provided by Bank. Delivery team to review the project timelines. If Bank fails to communicate the acceptance or rejection within the stipulated timeframe then such deliverables should be deemed to be accepted and Bank shall be liable to make payment for such deliervables. Also, there has to be mechanism and acceptance criteria defined for UAT.	No Change.

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130	38	7.14 Management Information System 5 c) Suspicious transactions report based on different parameters set by the Bank/NPCI like velocity, geographical location, locality etc.	Will identification of such transactions be done post facto or before processing the UPI transaction?	identification of Suspicious transactions to be done as per RBI/NPCI/Bank requirement through UPI switch
131	38	7.14 Management Information System: h) Dashboard for Daily reconciliation, NPCI Report (NTSL)	As per Section 7.13, the proposed solution should only be providing a report to enable reconciliation. Considering section 7.13, the dashboard for reconcilication and settlement should be part of system performing reconciliation. Kindly confirm if understanding is correct.	The dashboard for reconcilication should be provided by the successful Bidder
132	38	All these reports should work with for any date range given, the above are some of the basic reports, and the bidder should suggest and provide various other transaction monitoring reports	Providing reports for any date range can have performance challenges with backend datasource. Suggest you to put some definite time period for which reports can be pulled in one go such as 6months or 1 year.	No Change.
133	40	Escrow Arrangement SI shall transfer all Intellectual Property Right on non - exclusive basis for all the customizations done for Bank for the solutions and these IP rights would also be applicable for Bank's subsidiaries (Domestic or International).	Bidder requests the Bank that the ownership of all the Software product including all customizations shall at all times vests with the Service provider. The usage of the Licenses and the customizations basis the number of subsidiaries and sponsored RRB's shall be discussed and costs be mutually agreed with the successful bidder.	No Change.
134	40	7.17 Mandatory Training/ Knowledge Transfer The Bidder will provide adequate and effective administration training to bank's identified officials on the proposed UPI solution and other software for its maintenance and management, housekeeping at no extra cost to the bank.	Bidder requests the bank to change the term from no extra costs to costs mutually agreed between parties considering the fact of time and efforts to be involved in training.	No Change.

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135	40	Escrow arrangement	All cost of escrow to be borne by the bank. Usually its the Bank that bears the charges of the escrow	No Change.
136	40	7.16 - Source code - Escrow arrangement	Source code can be deposited under escrow arrangement by Mindgate . However, Bank will not have any rights or access in the source code unless release events like bankruptcy, insolvency, cessation of business and other release conditions as setforth in the escrow agreement. IPR rights irelated provisions shall not be part of escrow clause. This will be covered separately under IP rights ownership provision.	No Change.
137	40	7.16 Source Code 2. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the SI. SI shall transfer all Intellectual Property Right on non - exclusive basis for all the customizations done for Bank for the solutions and these IP rights would also be applicable for Bank's subsidiaries (Domestic or International).	Source code for the application and the customisations shall be owned by OEM only.	Clause is Self-explanatory
138	42	7.18 Maintenance Support Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the AMC period, all upgrades should be free. All regulatory / statutory changes should be done without any additional cost to the Bank.	Bidder requests the Bank that all upgrades as when it becomes available and when requested by the Bank be provided at a mutually agreed costs prevailing at that point of time. Bidder also requests the Bank to modify that all regulatory changes shall be done upon mutually agreed rates between the parties.	No Change.

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139	43	9 - Liquidated damage & penalty	The penal provisions as it seems to be on higher side. The capping for LD should be in the range of 0.5% to maximum 5%.	No Change.
140	43	9	LD should be capped at 5% of the contract value excluding direct / indirect loss(es) to the Bank due to malfunction of UPI switch.	No Change.
141	43	9. Liquidated damages & Penalty: The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	Bidder request that Total penalty + Liquidated Damages sh0uld be capped at 5% of the Total contract value (TCV)	No Change.
142	44	11. Monitoring & Audit The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank	Bidder requests the Bank to note significant time , efforts and costs are involved in providing all the mentioned reports and therefore requests the bank to modify the clause to include at mutually agreed costs and timeline between the parties. Bidder also request the bank to include prior notice of atleast 2 weeks before the scheduled audit.	No Change.

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143	44	11 - Monitoring and Audit	Audit should be conducted wih 15 days prior written notice to Mindgate. The frequency of such Audit shall not be more than once in a calender year Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Bidder or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Mindgate's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Bidders Personnel and ensure confidentiality of the information/data.	No Change.
144	45	EMD - • Bid Security / Earnest Money Deposit: "Earnest Money Deposit" shall be paid through RTGS (Real Time Gross Settlement) / NEFT (National Electronic Fund Transfer) in the account no.-3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no GEM/2024/B/5670501 in favour of "Central Bank of India" or by way of Bankers Cheque/Demand Draft/Pay Order favouring Central Bank of India, payable at Mumbai/Navi Mumbai.	As per General Terms and Conditions on GeM 4.0 (Version 1.17) dt 9th August 2024Sellers / Service Provider having annual turnover of ₹ 500 Crore or more, at least in one of the past three completed financial year(s) are exempted from submiting the EMD.	General Terms and Conditions of GeM 4.0 extant version will be effective.

