



## **Response to Pre-Bid Queries**

**Tender No - GEM/2025/B/6063122**

**RFP for Implementation of Integrated Cash Management Services**

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
1	General	Bid Submission	As the RFP is very comprehensive, we request bank to please provide 2 week of extension from the date of receipt of response to queries from bank for the successful submission.	Please refer Corrigendum document
2	General	Query Submission	We request bank to allow the submission of query after the prebid meeting, if any arises.	Queries will not be allowed after the response to pre-bid queries are published
3	General	Hardware Sizing	To propose effective and efficient hardware recommendation to bank, please provide required information on volumes metrics and user concurrency. (Format Attached at the end of this sheet)	As per attached Annex- A
4	103	The base project location will be Mumbai/Navi Mumbai/Hyderabad.	We request bank to elaborate if the solution will be deployed in all three location or components of the solution will be divided in these three location?	The solution is to be implemented in Bank's DC at Navi Mumbai and DR at Hyderabad
5	22	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We request bank to amend the clause as below:  The Bidder should have experience in implementing (Including Under Implementation) 6 out of 7 modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Please refer Corrigendum document
6	22	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We request bank to consider to change the following clause as below:-  The Bidder should have experience in implementing (Including Under Implementation) 6 out of 7 modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Please refer Corrigendum document
7	88	Corporate front-end through SSO from Omni-channel (Bank's internet banking & mobile banking).	There are many points in the RFP which talks about functionalities for Mobile app and Corporate front end, but as per this requirement the bank is expecting SSO for web portal and mobile app. Please confirm expectations under Customer Portal & Mobile App.	The front end of the application is proposed to be the Omni-channel platform of the Bank. However, the proposed solution should also have its own front end.

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8	34	VAN product should be able to maintain the VAN wise balance for dealers & dealers should be able to debit VAN i.e. VAN should act like Wallet where dealers can check balance, view debit/credit transactions, make payment etc.	1. Is the bank expecting a separate wallet application or should we integrate with bank's existing wallet application where the balances will be maintained.	The bidder should provide the wallet solution.
9	34	System should support collection through virtual accounts via NEFT, RTGS, IMPS, UPI, QR code and likewise	These are inward collections that will be received against a virtual account through different inward channels of the bank	The vendor should support all channels of payments supported by the Bank. The vendor should build the capability to configure collections through virtual accounts across all channels of inward collections
10	34	Solution should accept collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, Payment Gateways and other valid digital platforms like GPay, Paytm, Whatsapp payments, Apple pay etc.	1. Ideally there is a dedicated inward collection application that receives the inward collections from different channels. Please elaborate on the scope expectation from a transaction banking application.	Bank has the payment hub which receives inward collections from different channels. The CMS system should have the capability to connect to the payment hub
11	35	System should support user wise limit (fixed amount or percentage basis) for credit to client. It should also allow authorization of transaction depending on funds availability.	We would request bank to kindly elaborate on the requirement with an example for better understanding.	As mentioned in point application should be equipped to handle collection/payment from all sources. E.g. Enterprise should be able to setup limit vendorwise such as - Vendor A- Limit Rs. 100000/- or 10% of available balance Vendor B- Limit Rs. 50000/- or 5% of available balance
12	35	User wise and account wise access to restrict user to view / initiate transaction for specified accounts only.	We would request bank to kindly elaborate on the requirement with an example for better understanding.	User matrix (Role Based Access) as per hierarchy should be available.
13	35	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different accounts as per the VAN parameter defined by clients	We would request the bank to elaborate the requirement with an example for better understanding.	Application should have provision to generate reports as per the clients requirement e.g. some of which can be reports based on various filters such as Source wise- Cash/ Cheques/ NEFT. Vendor wise, Time Period- Month/ week/ quarter/ customised dates
14	36	System should allow enrichment and repair of data (for both bulk and onscreen transactions) by the client till upload into the Core Banking system viz; Additions, Modifications, Rejections, Recall etc.	1. Since this requirement is related to Collections, please confirm whether this should be considered for Cheque/Cash collections data entry/ file upload. We understand once the cheque is dispatched for clearing, the data modification should be restricted.	The idea is to allow user to make changes both in collection and payments files before handover to CBS.

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15	36	Digicode based collection for both cash & cheque	1. Please elaborate on the use case of collections through Digicode. 2. Additionally what will be the use case of Digicode from bank back office portal.	Digicodes are unique identifiers embedded within the payment reference details to identify the purpose of payment Digicode can be alphanumeric codes as a part of the payment reference field or remarks which the CMS system will scan and interpret this digicode from the incoming payment information to automate reconciliation  Vendor should have the capability to support digi-code based solution. Exact details on the use cases to be worked out eventually
16	36	API based collection should be supported	1. Please elaborate on the use case for API based collections. 2. Mobile app - Please provide use case for API based collections on mobile app.	The system should support APIs for integration with Bank/customer's platforms. The customers can share the collection details with the platform through these APIs.
17	36	The integrated CMS should be capable of passing the consolidated credit to the configured account (or accounts) as per the process flow, periodicity and the algorithm (if any) defined by the corporate.	Please elaborate with use case for passing credit to multiple accounts using algorithm defined.	The CMS system should have the capability to aggregate multiple payments identified by specific digi-codes/ or VANS and then automatically credit these consolidated funds into one or more designated 'header' accounts of the corporate customer. The corporate customer should have the capability to to define rules of consolidation e.g., only a subset of the digi-codes, VANS to be included in the consolidation process, specific bank accounts where the funds to be consolidated (the corporate might have different consolidation accounts for different business units), setting up frequency or threshold limits for consolidation, etc.
18	42	The solution should be capable of generating account statement through web portal or mobile app provided to corporates for all their accounts linked to their CIF in standard formats like excel, text, pdf, MT940, csv, xml.	As per the requirement provided by bank under " <u>Module 16: Corporate Front-end</u> " - <u>16.1 Corporate front-end through SSO from Omni- channel (Bank's internet banking &amp; mobile banking).</u> ", the bank already has a mobile app for corporates. Please confirm bank's expectation under the CMS application for having mobile app.	The front end of the proposed CMS application is supposed to be the Omni-channel.