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145	46	14.Commercial Offers	In the commercial offers, it is mentioned that the price is inclusive of taxes like Goods and Services Tax, which shall be paid as per actuals. Where as on page no. 54 payment terms (Fixed price) it is mentioned The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. Both statements are contradictory, request you to please clarify whether to submit the commercial inclusive of Tax as per commercial table or exclusive of taxes.	Bidder is required to quote prices inclusive of GST as per GEM guidelines. However as per the Bill of Material bifurcated cost to be provided.
146	46	14.e	Price should be exclusive of taxes like Goods and Services Tax	Bidder is required to quote prices inclusive of GST as per GEM guideline.However as per the Bill of Material bifurcated cost to be provided.
147	47	14. Commercial Offer : The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. but inclusive of only applicable GST, which shall be paid/ reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank.	The commercial offer should be exclusive of GST but inclusive of all other applicable taxes	Bidder is required to quote prices inclusive of GST as per GEM guideline.However as per the Bill of Material bifurcated cost to be provided.
148	48	Technical Evaluation Criteria	Request bank to amend the clause to "Number of Public Sector Banks & Private Sector Bank (Having more than 1500 branches) where UPI solution is implemented and running for last one year	No Change.
149	48	1. Credentials point 2 Number of Other scheduled Commercial Banks/Cooperative banks/RRBs	Request Bank to consider non-banking entities like PPIs and Credit Card issuers under this category	No Change.

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150	48	16.2(1) Number of Public Sector Banks & Private Sector Bank (Having more than 2000 branches) where UPI solution is implemented and running for last one year. a. Successful implementation - Five (5) marks for each Bank	The marks for each bank are currently set as "5". However, since there are very few banks of that size, I request that the marks be increased to 10 for each bank with over 2,000 branches	No Change.
151	48	16.2(1)Number of Other Schedule Commercial Banks/Cooperative Banks/RRBs where UPI solution is implemented and running for last one year	Can the same bank be included under both points 'a' and 'b'? Also,the marks assigned to each Scheduled Commercial Bank are currently 2. I request that these be increased to 5 for each Scheduled Commercial Bank, and 2 for each Co-operative Bank/RRB.	No Change.
152	49	Number of Public Sector Banks & Private Sector Bank (Having more than 2000 branches) where UPI solution is implemented and running for last one year.	Request bank to modify the clause as "Number of Public Sector Banks / Private Sector Bank/Payments Bank (Having more than 2000 branches/banking services access points) where UPI solution had been implemented successfully	No Change.
153	49	Number of Schedule Commercial Banks where UPI solution migrated from different solution and presently running with same solution	Request bank to remove the criteria from evaluation and distribute the marks to "Number of Schedule Commercial Banks where UPI solution migrated from OPEX to CAPEX model and presently running with same solution."	No Change.
154	49	Number of Schedule Commercial Banks where UPI solution migrated from OPEX to CAPEX model and presently running with same solution.	Request bank to include Payments banks and scheduled commercial banks for the criteria	No Change. Scheduled Commercial Banks are as per RBI Act only.
155	49	(a)Criteria for Awarding Marks (Max Marks 20): Successful implementation Five(5) Marks for each bank	Request bank to award Twenty(20) Marks for each bank	No Change.

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156	49	4.4 Presentation & Demonstration of technical & functional capabilities Integration with Performance Monitoring tools (4 Marks)	Which APM Tool integration is required. As our solution has been tested to work with standard and industry leader APM tools. For modern applications like micro services, any APM tool will not work. Thus, integration may not work as expected; we not getting full marks here.	No Change.
157	49	16.2 Technical Evaluation Criteria 1. Credentials a) Criteria for Awarding Mark	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
158	49	16.2 Technical Evaluation Criteria 1. Credentials b) Criteria for Awarding Mark	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
159	49	16.2 Technical Evaluation Criteria 1. Credentials c) Criteria for Awarding Mark	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
160	49	16.2 Technical Evaluation Criteria 1. Credentials c) Criteria for Awarding Mark	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
161	49	16.2 Technical Evaluation Criteria 1. Credentials d) Criteria for Awarding Mark	In reference to this clause, we request to allow consortium of maximum of 2 members and consider experience from any consortium member.	No Change.
162	50	2 Demonstration of technical & functional capabilities Dashboard/Reporting/Integration with Monitoring Tools (10 Marks)	Which APM Tool integration is required. As our solution has been tested to work with standard and industry leader APM tools. For modern applications like micro services, any APM tool will not work. Thus, integration may not work as expected; we not getting full marks here.	No Change.

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163	50	1. Showcase of features in live environment/installations (30 Marks)	It may not be feasible to showcase the features from any bank's environment due to confidentiality and security considerations. Would the bank consider site visits/ feedback from the bank representatives for this criteria?	No Change.
164	50	Presence of Bidder Service centers in Mumbai and Hyderabad	If the bidder does not have a presence currently in Hyderabad, would the bank consider the bidder's undertaking to set up support centre in the Bank's premises in Hyderabad post award of the contract or would the Bank consider bidder's presence in Hyderabad if already supporting other banks from those bank premises?	No Change. Service / support center should be in Mumbai and Hyderabad. However , in case bidder does not have presence in Hyderabad , bidder have to set up such center post award of the contract within two month.
165	51	Bidder must not quote the software like Kubernetes platform and related software, APM tool, CI/CD tool, DevSecOps Tool, operating system and related licenses in their Bill of material	The understanding is that all the hardware and system software(such as Operating system,web server,Application server,Database etc) required for the proposed UPI solution will be procured/provided by the bank based on specification provided by bidder.Please confirm.	RFP Refer the clause which itself is self clear.
166	51	16.3 Techno-Commercial Evaluation Bidder must not quote the software like Kubernetes platform and related software, APM tool, CI/CD tool, DevSecOps Tool, operating system and related licenses in their Bill of material. The same will be procured by Bank as per the Infrastructure Sizing Requirement raised by bidder in Annexure 30.	Kindly suggest if Bank intends to use existing softare or wants bidder to propose a solution which will later be directly procured and provisioned by Bank to the Bidder. Existing solution like APM tool at the bank may not be sufficient to meet SLA & other requirements mentioned in the RFP. Bidder would need freedom to chose solution suitable for providing best service in line with RFP ask.	No Change.,Bidder is expected to provide the sizing as per anexxure 30, However, Bank's discretion is final.

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167	51	16.3 Techno-Commercial Evaluation	Will the Bank Provide Backup Software thats compatible with Kubernetes ? If not, does the bidder has to propose it as part of the proposal	No Change. The Bidder has to provide infrastructure sizing as per solutions requirement for Backup and restoration. The bidder has to provide FMS for management and monitoring of the Backup solution for UPI in hardware/infrastructure resources.
168	52	17.General Terms The Bankshall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Bidder requests the bank to provide prior notice and opportunity of being heard before withholding any payments. Bank to include the following provision" Delays or deafults attributable to the Service Provider in breach of the agreement.	No Change.
169	53	17. General Terms	Bank to define the period of warranty and it should not be more than 3 months	No Change.
170	53	17. General Terms	Post go live component should be due on Payment immediately after Go-live	No Change.
171	53	17 - License Cost Software delivery - 10% Installation in the temporary infrastructure provided by Bank -5% Installation & commissioning on the Production setup - 25% Customization & Data Migration - 20% Final Implementation, Go-Live & certification - 30% Post Go-live (After 3 months) - 10%	Request Bank to consider following revision: Software delivery - 40% Installation in the temporary infrastructure provided by Bank - 10% Installation & commissioning on the Production setup - 20% Customization & Data Migration - 10% Final Implementation, Go-Live & certification - 20%	No Change.
172	53	17 _ Implementation Cost Installation & commissioning in the temporary infrastructure - 10% Final Implementation, Go-Live & certification -70% Post Go-live (After 3 months) -20%	Request Bank to consider following revision: Installation & commissioning in the temporary infrastructure - 40% Final Implementation, Go-Live & certification -40% Post Go-live (After 3 months) - 20%	No Change.

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173	53	17 - License Cost Software delivery - 10% Installation in the temporary infrastructure provided by Bank -5% Installation & commissioning on the Production setup - 25% Customization & Data Migration - 20% Final Implementation, Go-Live & certification - 30% Post Go-live (After 3 months) - 10%	Request Bnak to consider 100% on delivery as payment term for other third party softwares since OEMs generally require advance payments	No Change.
174	53	Onsite Support Charges will be paid at the end of each quarter Quarterly – should be paid monthly	I request that the payment be made monthly in arrears, as more than 30 team members are required by the bank.	No Change.
175	53	17. Payment terms	We request bank to please consider monthly billing for the Onsite resource	No Change.
176	53	17.Licence Cost	Payment for the license cost should be made annually in advance	No Change.
177	53	17.implementation Cost	Installation & commissioning in the temporary infrastructure - 50% Final Implementation, Go-Live & certification - 40% Post Go-live (After 3 months) - 10%	No Change.
178	53	17.Onsite Support Charges	Onsite Support charges should be paid quartely or monthly in advance	No Change.
179	53	There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder.	Price are subject to change due to any new levy introduced by Central Govt/ State Govt or any increase in the rate of existing taxes.	No Change.
180	53	Payment terms :	Bidder requests that : payment for license should be alteast - 100% on delivery of license and implementation Cost - atleast 80% on UAT All invoices should be paid with 30days of submission of invoces	No Change.
181	54	17. Onsite Support Charges will be paid at the end of each quarter	Request Bank to revise the Payment terms to Onsite Support charges to be paid at the end of each month	No Change.