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19	43	The solution should be capable of collecting fees from various modes of payments e.g. cash (through branch)/Credit Card/ Debit Card/ Net Banking/Mobile Banking/UPI/QR Code/Payment link.	As per the requirement provided by bank under " <u>Module 16: Corporate Front-end</u> " - <u>16.1 Corporate front-end through SSO from Omni- channel (Bank's internet banking &amp; mobile banking).</u> ", the bank already has a mobile app for corporates. Please confirm bank's expectation under the CMS application for having mobile app.	The proposed CMS solution should have its own front end and it should also be able to integrate with bank's omni channel platform.
20	44	Electronic domestic payments - NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit, BBPS, APBS, prepaid cards and international payments/ cross border remittances	W.r.t. "Any new electronic payment modes", this requirement which may come at later stages of the contract will need to be discussed with bank for scope and associated timelines & costing.	Please refer RFP Terms & Condition - Warranty & AMC, Page no - 106.
21	44	System should support Single Debit Multiple Credit, Multiple Debit Multiple Credit, Multiple Debit Single Credit Payments for all channels- SFTP, H2H and API.	Kindly elaborate on the use case for multiple debit single credit.	Capability should be available in the proposed system under Mandate Management System.
22	44	System should have facility for quick transfer without adding beneficiary	We understand requirement is related to initiation of payments using pre-registered beneficiaries from beneficiary library.	System should allow transfers without addition of beneficiaries also.
23	44	System should allow No Printing option also (only cheque lodgment facility).	We understand requirement is for initiation for cheque payment request from the corporate portal, but the cheque will not be printed by the system's print engine but handwritten cheque will be issued by the corporate. Please confirm.	feature is required to enhance user experience.
24	45	Signature to be fetched from CBS, signature to be printed on instrument PDF as per authority matrix	Ideally, the system will extract the payment data from the payment initiated and send the payment details for printing as per the format defined for the customer. Please confirm and also the use case for pdf instrument.	feature is required to enhance user experience.
25	45	DW Artwork parameterized	Kindly elaborate on the requirement with an example.	Feature to design customised Dividend Warrant
26	46	System should support payment initiation through web portal, SFTP, H2H API banking	API Banking ( Open Banking?). Kindly clarify.	The system should support APIs for integration with customer's platforms. The customers can initiate the payments from their platform through these APIs.
27	46	Payments related standard formats vis-à- vis ISO 20022, ISO 8583, SWIFT messaging / MT series formats and any messaging standards as stipulated by RBI from time to time	Requesting bank to please elaborate on the requirement for supporting ISO 8583 with the help of an use case.	This format may be required in case of certain Bank customers.
28	47	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	1. Please elaborate on the requirement w.r.t expectations under direct debit under payments. 2. Additionally expectations under Pooling branch location requirement.	User should be able to make changes to the existing direct debit request with verification/authorisation of changes. Facility capable of pool branch location of beneficiary

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29	48	The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, e-NACH, flexi- NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO refunds or any other pay- outs with a configurable workflow, which allows initiation of approvals/ STP.	We understand that by Flexi NACH Mandate is a arrangement where the corporate can set a mandate for variable amount with a maximum limit cap. Please confirm on this understanding.	Bidder's understanding is correct.
30	50	Facility to check certain account features for a list of accounts to determine the success of Mandate registration	Kindly elaborate on the requirement with an use case for better understanding.	To check the correctness and validity of the account number.
31	50	System to match unique identification number (UIN) mentioned in file and mentioned in name of the image	We assume the bank already has a OCR scanner in the bank back office with which the proposed CMS application will have to be integrated. Please confirm.	feature should be available in proposed CMS.
32	50	Storing of scanned mandate images (Bank EDMS i.e., document management system or within solution), view and download option from portal	The proposed application will integrate with bank's existing Document management system for storage & retrieval of the mandate images. Please confirm.	feature should be available in proposed CMS.
33	227	System to have ML capabilities for automated data capture from mandate scan copies with split wise view of scan copy and data capture	We assume the bank already has a OCR scanner in the bank back office with which the proposed CMS application will have to be integrated. Please confirm.	feature should be available in proposed CMS.
34	227	Automation of mandate registration process through Robotic Process Automation (RPA) including signature verification	We assume the bank already has a OCR tool in the bank back office with which the proposed CMS application will have to be integrated for signature matching. Please confirm.	feature should be available in proposed CMS.
35	227	Mobile Application to upload and register the Mandate by operating functionaries of the customer itself	As per the requirement provided by bank under " <u>Module 16: Corporate Front-end</u> " - 16.1 Corporate front-end through SSO from Omni- channel (Bank's internet banking & mobile banking).", the bank already has a mobile app for corporates. Please confirm bank's expectation under the CMS application for having mobile app.	The proposed CMS solution should have its own front end and it should also be able to integrate with bank's omni channel platform.
36	228	Facility to search Mandates data including Archived (Registrations/ Transactions/ Failed Mandate Charges)	Please elaborate on the archival for mandates.	History of the mandates should be available in the system.
37	228	API based transaction processing	We understand requirement is for API based integration with corporate ERP to receive mandates and direct debit transactions. Please confirm.	Bidder's understanding is correct.

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38	52	API Mode for sharing the Registration Data (Scanned Images and Data file), Transaction files, and MIS post registration and transaction processing.	We understand requirement is for API based integration with corporate ERP to receive mandates and direct debit transactions. Please confirm.	Bidder's understanding is correct.
39	53	The application should have the functionality for mandate registration, transaction processing and capability to integrate with internet Banking / debit card / credit card / CBS / NPCI for physical as well as e mandate registration for direct debit as well as NACH/ e- NACH/flexi-NACH. System should have facility to post the mandate transactions to CBS.	We understand that by Flexi NACH Mandate is a arrangement where the corporate can set a mandate for variable amount with a maximum limit cap. Please confirm on this understanding.	Bidder's understanding is correct.
40	57	Holiday master as per client's Business Requirement	We understand that this is for maintaining Bank holidays, please confirm	Bidder's understanding is correct.
41	58	Dedicated portal and mobile application for Corporate and Dealer/ Buyer	As per the requirement provided by bank under " <u>Module 16: Corporate Front-end</u> " - 16.1 Corporate front-end through SSO from Omni- channel (Bank's internet banking & mobile banking).", the bank already has a mobile app for corporates. Please confirm bank's expectation under the CMS application for having mobile app.	The proposed CMS solution should have its own front end and it should also be able to integrate with bank's omni channel platform.
42	58	Automated extraction/ capture of data from Invoices/ PO/ credit / debit notes through embedded ML	We understand this requirement is for capturing the data through excel/text file, please confirm	Capturing the data from the documents in any format.
43	58	Multiple option for making payment (RTGS/NEFT/Cards, Net Banking, UPI/Retail/ corporate INB/Branch)	We understand, this functionality will be through integration with bank's existing PG system.	These are either direct integration with the Bank's systems or through Payment Gateways
44	61	System should support customization of reports generated by CBS such as MT940, MT942, bank statements etc.	1. Kindly elaborate on the use case for E9 statements & format. 2. Please provide no. of reports expected under Power Jyoti and sample report	System should support customization of reports generated by CBS in the formats as required by the bank.
45	61	Automated reconciliation tool to support one to many, many to one	Please elaborate the requirement with a use case/example.	The system should have the feature of auto reconciliation.
46	61	System should support addition of customer details, agency details and marketing team details	Kindly elaborate on "agency details and marketing team details" with example.	The system should be able to capture and manage the Bank's agents and marketing team details who have sourced the customers.
47	61	System to support proposal management for new applications of onboarding with dashboard	What is expected from CMS vendor for proposal management, Please explain with an example	The system should be able to capture and manage the applications of the agency.