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182	54	Fixed price	Price are subject to change / increase due to any new levy introduced by Central Govt/ State Govt or any increase in the rate of existing taxes & increase in dollar rate variation	No Change.
183	54	Taxes	Consolidated fees & charges should be exclusive of amount with currently (prevailing) applicable taxes.	No Change.
184	55	Penalty details in SLA for UPI switch	request the Bank to cap the penalty at 10% of monthly billing, as in the current form, there is no capping	No Change.
185	55	Penalty details in SLA for UPI switch	1. Does this refer to Technical Declines (TD) measured and monitored by NPCI? 2. If this pertains to TDs, NPCI governs a TD rate of <1%, beyond which they attract penalties. Request the Bank to consider the TD ratio at 0.5% 3. Besides, outage/ downtime would lead to increase in TDs. Since there is already a penalty based on availability, applying a penalty for TDs would attract two levels of penalty. Request the Bank to consider penalties either based on availability or based on TDs	Please refer Corrigendum
186	55	18 - SLA - Liquidated damage	Also, its recommended that that the total penalties which can be levied for all the penalty clauses under this agreement to be capped to maximum of 5% of the monthly billing under the contract.	No Change.

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187	55	18. Service Level Agreement, Uptime percentage penalty details	We request bank to consider following as Penalty mentioned in RFP is very stringent on bidders part and also there is no capping on the maximum penalty. SLA FOR UPI SWITCH: Uptime Percentage Penalty Details 100% => A >= 99.99 % - No Penalty 99.99% > A >= 99.90 % - 2% of cost of Monthly billing 99.90% > A >= 99.75 % - 4% of cost of Monthly billing 99.75 % > A >=99.5% - 6% of cost of Monthly billing 99.5% > A > =99% - 8% of cost of Monthly billing 99 % >A - Maximum 10% of cost of Monthly billing overall Penalty on SLA to be capped at maximum 10% of TCO during the contract period.	No Change.
188	55	SLA FOR UPI SWITCH	Bidder requests that the total LD & penalty under this contract should be capped at 5% of the Total Contract Value	No Change.
189	55	18. Service Level Agreement SLA FOR UPI SWITCH: AVAILABILITY SERVICE LEVEL DEFAULT SLA FOR ONSITE SUPPORT FACILITY MANAGEMENT AVAILABILITY SERVICE LEVEL DEFAULT FOR FACILITY MANAGEMENT SERVICE LEVELS DURING IMPLEMENTATION PHASE Liquidated damages for SLA Default SERVICE LEVELS FOR CHANGES - POST IMPLEMENTATION PHASE	cumulative penatly and LD for the contract should not be more than 5% of the contact value. And Penalty/LD for the quater should be capped at 5% of the quaterly payout due to the service provider.	No Change.
190	56	Payment Term The payment terms are quarterly in arrears; however, penalty amount will be applied on the monthly amount payable based on SLA breach.	Bidder requests the bank to modify the payment term for AMC to be annually in advance and for the remaining terms to be mutually discussed and agreed upon on the milestone of completion.	No Change.

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191	56	SLA FOR ONSITE SUPPORT FACILITY MANAGEMENT Uptime percentage will be calculated as (100% less Person non-attendance Percentage) Person non-attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis. Total Available Time is 8 hrs. per day per person for a week.	Bidder requests the bank to note that the guarantee of minimum attendance is subject statutory holiday entitlements and work hours of the resource in compliance to the labour laws.	Being UPI a critical system, the support requirement cannot be diluted. The bidder has to create buffer to avoid any unavailability due to statuory leaves/holidays.
192	56	The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable at Mumbai/ Navi Mumbai in favour of Central Bank of India for the same within 15 days from the notice period from the Bank.	Bidder requests the bank that the penalty for SLA charges is very high and park this clause to be discussed with the successful bidder.	No Change.
193	56	Further, over and above, if any penalty levied by Government Authorities/RBI/NPCI etc. in respect of UPI Downtime / unavailability of UPI services/ Technical Declines (TD) attributable to the vendor, same will be recovered from the Vendor.	The Bank has already defined penalties for uptime and technical declines. The penalties levied by the regulators/ NPCI should not be recovered from the vendor	No Change.

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194	56	Service Level Agreements - Uptime & Technical Decline	Downtime may lead to technical declines and in those cases the penalty as per RFP will apply and leads to double penalisation. Request Bank to reconsider this and apply any one penalty parameter in such cases.	Please refer Corrigendum
195	56	Service Level Agreements - Uptime & Technical Decline	Request Bank to consider applying penalty only on AMC/ATS since there is a separate penalty on Facility management	No Change.
196	56	Service Level Agreements - Uptime & Technical Decline	Request Bank to reconsider the penalty capping. 40% is too high for capping of penalty. Request Bank to reduce the penalty capping to 20% and amend the structure accordingly	No Change.
197	56	Penalty will be calculated on monthly Facility Management cost and AMC, ATS cost	The switch uptime penalty should not be deducted from the FM. I request that it be changed to: 'Penalty will be calculated on AMC and ATS costs.'	No Change.
198	56	AVAILABILITY SERVICE LEVEL DEFAULT	Bidder requests that the total LD & penalty under this contract should be capped at 5% of the Total Contract Value	No Change.
199	56	SLA FOR ONSITE SUPPORT FACILITY MANAGEMENT	The yearly SLA charges will be subject to an overall cap of 5% of the Yearly Resource cost	No Change.