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48	62	System to support set up of file expiry after certain duration, frequency of sharing files customer wise	Kindly elaborate on requirement with example for frequency of sharing files customer wise.	The system should be flexible to provide transaction expiry for the pending files.
49	62	Sequential Authorization, Parameter/Location Based Authorizations, STP, Non STP authorization to be supported	1. Please elaborate on expectations under location based authorizations. 2. Please elaborate on expectations under STP and Non STP based authorizations.	The CMS system should have location tracking (e.g., via GPS, wifi positioning, cell tower triangulation, IP address geolocation) as a security feature to allow or restrict certain actions or transactions based on geographical location of the user or device. This is to add an additional layer of security by ensuring that sensitive operations can only be performed from trusted locations. The CMS system to have the capability to allow admins to configure trusted locations, blocked locations, step-up authorizations, etc.  2. STP means system driven authorisations and single user performing both Maker & Checker roles.  2. STP means system driven authorisations and single user performing both Maker & Checker roles.
50	63	If there are two levels of authorization; one authorizer should be able to do individual authorizations and the other must be able to do it at the file level/ individual level	Please elaborate the use case with a example/use case	The CMS system should have the capability to allow role-based access control where different roles can be assigned specific authorization privileges. This would allow the corporate to designate users as 'Level 1 authorizer' or 'Level 2 authorizer' based on their roles within the company. The system should support sequential (Level 1 must approve before level 2) or parallel (both can approve independently) authorization workflows
51	65	Grievance redressal (ticketing mechanism) to raise and track ticket along with dashboards	We assume bank has back end CRM system with which integration is expected for the grievances raised by the customer, please confirm	The Grievance redressal would be handled through the Complaint Management System of the Bank
52	65	AI based chatbot for predefined FAQs	1. Please confirm whether the bank is expecting a Chatbot along with the RFP or integration with bank's existing chatbot. 2. Additionally, incase Chatbot is to be provided, we understand bank will share the FAQs with the vendor which will be available as chat response. Please confirm.	Bidder will have the FAQ for the solution. Additionally Bank would share the FAQs with the vendor as a chat response. Bidder to develop a chatbot along with the platform



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53	65	System should provide the complete details of Help desk support with different levels of escalation matrix as per the working day of bank or whenever required.	We understand details will be maintained in CRM/ CBS and same needs to be fetched and displayed to the customers on the portal. Please confirm.	The dedicated helpdesk to be setup along with the vendor and bidder to provide necessary support in terms of manpower for the same
54	66	Service requests raised by customers should be visible to operations/ marketing FOS team, with option of adding response	Please elaborate on expectations on FOS team. This should ideally be handled in bank's existing Door step banking application through integration i.e. The request can be taken from the corporate portal which will be routed to bank's existing door step banking system.	FOS to be handled by the Bank independently. Vendor to provide necessary technical support team as a part of the helpdesk setup
55	66	Float and fee income calculations for bank	Please elaborate on "Float" calculation & the expectation in CMS system with an example	Linear/Slab Wise, Float is instance where charges are Variable in nature e.g. certain % of transaction amount
56	66	The solution should provide readily available Fin-Tech On- Boarding facility with minimum configuration.	Please elaborate the use case with an example on why should we on-board the Fintech companies	Fintechs shall be on-boarded by the Bank. The platform should support the on-boarding facility for Non CMS customer/client/fintech.
57	16	Bids have to be submitted online only through GeM portal. The bidders should also submit necessary documents physically through offline mode to the address mentioned in the RFP.	Request the Bank to confirm on the necessary documents that need to be submitted physically.	Bids have to be submitted online only through GeM portal. The bidders should also submit documents as mentioned in RFP physically through offline mode to the address mentioned in the RFP.
58	93	11.27 All audit points raised by the auditor internal, external & any other Regulatory Authority in their periodic audit should be complied by the bidder within the stipulated timeline & without any additional cost to the Bank.	All minor changes shall be provided. Any major change entailing significant cost to be provided on mutual agreed cost	No change
59	93	11.28 During warranty and ATS period, the bidder needs to comply with security and system audit observation without any additional cost to the Bank.	All minor changes shall be provided. Any major change entailing significant cost to be provided on mutual agreed cost	No change
60	98	17.1 Maintenance Support: During the AMC period, all upgrades shall be free.	Any upgrade shall be done on mutual agreed cost	No change
61	99	17.2 Liquidated Damages: 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).	Request the Bank to cap LD to 5% of the TCV	No change

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62	102	17.7 point no. 5) The entire benefits/ advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank.	Vice versa if there is an increase in taxes then the same shall be borne by bank	No change
63	104	Payment Terms: A) Application License Cost	Request the Bank to consider following payment terms for Application License Cost: i. 30% advance payment on receipt of PO or signing of agreement whichever is earlier ii. 30% on delivery of perpetual enterprise Licenses and Installation of Application Software in UAT, DC & DR iii. 20% on Successful completion of the customization and UAT sign off iv. 20% on Go Live of project	No change
64	105	Payment Terms: B) Third Party License Cost	Kindly confirm whether Bank is looking at paying for Third party licenses separately or bidder needs to factor same in its cost for overall Application License. Also confirm the model that bank is looking at- License model or Annual Subscription of Licenses.	bidder needs to factor same in its cost for overall Application License Bank is looking for perpatual licence.
65	105	Payment Terms: B) Implementation Cost	Request the Bank to consider following payment terms for Implementation Cost: i. 30% advance payment on receipt of PO or signing of agreement whichever is earlier ii. 30% on Successful completion of current state assessment, gap analysis and systems requirement specifications (SRS) / Business Requirement Document Sign off by Bank iii. 20% on Successful completion of the customization and UAT sign off iv. 20% on Go Live of project	No change
66	106	Warranty & AMC: For in-scope software licenses, warranty period should be of 5 years from the date of installation or 61 months from the date of delivery whichever is earlier. The comprehensive onsite warranty shall be with OEM back to back support. The word "warranty" in this document refers to "comprehensive onsite warranty". Bidder must factor the costs in the Bill of Material accordingly.	The bank has also mentioned Warranty as 1 year and here it is written as 5 year. Pleas provide clarity.  The industry standard for functionality guarantees/ software warranty period is 30 - 90 days. Request the Bank to make suitable amendments in the warranty terms.	No change
67	107	Provide all future software upgrades and patches for all components of the solution and assist Bank or its System Integrator to install the same, if Bank desires during period of warranty free of cost	All upgrades shall be done on mutual agreed costs	No change

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68	107	The commercial offer shall be on a fixed price basis, excluding of taxes.	The clause related to tax is there on page no. 102 also, which states that the cost should include GST and Taxes.  Request the bank to clarify whether the prices are to be quoted inclusive or exclusive of taxes.	Excluding taxes
69	117	SLA for CMS: Penalty for Downtime	The penalties considered in RFP is extremely high and unviable. Request the bank to rationalise the penalty as 1%, 2.5% and 5% of cost of monthly billing respectively as per the Uptime percentages subject to an overall cap of 5% of the Monthly billing.	No change
70	157	Performance Bank Guarantee (PBG)	We request a reduction in the PBG requirement from 10% to 5% of contract value and suggest limiting its validity to contract duration plus 3 months. Suggestion: "Successful bidder shall submit a PBG equivalent to 5% of the total contract value, valid for project duration plus 3 months."	No change
71	99	Liquidated Damages	Kindly confirm whether LD is the sole remedy for delay-related defaults. We request capping the total LD at 5% of the contract value and specifying it as the exclusive remedy for delay. Suggestion: "LD shall be the sole and exclusive remedy for delay, and shall not exceed 5% of the total contract value."	No change
72	140	Service Level Agreement (SLA)	Kindly clarify how SLA default is defined, what metrics/tools are used, whether a cure period is applicable, and the review frequency. Suggestion: "SLA breach shall arise only upon documented failure to meet agreed metrics, subject to 15 days' cure period."	Please refer service level Agreement details given in point no - 17.14 - page no - 116
73	154	Intellectual Property	Please confirm that bidder's pre-existing proprietary tools and IP will not transfer to the Bank and shall remain with the bidder. Suggestion: "All pre-existing bidder IP shall remain the bidder's exclusive property. The Bank shall receive a limited, non-exclusive license to use deliverables."	Any customisation as per the bank requirement should be bank's IP.
74	123	Implementation Schedule	Please clarify that delays resulting from dependencies on the Bank (e.g., infrastructure readiness, API availability) or third parties shall not be attributed to the bidder. Suggestion: "Delays due to Bank-side or third-party dependencies shall not be construed as bidder default."	No change

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75	135	Indemnity	We request limiting indemnity obligations to third-party claims for IP infringement or bodily injury caused by gross negligence, and capping it to 100% of the contract value. Also propose mutual indemnity. Suggestion: "Total indemnity liability shall not exceed 100% of the contract value and shall be mutual."	No change
76	149	Termination	Kindly consider removing termination for convenience or providing for a 60-day prior notice with compensation for completed work. Suggestion: "Either party may terminate the contract for convenience with 60 days' notice and compensation for work completed."	No change
77	125	Confidentiality & NDA	Kindly confirm the duration for which confidentiality obligations will survive post-termination. We propose capping this at 3 years and making the clause mutual. Suggestion: "Confidentiality obligations shall be mutual and shall survive for a period of 3 years post-termination."	No change
78	94	12.1 Hardware Requirement , Bidder is responsible for sizing; Bank provides s390x hardware, RHEL, Oracle DB, OpenShift	Will root/sudo access be provided to bidder for RHEL on s390x to perform setup, patching, agent installations, etc., for RH / Oracle / Openshift	Access will be provided as per requirement
79	95	12.9 Pre-Prod/UAT Setup , All CMS environments to be deployed by bidder	Is bidder expected to configure and manage OpenShift clusters, Quay access, image pulls, etc. on IBM LinuxONE or will Bank provide pre-installed platform setup?	Bidder has to deploy as per requirement
80	95	12.10–12.13 DC/DR/NDR/UAT Setup, DR/NDR to be deployed in HA	Is DR/NDR OpenShift platform to be provisioned by Bank infra team, or should bidder also set up active-passive replication between sites for container workloads?	Bank will provide infrastructure at DC and DR, Bidder has to configure the setup for DC DR
81	94	12.4 Software License , Bank provides Oracle DB; bidder to manage remaining infra & licenses	Will Oracle DB installation, listener setup, schema creation, and Data Guard replication be handled by Bank's DBA team or by bidder DBA resource?	Bidder has to deploy resources
82	96	13 Onsite Support, Bidder to provide skilled resources for implementation & support	Is bidder expected to provide Oracle DBA support for tuning, schema-level maintenance, backups, monitoring, and query optimization on s390x?	Bidder has to deploy resources
83	94	12.1 Hardware Requirement , Container deployment expected	Do container images need to be multi-arch (s390x compatible)? Will Quay be managed by the Bank or should bidder integrate custom pipeline?	Yes ,Bidder has to deploy Multi arch images and build custom pipelines
84	82	10.5 Monitoring , Managing & monitoring of system resources	Will Bank provide APM tools on OpenShift or should bidder install and configure these for s390x?	APM tool for application has to be provided by the bidder.
85	95	12.7 Infrastructure BOM , Bidder must factor in non-Oracle components	Should bidder include s390x-compatible versions of middleware (e.g., Kafka, Redis) or will Bank provide x86 sidecar environments if compatibility is an issue?	Bidder has to provide s390x compatible versions

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86	81	9.55 Security / KMS , Bank's key management to be used	Will Bank expose its Key Management System (KMS) APIs for DB/application secrets or should bidder deploy Vault/HSM alternatives?	Bank's KMS API s will be provided within Banks internal network
87	79	9.10 DevSecOps , Integration with Bank's DevSecOps platform	Is bidder expected to integrate CI/CD with Bank's GitLab/Jenkins runner for s390x builds? Will compatible runners be provided by the Bank?	Yes, Bidder should integrate CI/CD with Bank provided GITLAB runners for s390x build.
88	17	5.9 "Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)" - It would cover comprehensive onsite support for the proposed Solution, Infrastructure and Services during the contract period	what is scope for Infrastructure for onsite support ? - does going to provide Infrastructure and bidder to implment and support in AMC for contract period ? - OR entire Infrastructure is owned by bank and bidder to provide required sizing for implementation ?	Bidder has to provide the AMC/ATS for the components provided by the bidder as part of this RFP
89	17	5.10 "The Equipment/Product" means all the hardware, it's all components, associated software/firmware/operating software which the Service Provider is required to supply to the Bank as part of the scope of the RFP.	does going to provide operating software licence and bidder to implment and support in AMC for contract period ? - OR entire Infrastructure & operating software required for application deployment is owned by bank and bidder to provide required sizing for implementation ?	Bidder has to provide the AMC/ATS for the components provided by the bidder as part of this RFP
90	71	The solution has to handle a TPS (Financial Transactions per second) of minimum 800	Kindly confirm the growth path for year wise and no. of years to be considered.	As per attached Annex- A
91	71	2.1 Solution should provide or support the following features/services to improve stability and performance: Integration with API Gateway	We assume that bank will provide API gateway. Kindly confirm.	Yes Bidders understanding is correct
92	72	Comprehensive list of open APIs for integrating with client's ERP systems for initiating financial & non-financial transactions, integrating with CBS or any other system for fetching/ updating information on real time basis	Assuming ERP application will be able to consume openAPI which are exposed by CMS application. Pls confirm.	Yes Bidder to provide the comprehensive list of REST APIs as per open APIs specification
93	72	Module 3: Backup & Recovery	Assuming bank will provide the required back up software / tool and storage for back up. Is bidder need to perform back up or this will be done by bank Infra team. Pls confirm.	Bidder understanding is correct, Bidder has to perform backup on the Infra provided by the Bank
94	73	No data would be purged. Server Data: All files and logs to be kept as per bank 3.10 policy. Option for Archival & Purging should be available. Archived data should be made available through Bank's Object Storage.	What is retention period for data in live database ?	Will be shared with the successful Bidder

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95	73	Module 4: Data Migration	what is the existing database size ?	As per attached Annex- A
96	73	Module 4: Data Migration	what is the existing mandate images size and count ? Is there any DMS integration required post migration or mandate images will be store on Shared location for further accessing from front end.	As per attached Annex- A
97	73	Module 4: Data Migration	how many customer in existing database	As per attached Annex- A
98	73	Module 4: Data Migration	is bank expecting phase wise migration and how many phases ?	As per attached Annex- A
99	73	Module 4: Data Migration	is bank expecting Transaction history in migration scope ?	As per attached Annex- A
100	73	Module 4: Data Migration	is bank expecting Transaction history in migration scope ? Yes then how many transactions and which all modules transactions ?	As per attached Annex- A
101	74	Key aspect of all functionalities to be supported on Mobile App need to be available through RESTful APIs with JSON	is bank expecting mobile app to be proposed by bidder or only API's which will be integrated with existing mobile App ?	The solution must provide a mobile app on which the Corporate must be able to conduct all activities except file uploads.This system should be capable to integrate with banks omni-channel platform through SSO and CMS application should be accesible through Mobile app and Web Portal.
102	77	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.	As bank is expecting integration with bank's DevSecOps so bank will have own devOps team for managing pipline and integration. Please confirm.	Managing pipeline and integration with Bank's DevSecOps platform to be done by the bidder
103	77	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.	bidder will not share any source code with bank so only artifact or .zip will be relese for deployment on bank envrionment. Pls confirm.	Bidder has to share the source code with Escrow agent as per the Escrow arrangment. Binaries are needed to be released to be deployed in Bank's environment