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200	57	Liquidated damages for SLA Default If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	Bidder requests the bank to provide to service provider to submit a root cause analysis and meditation plan and upon failure deduct a sum equivalent to 0.25% of the monthly invoice for delay of each week and a part thereof maximum up to 5 % of the monthly invoice.	No Change.
201	57	Service Levels during Implementation Phase : Penalty would be levied for delivery, installation, and implementation delays for UPI solution and shall be a maximum of 20% of the total cost of that solution from the finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.	Bidder requests the bank to cap the penalty to the maximum of 5% of the implementation cost	No Change.

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202	57	AVAILABILITY SERVICE LEVEL DEFAULT FOR FACILITY MANAGEMENT	Requesting the Bank to adhere and understand that resource attendace will be as per the Bidder and Bank's leave policy and Bidder to ensure servicability. Requeting the Bank to not levy any penalty for the same	All resources (except Hardware Resources & UPI monitoring and support) are to be made available for all bank business days during general business hours or in case of any exigencies. The Hardware resources & UPI monitoring and support resources are to be made available 24×7 as given in RFP. Bidder may factor adequate resources as required to meet the SLA compliance without any extra cost to bank.
203	57	▪ If the resources attendance be below 100%, Rs. 2000 per day will be penalized to Bidder where onsite resource was not present accordingly irrespective of rational deduction in payment outflow.	This will lead to penalizing the vendor twice. Since the bank will be only paying based on the time when the resource would be available, a penalty towards attendance < 100% will be a burden and become unviable. Request the bank to reconsider this	No Change.
204	57	Bidder has to ensure mandatory 100% attendance (per month) of the onsite FM resources throughout the contract period. Payment outflow (monthly) = (Number of days resource is present in a month/Total number of working days in a month) X Monthly payment amount agreed for a resource between bidder and the Bank	The working days for each FM resource are based on the bank's working days in a month. Each member is entitled to a minimum of 1 weekly off (on the 1st and 3rd/5th Saturdays of the month) and 2 off on the 2nd and 4th Saturdays. Additionally, each member is entitled to 1 mandatory leave per month. Is our understanding correct?	Clause is self-explanatory. All resources (except Hardware Resources & UPI monitoring and support) are to be made available for all bank business days during general business hours or in case of any exigencies. The Hardware resources & UPI monitoring and support resources are to be made available 24×7 as given in RFP. Bidder may factor adequate resources as required to meet the SLA compliance without any extra cost to bank.

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205	57	If the resources attendance be below 100%, Rs. 2000 per day will be penalized to Bidder where onsite resource was not present accordingly irrespective of rational deduction in payment outflow	Request you to remove the penalty, as the bank is already deducting payments in case of non- availability of team members. If this is not feasible, kindly reduce it to Rs. 500 per day.	No Change.
206	57	SERVICE LEVELS DURING IMPLEMENTATION PHASE	Penalty would be levied for delivery, installation, and implementation delays for UPI solution and shall be a maximum of 5% of the total cost of that solution from the finalized bidder for the bank	No Change.
207	57	Liquidated damages for SLA Default	If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 5% of the contract value.	No Change.
208	58	SERVICE LEVELS FOR CHANGES - POST IMPLEMENTATION PHASE The Bidder is expected to complete the new changes / functionalities / responsibilities that have been assigned as per the agreed Change order timelines, for new deliverables. Calculation of penalty will be ₹2000/= per day delay beyond agreed timeline.	Bidder request the Bank to reduce the penalty per day to INR 500/- for delay beyond agreed timeline	No Change.
209	58	19 - Contract Period	The term of the contract is 7 years.	No Change.

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210	59	21- Indemnity	Bidder should also obtain indemnities from the Bank at par with the indemnities provided by it under the said corresponding clause of the RFP.	No Change.
211	59	21. Indemnity	Overall Indemnity due to direct losses should be capped at 10% pf the contract value for either party. Neither partly should be liability arising out of indirect/consequential/incidental loss or claims.	No Change.
212	60	iii. Any loss suffered by bank due to non-functioning / malfunction of UPI application such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, such as due to wrong interpretation of UPI message /request etc. debit or credit to customer/ merchant account inappropriately, Such losses will be recovered from Bidder/ vendor. Bidder /vendor will have to make good of such losses. Any such loss to the Bank due to improper working of UPI switch/ application will be treated separate from penalty.	Request the bank to remove this clause. Bank should ensure propoer UAT is done and sign-off is given before the go-live.	No Change.
213	64	27 - Assignment	Mindgate should also have the right to assign Project and the solution and services provided as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets.	No Change.

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214	65	29. Vendor's Liability The Vendor's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The vendor's liability in case of claims against the Bank resulting from misconduct or gross negligence of the Vendor , its employees and subcontractors or from infringement of patents, trademarks, copyrights(if any) or breach of confidentiality obligations shall be unlimited.	Bidder requests to modify the liability as "In no event will the Service Provider's total liability to the Customer for any damages solely attributable to the Service Provider, during the term of the Agreement, whether in contract or tort, exceed the amount actually paid for the past one (1) month (i.e. the upfront amount paid shall be prorated to monthly billing value of the Services by the Bank to the Service Provider.	No Change.