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104	77	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.	Container Registry - assuming it will be part of OpenShift container registry will be made by bank from OpenShift platform. Pls confirm.	Bank's container registry should be utilized by the bidder.
105	77	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.	Security Scans - assuming this will be docker scanning will be done using Quay part of OpenShift and bank will enable this for integration.	Bank will provide the SCAN tools, Bidder to integrate and perform the scans as part of the CI/CD pipeline.
106	78	Vendor to support DevSecOps Implementation using Bank's DevSecOps Platform to ensure that Deployment/Rollback in production would be automated without the need for access to servers for Vendor	Is bank expecting bidder to implement devOps pipeline using bank DevSecOps platform ? What is the DevSecOps tool that bank using it ?	Gitlab Ultimate on Premise tool
107	81	If solution includes open-source software, the OEM of the software will be responsible for its support. Community editions are not allowed even if supported by the bidder	Assuming Development technology with opensource and industry atandard like Java, Springboot, Angular is ok with bank and bidder provide the support for security and upgrades.	No change
108	82	Managing and Monitoring of system resources like storage, usage and likewise.	Assuming bank will provide APM tool for integration. Pls confirm. Also which is existing APM tool ? Bank expecting bidder to implement tool given by bank or bank will their own APM team ?	APM tool for application has to be provided by the bidder.
109	82	Module for tracking change requests	This can be handlld with Zoho or Jira so assuming this can be enabled for accessing to bank for raising the change request. Pls confirm	Tickets and issues to be created in Gitlab Project Management

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110	94	Bidder needs to factor the required infrastructure / Licenses in the bill of material. Bidder is responsible for the optimum sizing. Bank will provide hardware, Openshift licenses, RHEL Licenses and Oracle DB on S390X platform, all other licenses should be provided by the bidder and the same should be factored in Bill of Material	Assuming below components are provided by bank part of OpenShift platform 1. Manage console 2. Quay Repo 3. Kafka operator 4. Data Grid Cache 5. 3 Scale API gateway 6. Image Repository 7. Replication to NDR & DR for docker repor 8. LokiStack for Log Management	Gitlab Container registry and Openshit Platform will be provided by the Bank, All other components required for the solution need to be bring in by the bidder
111	94		Asuming bank will impleement and configure the OpenShit platform as per sizing recomdation by bidder or bank is expecting bidder to configure the OpenShift platform ? Pls confirm,	Bank will provide Openshift Container platorm and bidder has to deploy their solution and components.
112	95	Supply and installation of required integrate CMS solution at DC, DR, NDR, UAT & pre-prod setup. All three environments should be deployed as: a. DC (HA) b. DR (HA) c. NDR d. UAT/Development (20% of production in non-HA) e. Pre-Prod environment (non-HA 50% of production)	how about performance testing envrionment ? How about SIT envionment for bidder integration testing. Can bidder propose required envionmnet sizing part of proposal	Bidder understanding is correct
113	103	No open-source software component including community edition without Enterprise License and OEM's Support will be accepted in the solution	Assuming Development technology with opensource and industry atandard like Java, Springboot, Angular is ok with bank and bidder provide the support for security and upgrades.	Bidder understanding is correct
114	103	In case bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP	Assuming Development technology with opensource and industry atandard like Java, Springboot, Angular is ok with bank and bidder provide the support for security and upgrades.	Bidder understanding is correct



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115	111	Configuration management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration	is bank expecting implemente the all envionment software installation including , OpenShift, Database etc..	Bidder supplied components including application and databases to be installed, configured and managed by the bidder.
116	113	34. Incident Management -	is bank expecting third party tool for Incident Management ? Or bank will provide tool for same ? Pls confirm.	Bidder has to provide as per the solution requirement.
117	114	38. Fraud detection and protection	is bank expecting third party tool for Fraud detection and protection ? Or bank will provide tool for same ? Pls confirm.	Bidder has to integrate with Banks EFRMS tool
118	186	Ensure that monitoring is done at various levels including application level using tools such as IDS, IPS, DAM, SOC, SIEM & firewalls, WAF etc. The real-time report and alerts should also be shared with Bank	Assuming bank will provide all required tool. Is bank expecting bidder to perform all check in production envionment since bidder will not have production access.	Bidder understanding is correct
	General	General	Please share below details:	
119			What is per volume for module wise	As per attached Annex- A
120			what peak day per day volume for all modules	As per attached Annex- A
121			how many reports to be downloaded per day	As per attached Annex- A
122			concurent bank user for first year and growth per year	As per attached Annex- A
123			concurent corporate user for first year and growth per year	As per attached Annex- A
124			total transactions per year	As per attached Annex- A
125	General	General	General - what is the CPU / RAM utilization threshold considering peak load ?	70%
126	81	Solution should provide or support the following features/services to improve stability and performance: API / Call Throttling	Assuming bank will provide the API gateway for below integrations. 1. Integration with core banking 2. Integration for Fintech applications if any within bank envionment 3. Integration with customer ERP through API's	Bidders understanding is correct
127	62	System to have ML capabilities for automated data capture from mandate scan copies with split wise view of scan copy and data capture	is bank expecting to have OCR for mandate data extraction?	Yes the CMS system should have OCR capabilities for mandate data extraction.
128	62	Automation of mandate registration process through RPA including signature verification	is bank expecting bidder to enable ML for signature matching rules for automated mandate proces ?	Yes the CMS system should have OCR capabilities for mandate data extraction.

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129			hope bank will provide the Mandate image for training the model on actual data	Bidder will be providing the pretrained model. Additionally Bank would also provide the necessary mandate images for training the model
130			Assuming bank will provide Training server for training the ML / AL model for OCR. GPU based machine for training the data within the bank environment. Pls confirm	Bidder will be providing the Pre Trained Model. Bank may additionally provide infrastructure for further training.
131	82	System should be able to integrate with Bank's downstream applications like Core Banking Solution, Integrated Payment Hub (IPH), Executive Information System (EIS), Bank's API Gateway, APM tool, Aadhaar Data Vault (ADV), Enterprise Service Bus (ESB) etc. on real time basis to pull data for giving alerts/ notifications	Assuming bank will provide APM tool for integration. Pls confirm. Also which is existing APM tool ? Bank expecting bidder to implement tool given by bank or bank will their own APM team ?	Bank is having enterprise class application performance monitoring solution & the tool will be provided by the bank.
132		Technical Query	What all componenets are part of oracle license that bank is going to provide?	Oracle Enterprise database license 19C
133		Technical Query	Assuming only Oracle database for replication to be installed on NDC and no application to be deployed on same server. We request bank to please confirm.	Cuurrently installations should be carried out DC and DR, and should done at NDC at a later stage.
134	21	8.1 Eligibility Criteria - 6. The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We request bank to please modify the clause as below:  The Bidder or its OEM should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Please refer Corrigendum document
135	22	8.1 Eligibility Criteria - 8. Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	We request bank to modify the clause as below:  8. Bidder or its OEM should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	Please refer Corrigendum document

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136	25	1. Evaluation of Technical Competence: 2) The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	<p>We request bank to please modify as below:</p> <p>The Bidder or its OEM should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.</p>	Please refer Corrigendum document
137	99	17.2. Liquidated damage: 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).	<p>We request bank to modify as below:</p> <p>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 5% of the Total contract value (TCV).</p>	No change
138	22	Eligibility Criteria - The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Kindly relax this clause as- The Bidder/ OEM should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Please refer Corrigendum document
139	22	Eligibility Criteria - All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	Kindly relax this clause as- All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs by Bidder/OEM	Please refer Corrigendum document

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140	22	Eligibility Criteria - Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/Fls/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	Kindly relax this clause as- Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/Fls/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission by bidder/ OEM	No change
141	22	Eligibility Criteria - Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/Fls/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	Kindly relax this clause as- Bidder/ OEM should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/Fls/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	No change
142	16	4. Bidding Process	Please confirm whether the bidder is required to submit all RFP response documents (except the commercial document) physically through offline mode, in addition to the online submission?	Bids have to be submitted online only through GeM portal. The bidders should also submit necessary documents physically through offline mode to the address mentioned in the RFP.
143	20	7.7.1	Please confirm if implementation period is of 2 years i.e. 24 months +5*12+6 = 90 months	Please refer Page No. 123 Point 17.15 for implementation period.
144	21	8.1 Eligibility Criteria	Can a bidder jointly bid for this opportunity with OEM? If yes, can the bidder bid for this opportunity with more than 1 OEM to provide all services as part of the scope of this RFP?	Bidder can bid with only one OEM solution. Joint Bid not allowed.

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145	25	8.2 1. Evaluation of Technical Competence	<p>Are all seven modules expected to be implemented for at least one particular Scheduled commercial banks/FIs/NBFCs?</p> <p>Can bidder include combined experience around implementation of given seven modules across more than one Scheduled commercial banks/FIs/NBFCs? e.g. Bidder has implemented 3 out of 7 modules of proposed solution to one client, 2 out of remaining 4 modules for some other client and remaining 2 modules for a third client.</p> <p>If the above is allowed, what would be the count of implementation considered for evaluation. Will it be 1 considering coverage of all 7 modules combined for three clients or will it be 3 considering 3 clients with partial implementation of number of modules in scope.</p>	<p>Yes Bidder can include combined experience around implementation of given seven modules across more than one Scheduled commercial banks/FIs/NBFCs. Please refer corrigendum doc also.</p> <p>1 considering coverage of all 7 modules combined for three clients</p>
146	25	8.2 1. Evaluation of Technical Competence	If the bidder along with OEM is bidding for this opportunity, request you to allow OEM credentials in addition to bidder's own to showcase implementation experience of given 7 modules in scope?	No Change
147	25	8.2 1. Evaluation of Technical Competence	We kindly request you to consider allowing credentials from foreign banks in addition to the Scheduled Commercial Banks, Financial Institutions (FIs), and Non-Banking Financial Companies (NBFCs) mentioned in the RFP	No change
148	25	8.2 1. Evaluation of Technical Competence 1. and 2.	<p>Documentation requirement in this table refers to Reference letter confirmation.</p> <p>However in Page 22 and also in Annexure 21, required documents mentioned are PO/SLA along with one of following: Completion Certificates/ Project Sign-Offs/ Satisfactory client certificate.</p> <p>Please confirm if client letter should be sufficient for evaluation or do we also need to submit documents as mentioned in Page 22 or Annexure 21.</p>	After completing the eligibility criteria only process of Technical evaluation will be carried out. Bidder needs to submit documents as mentioned in RFP

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149	25	8.2 1. Evaluation of Technical Competence 1. and 2.	For documentation in support of credentials, request you to allow self-attested certificate or auditor certificate for credentials as well	No change
150	26	8.2 1. Evaluation of Technical Competence 3. and 4.	Please confirm whether a bidder who has implemented only one of the seven modules of the proposed solution would be considered, or if it is mandatory to have implemented at least two modules as per the requirement	As per Eligibility Criteria 8.1, Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.
151	26	8.2 1. Evaluation of Technical Competence 5. and 6.	"The parameters should be verifiable during site visit."  Request you to elaborate on this.	Parameters mentioned in Annex - 29 should be verifiable during site visit.
152	92	11.23	What would be the support hours for the resources to provide support? Is it 2 shifts (each shift of 8 hrs.) for L2 with 2 resources in each shift and 1 shift for DBA with 1 resource as mentioned in Page 96? Also, in Page 98, maintenance support is expected to be 24*7*365. Will that be 7 days a week or 5 days a week? Will that be 16 hours in 2 shifts of 24 hours? Please confirm the actual expected day and timing for support?	Page No 95 Point 13 & 17 Elaborates the requirement. The back-to-back Support agreement with OEM should include the activities such as Technical Assistance support, Software upgradation support etc on 24x7x365 basis
153	93	11.29	"The Bank requires the solution architecture to have the following minimum capabilities/ features: "  In this requirement, capabilities and features are not mentioned. Please mention the list of required minimum capabilities/ features.	Please read 11.30 as sub points to point 11.29
154	93	11.31	"Bank may require the bidder to deliver the following documents in hard and soft copy to Bank during development and implementation of the solution."  What are those documents which are referred in this statement? Are they those which are listed in 11.32?	Bidder's understanding is correct.

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155	93	11.32	<p>"Standard Operating Procedure document for all processes mentioned in this RFP"</p> <p>What are those processes which are being referred in the above statement?</p>	Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation along with SOPs for all the modules in proposed solution
156	94	12.2	<p>"The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions"</p> <p>What are the current average and peak volume of transactions per day and per month? What are the future projections for the same (in 5 years time)?</p>	As per attached Annex- A
157	94	12.5	<p>Please provide the concurrent user load or session count expected for each environment (DC, DR, NDR, UAT, Pre-Prod). Are there any specific growth projections (e.g., 20% YoY growth) to be factored in during sizing?</p>	As per attached Annex- A
158	124	17.15 Implementation Schedule	<p>"Prior approval / consent of bank for use of sub- contractors"</p> <p>Can the bidder leverage sub-contractors for providing all services as part of this RFP? Is there any restriction of type of services allowed through sub-contracting?</p>	No Change
159	140	Annexure 3: Pro-forma for Deed of Indemnity	<p>What is the bidder supposed to submit in Annexure 3 as it should be applicable for successful bidder. Because, this annexure asks for information related to SLA date, etc.</p>	Annex - 3 is meant to be submitted by successful bidder.
160	170	Annexure 17: Guidelines on banning of business dealing	<p>Is this Annexure optional or mandatory for submission as it seems to be related to foreign suppliers</p>	The Annexure is mandatory if applicable. If not applicable, a self declaration to be submitted.
161	172	Annexure 18: Proposed Team Profile	<p>"Duration of team member association"</p> <p>Is the bidder expected to provide duration of team member association with all previous organizations or the current organization?</p>	Current Organization
162	183	Annexure 23: Compliance to Security Control	<p>Our understanding is that Physical and Logical Security requirements as given in the Annexure 23 such as background checks, utility controls, security check for employee, etc. are managed by bank. Is the bank expecting the bidder to manage all these things as part of this proposal? What is the expectation from the bidder to support all requirements given in this Annexure 23?</p>	No Change