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215	65	31- Audit	Audit should be conducted wih 15 days prior written notice to Mindgate. The frequency of such Audit shall not be more than once in a calender year Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Bidder or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Mindgate's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Bidders Personnel and ensure confidentiality of the information/data.	No Change.
216	67	33 - IPR	The Bidder hereby assigns to Bank during the Term, all rights, title and interest to only use and access Mindgate's pre-existing IP in connection with the Deliverables.	No Change.

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217	67	33. Intellectual Property Rights	All intellectual property rights in the software, all tools, processes, software, utilities and methodology including any Bidder's proprietary products or components thereof any development carried out by Bidder thereto in the course of providing services hereunder, including customisation, enhancement, interface development etc. shall remain the exclusive property of Bidder.

All the Intellectual Property Rights (IPR) in the third party software used in providing services including those forming part of or incorporated into the deliverables shall remain with the respective third party owners/ Bidder's licensor and Buyer shall have user rights in accordance with end user license agreement (EULA) as applicable to use of such software | No Change. |
| 218 | 68 | Termination- Key Terms & Conditions
Termination- Key Terms & Conditions Either Party reserves the right to terminate the agreement with the other party at any time by giving 30 (thirty) days prior written notice to the other party. | Bidder proposes to have locking period of 4 years prior to exercise right of termination.
Bidder requests the bank to give an opportunity of hearing before invoking any provisions under this clause.
Bidder also requests the bank to modify the mutual termination rights as "Either party may terminate the contract with 90 days prior written notice subject to lockin period has been mutually agreed between the parties." | No Change. |
| 219 | 68 | Termination for Default | Termination should be mutually discussed & proper notice should be sent before termination. | No Change. |
| 220 | 69 | Termination for Insolvency | Termination should be mutually discussed & proper notice should be sent before termination. | No Change. |

SN	Page #	Point /Section #	Query	Bank's Response
221	74	52 - There should be suitable back-to-back arrangements between successful bidder and the OEMs, if any.	Back to arrangement for each project is not always possible the deals are done basis broader partnership arrangements at enterprise level. Hence bidder may not be able to produce such agreement copies to bank. However the license coverage shall be such that bank's requirement are met.	No Change.
222	78	65. Annexure 2: Masked Commercial Bid along with technical bid	Requesting the bank to limit the license use to Indian territory only.	No Change.
223	80	Annexure 2 – 3. License Cost of in-memory database	Is it mandatory to provide the license cost of the in-memory database, or is it based on the proposed solution's requirements?	No Change.
224	90	Annexure 5: Pro-forma for Deed of Indemnity	We request bank to provide clarity on Annexure-5 ; 1. We request bank to provide clarity on the amount of stamp paper on which annexure-5 to be printed and submitted. 2. Annexure -5 needs to be submitted by the bidder along with bid documents or needs to be submitted by the successful bidder after winning the bid.	1. Rs.500/- 2. Deed of Indemnity is to be executed at the time of execution of Contract.
225	90	Annexure 5 - Deed of Indemnity	This undertaking will only be given at the time of contract execution and not before that	Bidder's understanding is correct.
226	90	Annexure 5: Pro-forma for Deed of Indemnity	Please confirm if this is to be submitted by successful bidder after signing the contract or by all bidders along with proposal	Deed of Indemnity is to be executed at the time of execution of Contract. The said indemnity shall be affixed with the applicable stamp duty at Maharastra.
227	94	Annexure 8: Manufacturer's Authorization Form	Bidder itself is the OEM of the proposed UPI solution. Will this annexure be applicable in such cases	MAF is required from all manufacturers.
228	95	Annexure 8	We are the OEM for the software ourselves, so the MAF is optional. Is our understanding correct?	MAF is required from all manufacturers.

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229	96	**Annexure 9:** **Section 2 – Commitments of the Bidder(s)/contractor(s**) d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s).Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure 22.	We request the bank to please allow us to delete the provisions concerning Annexure 22 under this clause as this does not apply to us.	No Change
230	97	**Annexure 9:** **Section 3- Disqualification from tender process and exclusion from future contracts** If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of business dealings". (As given in the annexure-22)	We request the bank to please allow us to delete the provisions concerning Annexure 22 under this clause as this does not apply to us.	No Change

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231	101	73. Annexure 10: Non-Disclosure Agreement	Stamp paper value for NDA if any. and do we need to submit the NDA with the technical bid or only the successful bidder needs to submit the same ?	Rs.500/- , along with Bid documents
232	109	22 Technical Specifications Each microservice should integrate with centralized monitoring and performance telemetry tools	& APM tool should give below: 1. Ability to segregate financial and non financial transactions for UPI 2. Ability to identify merchant wise transaction metrics & performance 3. Ability to drill down the issue slowness and failure issues using AI down to the application code 4. Ability to capture calls going to NPCI and interfacing apps along with turn around time and response By integrating with APM tool, Bank is supposed to get all important metrics for UPI workload like mentioned here.	No Change.
233	115	Annexure 13B	For merchants there are many functional capabilities bank should look for like merchant hierarchy implementation, billing based on UPI underlying account implementation, Settlement and Automated Payout Capabilities, Accounting capabilities, Merchant Interfaces but we dont see lot of fucntional capabilities missing in evaluation.	No Change.
234	115	Annexure 13B	While it is mentioned in scope of work document but any reason why detailed functial specification is missing in this annexure for scoring like how will the bank score someone who does not have Lite vs who has Lite	No Change.
235	117	Pre-built query feature for non- Programmers	Does this mean pre-defined set of filter criteria for custom report generation ?	Customizable reports based on predefined conditions and/or filters on front end provided for reporting