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163	7	IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION	Due to the comprehensive nature of the requirements outlined in the RFP, please let us know if the submission timeline can be extended by 4 weeks. This will help in detailed analysis of the requirements and finalizing our proposed solution	No Change
164	199	Annexure 28: Masked Commercial Bid	"The price arrived / discovered through RFP will be valid for the contract period of 5 years"  Considering implementation duration, 1 year warranty and 4 years post warranty support, total contract duration should be more than 5 years. Please confirm if above written statement in RFP on Page 199 is after considering only warranty and post-warranty support.	Contract period will be for a period of five years post Go-Live.
165	109	17.12 Facility Management and Maintenance Services	"During implementation phase there should be a team of at least 15 resources L3 – 7 and L2 – 8 including resources of OEM"  During implementation phase, what services are expected from L2 and L3 resources? Our understanding is that L2 and L3 resources for facility management and maintenance services will only be applicable during warranty and post warranty support. Please clarify.	No Change
166	7	TABLE-1 Point # 7. Last Date and Time for submission of Bids, Mode of bid submission & online portal's URL 22/04/2025 up to 15:00 hrs. Mode-Online	Kindly request the bank to extend the bid submission deadline by at least 4 weeks from the date of publishing Pre-bid replies and corrigendum	Please refer Corrigendum document
167	19	7.Instructions to Bidders: B. Amendment of bidding document Point # 7.2.2. The amendments and clarification, if any, will be published on the Bank's website and e-procurement portal as well and will form part of the Bidding document. Signed copy of the amended document should be submitted by the bidder as part of the Technical Bid.	Kindly request the bank to confirm if we have to submit the signed copy of the entire RFP Documents & Addendum Set as part of Technical Bid.	No Change



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168	21	8. Eligibility & Evaluation Criteria 8.1 Eligibility Criteria Point #2. Proof of documents to be submitted Undertaking / Power of Attorney (PoA) from the OEM/ mentioning a clause that OEM/OSD will provide support services during warranty period if the bidder authorized by them fails to perform. In case of an authorized representative, a letter of authorization from original manufacturer must be furnished in original duly signed & stamped (As per Annexure –4).	Kindly request the bank to allow OEMs to provide MAF and undertaking letter in their standard formats complying to the requirements of the RFP. As part of OEM's standard policy for the license and support terms to be signed with the bank during the contracting phase, the required support services will be provided irrespective of the bidder fullfilling the contract or not. The OEM will also have a separate agreement with the bank for the license usage, since bank is the end user of the license.	Please refer Corrigendum document
169	21	8. Eligibility & Evaluation Criteria 8.1 Eligibility Criteria Point #3. Criteria The bidder should have a minimum annual turnover of Rs. 100 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24. This must be the individual company turnover and not of any group of companies.	Kindly request the bank to clarify if the bank will consider relaxing the condition as per GeM bid rules for MSE Bidders and GOI guidelines on the same. "If the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications"  <u>Request to amend Eligibility Clauses, if the bidder is MSE:</u> The bidder should have a <u>minimum average annual turnover of Rs. 40 Crore per year</u> during the last three financial years i.e. 2021-22, 2022-23, and 2023-24. This must be the individual company turnover and not of any group of companies.	Please refer Corrigendum document

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170	21	8. Eligibility & Evaluation Criteria 8.1 Eligibility Criteria Point #3. Criteria The bidder should have a minimum annual turnover of Rs. 100 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24. This must be the individual company turnover and not of any group of companies.	With respect to the mentioned point, if MSME clause is not considered, we would request the bank to consider OEM credentials also for the mentioned criteria, as the bank has mentioned Back-to Back arrangement with OEM for all the implementation and Support activities during the contract period. <u>Request for Amendment:</u> The <u>bidder/OEM</u> should have a minimum annual turnover of Rs. 100 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24. This must be the individual company turnover and not of any group of companies.	No Change
171	22	8. Eligibility & Evaluation Criteria 8.1 Eligibility Criteria Point #7. Criteria Proposed Integrated Cash Management Services (CMS) <u>Solution</u> (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.  <u>Proof of documents to be submitted</u> Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate	Kindly request the bank to amend the clause as following to consider the Global Credentials and the OEM implementation experience also as the bank has requested for OEM team involvement in the implementation areas. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. Also kindly request to consider the customer Completion Certificate/Satisfactory letter alone as the proof of documents <u>Request for amendment:</u> Proposed Integrated Cash Management Services (CMS) <u>Solution</u> (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be <u>Global Commercial Bank</u> , as on date of bid submission.  <u>Proof of documents to be submitted</u> Relevant copy of <u>any one</u> of the following: 1. Purchase Order 2. SLA. 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate	No Change

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172	22	<p>8. Eligibility &amp; Evaluation Criteria</p> <p>8.1 Eligibility Criteria</p> <p>Point #8. Criteria</p> <p><u>Bidder</u> should have experience in implementation of Integrated Cash Management <u>Solution</u> (CMS) Solution(minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/Fls/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.</p> <p><u>Proof of documents to be submitted</u></p> <p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> <li>1. Purchase Order</li> <li>2. SLA.</li> </ol> <p>And</p> <p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> <li>3. Completion Certificates</li> <li>4. Project Sign-Offs</li> <li>5. Satisfactory client certificate</li> </ol>	<p>Kindly request the bank to amend the clause as following to consider the Implementation done in Global Banks and Credentials of the OEM also for the mentioned criteria, as the bank has mentioned Back-to Back arrangement with OEM for all the implementation and Support activities during the contract period. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. Also kindly request to consider the customer Completion Certificate/Satisfactory letter alone as the proof of documents</p> <p><u>Request for amendment:</u></p> <p><u>Bidder/OEM</u> should have experience in implementation of Integrated Cash Management <u>Solution</u> (CMS) Solution(minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/Fls/NBFCs <del>having minimum 500 branches in India</del>, out of which one should be <u>Global Commercial Bank</u>, during the last five years, as on date of bid submission.</p> <p><u>Proof of documents to be submitted</u></p> <p>Relevant copy of <u>any one</u> of the following:</p> <ol style="list-style-type: none"> <li>1. Purchase Order</li> <li>2. SLA.</li> <li>3. Completion Certificates</li> <li>4. Project Sign-Offs</li> <li>5. Satisfactory client certificate</li> </ol>	No Change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
173	22	8. Eligibility & Evaluation Criteria 8.1 Eligibility Criteria Point #9. Criteria Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	Kindly request the bank to amend the clause as following to consider the OEM Credentials also for the mentioned criteria, as the bank has mentioned Back-to Back arrangement with OEM for all the implementation and Support activities during the contract period. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. Also kindly request the bank to remove the ISO 14001:2015 as the other two certificates alone will be sufficient to check the quality aspects. <u>Request for amendment:</u> Bidder/ <del>OEM</del> should be ISO 9001:2015 and ISO 27001:2013 <del>and ISO 14001:2015</del> certified company as on date of bid submission.	No Change
174	25	8. Eligibility & Evaluation Criteria 8.2 STAGES OF EVALUATION B. Technical Evaluation 1. Evaluation of Technical Competence: Point #2. Criteria The Bidder should have <u>experience</u> in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Kindly request the bank to amend the clause as following to consider the OEM Credentials also as the bank has requested for OEM team involvement in the implementation areas. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. <u>Request for amendment:</u> The Bidder/ <del>OEM</del> should have <u>experience</u> in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Please refer Corrigendum document