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236	123	Annexure 18: Cover Letter 4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.	RFP along with clarifcations published on website/email, the successful bidder's proposal along with acceptance of PO issued to successful bidder shall constiture a binding contract.	No Change.
237	124	Annexure 19	All Databases / Data-stores will be provided with enterprise licence / subscription in the bank's name along with highest level of 24×7 OEM Support	No Change.
238	126	Section: Annexure 21 - Eligibility Criteria Point No. 4	Kindly request to consider the operating profits in at least one financial years out of last three financial years (i.e. 2021-22, 2022-23 and 2023-24).	No Change.
239	126	Section: Annexure 21 - Eligibility Criteria Point No. 6	Kindly request to consider the proposed UPI solution which will be running presently in at least one Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 lakh transactions (including financial and non-financial) per day during last one year from October-23 to September-24	No Change.
240	126	Annexure 21 - Eligibility Criteria (Point No. 4 and 5)	We can submit the audited financials for the last three financial years. Does the lack of a positive net worth/operating profit render the bidder disqualified?	No Change.

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241	126	Annexure 21- Eligibility Criteria Compliance #6 - The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 Crore transactions (including financial and non-financial) per day during last one year from October-23 to September-24.	1. Bank may have implemeted more that 1 UPI solution with overall average transaction volumes more than 1 Cr per day however the transactions through bidder's proposed UPI solution may not be handling 1Cr transactions. Will such reference be considered for qualifying the eligibility. Request the bank to modify this requirement -The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 Crore transaction minimum average 1 Crore transactions (including financial and non-financial) per day during last one year from October-23 to September-24 and bidder's proposed UPI solution should have handled atleast 25Lacs transactions per day.	No Change.
242	127	The Bidder should have implemented the proposed UPI solution which should be running presently in at least two Scheduled Commercial Banks (SCB), out of which one Bank should have minimum average 1 Crore transactions (including financial and non-financial) per day during last one year from October-23 to September-24.	Request bank to consider Payments Bank and RRB implementation for the mentioned eligibility criteria	Please refer Corrigendum

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243	127	Annexure 21- Eligibility Criteria Compliance 7# - The Bidder or Its Technology Partner should not be owned or controlled by any Director, officer or employee of Central Bank of India or by related party having the same meaning as assigned under section 2(76) of the companies act or relative having same meaning as assigned section 2(77) of companies act 2013 read with rule 4 of the companies (specification of definition details) rules 2014.	Request the bank to waive off this requirement as such information about the directors may not be availabe/ declared by the directors, officers or employee of Central Bank of India or by the related party	No Change.
244	128	5. Scheduled Commercial Bank does not include Payments Bank, Cooperative Banks or RRBs.	Request bank to remove this point and consider Payment banks, cooperative banks as scheduled commercial banks	Please refer Corrigendum
245	128	Eligibility Criteria - Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.	Due to confidentiality agreements with our clients, Central Bank of India should not insist on the copy of purchase order or copy of the agreements or acceptance certificate issued to the bidder. Hence only the client credential letters should be sufficient to fulfill the complaince criteria.	No Change.
246	129	Annexure 22: Guidelines on banning of business dealing	Request the bank to confirm that this annexure is not applicable for bidders/ suppliers with Indian origin	No Change.
247	140	Annexure 25 - Proposed Team Profile	All the profiles shared shall be indicative in nature and the actual team to be deployed shall be based on the availability of the person at the time of deployment. Hope this is work with bank as part of the response to RFP.	No Change.
248	142	Annexure 27; Column : total amount of Order	These details are confidential in nature and cannot be shared. Request the Bank to remove this requirement	Please refer Corrigendum

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249	142	Annexure 27 : Details of past experiences	Purchase Order/Indent Number & Date, Contact details and PO vaule are confidentail information of the clients hence this thould be waived off and only a credential letter from the reference client should be asked.	Please refer Corrigendum
250	147	Annexure 31: Compliance Certificate with respect to RBI's "Master Direction on Outsourcing of Information Technology Services"	Request bank to please give more clarity in this annexure	Bidders to follow all guidelines of RBI, Please refer the "Master Direction on Outsourcing of Information Technology Services" issued by RBI.
251	147	Annexure 31: Compliance Certificate with respect to RBI's "Master Direction on Outsourcing of Information Technology Services"	Request the bank to waive off this requirement as such information about the directors may not be availabe/ declared by them.	No Change.
252	48 &49	16.2 Technical Evaluation	We request bank team to consider the below technical markings for the technical evaluation Technical evaluation Creiteria SN Criteria (Old Tender Technical evaluation Criteria) Max Marks Marks for Successful implmentation 1 Number of Public Sector Banks & Private Sector Bank (Having more than 2000 branches) where UPI solution is implemented 20 10 2 Number of Other Schedule Commercial Banks where UPI solution is implemented/Under-implementing 10 5 3 Number of Schedule Commercial Banks where UPI solution migrated from OPEX to CAPEX model 5 5 4 Number of Schedule Commercial Banks where UPI solution migrated from different solution 5 5 5 UPI Transaction Volume Handled per day 10 3 Crore+/day (10 mks/ bank) Total Marks (For Credentials) 50	No Change

SN	Page #	Point /Section #	Query	Bank's Response
253	48 &49	16.2 Technical Evaluation	Technical evaluation Creiteria SN Criteria (Old Tender Technical evaluation Criteria) Max Marks Marks for Successful implmentation 1 Number of Public Sector Banks & Private Sector Bank (Having more than 2000 branches) where UPI solution is implemented 20 10 2 Number of Other Schedule Commercial Banks where UPI solution is implemented/Under-implementing 10 5 3 Number of Schedule Commercial Banks where UPI solution migrated from OPEX to CAPEX model 5 5 4 Number of Schedule Commercial Banks where UPI solution migrated from different solution 5 5 5 UPI Transaction Volume Handled per day 10 3 Crore+/day (10 mks/ bank) Total Marks (For Credentials) 50	No Change.
254	49 and 50	16.2 - Technical Evaluation Criteria	When will the date of the presentation and demonstration be released? While the demonstration has to be done at the Bank's location, is the presentation online?	This is as per Bank discreration,Will be informed during technical evaluation.
255	General	General	is the bank open for any Kubernetes platform? Is there any preferred platform, such as OpenShift.	No Change. In case any bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful license/ subscription and 24×7 OEM back to back support to ensure compliance with the service levels defined in the RFP.

SN	Page #	Point /Section #	Query	Bank's Response
256	neral Qu	Hardware maintainance	We request the bank team to please confirm whether the hardware maintenance will be done by the hardware provider or the bidder has to give support and maintain, please clarify	Basic installation of the Hardware will be done by Infrastructure vendor. The bidder shall install and maintain the application software, database or any another software as required for the solution. Further ,Bidder shall also do the Maintenace, Monitoring,Compliance & Support of Hardware.
257		Additional Clause request -Change Requests	Bidder proposes to include a clause in change requests. Bidder to note that any change requests, including, but not limited to, requests for changes in project plans, scope, specifications, schedule, designs or requirements with respect to the Services and subject to mutually agreed terms between the Parties.	Further Bidder shall also do the Maintenace, Monitoring,Compliance & Support of Hardware.
258		Additional Clause request-Non-Solicitation	During the term of this Agreement and for a period of two years thereafter, neither Party shall (either directly or indirectly through a third party) employ, solicit to employ, cause to be solicited for the purpose of employment or offer employment to any employee(s) of the other Party, or aid any third person to do so, without the specific written consent of the other Party	No Change.

SN	Page #	Point /Section #	Query	Bank's Response
259		Additional Clause request-Additional Services	"Additional Services" shall mean any changes, additions or modifications in scope of services, quality, or involve additional efforts, cost and expenses thereto that were mutually agreed through a change request. (for example: costs pertaining to implementation of any mandates from the regulators, change in security framework requirements such as PCI Software Security Framework (SSF) certification). Fees applicable for the Additional Services shall be mutually agreed between the parties.	No Change.
260		Following is the minimum required list of infrastructure components to be provided by Bidder and same need to be factored in the technical / commercial bid. Apart from the components listed below, Bidder has to provide any additional Software components required for the successful implementation of the project. 1. Software for application, web, middleware server etc. 2.Reporting tool 3.Any other software item required for UPI Switch functioning	Pls confirm if bank has following software currently which can be leveraged by the bidder: 1. Sofware HSM 2. In-memory database 3. Monitoring Tool 4. Data Streaming Tool 5. Container Platform	Please Refer Bill Of Material clause in RFP
261		General Query	We request the bank team to please clarify and confirm that is bank is currently live on the below features : 1. Voice-enabled UPI Payment 2. UPI Now Pay Later 3. UPI Tap and Pay 4. UPI123 5. ICCW (issuer & acquirer) 6. ICD (Issuer & acquirer) 7. E-Rupi 8. Delegate Payment/ UPI Circle	Information Will be shared with successful bidder.
262		General Query	We request the bank team to confirm whether the bank is currently utilizing any charging module for UPI, if yes, please specify the detailed module	Information Will be shared with successful bidder.

SN	Page #	Point /Section #	Query	Bank's Response
263		General Query	Bidder is not responsible for Monitoring and maintaing the link in between DC/NDR/DR.Please confirm	The DC/DR/NDR Link will be provided by the Bank. However, any isuses faced by the applicatyion due to such links, it will be the responsibiklity of the FM Resources to the alert the Bank team immediatlely and coordiinate with them in resolutiuon of theb issue.
264		General Query	Any downtime due to link failure , Bidder is not responsible for the same and bank should not imposed penalty to the bidder. Please confirm	Bidder's understanding is correct.
265		29. Vendor's Liability In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided.	This should be modified as : Neither party shall be liable to the other for any special, indirect, incidental, consequential (including loss of profit or revenue), exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages.	No Change.