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175	26	8. Eligibility & Evaluation Criteria 8.2 STAGES OF EVALUATION B. Technical Evaluation 1. Evaluation of Technical Competence: Point #3. Criteria Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/ FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	Kindly request the bank to amend the clause as following to consider the OEM Credentials also as the bank has requested for OEM team involvement in the implementation areas. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. <u>Request for amendment:</u> Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/ FIs/ NBFCs <del>having minimum 500 branches in India</del> , out of which one should be <u>Global Scheduled</u> Commercial Bank, as on date of bid submission.	Please refer Corrigendum document
176	26	8. Eligibility & Evaluation Criteria 8.2 STAGES OF EVALUATION B. Technical Evaluation 1. Evaluation of Technical Competence: Point #4. Criteria Bidder should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	Kindly request the bank to amend the clause as following to consider the OEM Credentials also as the bank has requested for OEM team involvement in the implementation areas. For the proposed modules, OEM is the prime implementation partner in all the banks in India where it has been installed before. <u>Request for amendment:</u> Bidder/ <u>OEM</u> should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/FIs/NBFCs <del>having minimum 500 branches in India</del> , out of which one should be <u>Global Scheduled</u> Commercial Bank, during the last five years, as on date of bid submission.	No Change
177	74	Module 5: Integration	What are the preferred integration patterns (real-time, batch, or event-driven) for connecting with external systems? Additionally, can you clarify the level of customization required for modules such as API integration, data migration, and reporting?	No Change
178	78	Module 9: Information Security	Which security standards and data protection laws must the solution adhere to (e.g., ISO standards), and what encryption measures (data at rest and in transit) plus audit trail requirements are expected?	No Change

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179	81	Module 10: Administrative Support and Monitoring Point # 10.8. Module for tracking change requests.	Is there flexibility in customizing the solution after go-live, and what is the formal process for handling future enhancement requests or change management?	No Change
180	84	Module 13: MIS, Query and Reporting	What are the expectations regarding reporting and analytics? Specifically, should the solution support real-time dashboards, ad-hoc reporting, and integration with third-party analytics tools?	Bidder's understanding is correct.
181	91	11. Software License Sr.No. 11.5. Technical Requirements In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a certificate duly signed by OEM authorized signatory for the proposed solution.	Kindly request the bank to confirm the responsibility of the OEM pertains to the license delivery and the required ATS support to be maintained as per the agreed cost in the contract. For the Software License part the OEM cannot take responsibility of the implementation part, since this is the part of the bidder and the OEM can provide product related support only.	No Change
182	92	11. Software License Sr.No. 11.12. Technical Requirements If contract further extends, bidder should have back-to-back agreement with the OEM/s for further renewal of support services. Undertaking should be submitted duly signed by Bidder & OEM in this regard.	This clause should be discussed with the Successful bidder during the contracting phase, on a mutual agreement for renewal/extension of the contract period.	No Change
183	94	12. Hardware Requirement	Kindly clarify if the bidder is expected to provide the required sizing estimation alone and the bank would provide the required Hardware Infrastructure? Also, are there any preferred licensing models or technology stacks to be used for future scalability?	The Vendor must provide necessary requirement of infrastructure in the prescribed format

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184	94	12. Hardware Requirement Point #12.7 Bidder needs to factor the required infrastructure / Licenses in the bill of material. Bidder is responsible for the optimum sizing. Bank will provide hardware, Openshift licenses, RHEL Licenses and Oracle DB on S390X platform, all other licenses should be provided by the bidder and the same should be factored in Bill of Material.	1. We understand that the bank will provide VM's/ hardware's (Server, Storage, Backup, Load Balancer, Network Switch, IPS, WAF, and DDoS Protection, Firewall, Antivirus and Security Tools), OpenShift licenses, RHEL licenses, and Oracle DB licenses on the S390X platform as per our hardware sizing. Please confirm if this understanding is correct. 2. Will the bank provide WebLogic EE/Suit and Webtier licenses, or should these be included in the bidder's scope? 3. Will the bank provide Oracle Analytics Publisher/Server licenses, or should these be included in the bidder's scope?	1. Bidder's understanding is correct.  2. No  3. No
185	97	14. Training	Clarification required on Training Sessions & Approach How many training sessions are expected, what is the duration of each session, and can vendors propose a flexible (blended) training approach to accommodate different user groups?	Vendor must impart training to the Bank's Core Team (2 batches of 20 people) (IT as well as functional) before UAT. The training should cover configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes of CMS application. Duration will be - 4 to 5 days per batch.
186	97	15. Data Migration	What is the expected volume and structure of legacy data to be migrated, and are there any specific cleansing or mapping requirements? Could you also provide details on the current CBS version(s) or technology in use for integration with the existing environment?	As per attached Annex- A

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
187	98	17. Important General Terms & Conditions 17.1. Maintenance Support: The bidder should be authorized partner of OEM and should be having back-to-back support of Original Equipment Manufacturers (OEM) for the components included in the proposed solution. The bidder should provide documentary proof on back-to-back OEM support. The back-to-back Support agreement with OEM should include the activities such as Technical Assistance support, Software upgradation support etc on 24x7x365 basis.	We understand this clause will be discussed with the Successful bidder. There is already an existing process available with OEM, where they will be signing a contract agreement with the end user also for the usage of license and the applicable Technical Support available for the products. This should be sufficient to meet this clause. Kindly confirm	No Change
188	104	17.9 Payment Terms A) Application Licence Cost: Percentage of Licence Cost which will be paid Delivery of perpetual enterprise Licences and Installation of Application Software in UAT, DC & DR. (after due inspection and acceptance at DC & DRC)-30% Successful completion of the customization and UAT sign off- 40% Go Live of Project- 20% 3 Months from the date of Go Live or DR Drill completion whichever is earlier - 10%	Kindly request the bank to release the Application License Cost- 100% in Advance on delivery of License <u>Request to amend as following:</u> The amount shall be released <u>100% in Advance or Delivery of License</u> on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity	No Change
189	106	17.9 Payment Terms E) ATS Cost ATS of CMS application will be paid quarterly in arrears. For ATS of third party software, the amount shall be released on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity.	Kindly request the bank to release the ATS for Application License Cost- 100% in Advance <u>Request to amend as following:</u> The amount shall be released <u>100% in Advance</u> on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity	No Change



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190	108	17.10 Intellectual Property Point #4 17.10.4 Source code for customization done for Bank in CMS solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank.	Request the bank to elaborate on the intellectual property rights for custom-developed components, as well as the dispute resolution and termination clauses, including any penalties for non-compliance or delays?	No Change
191	109	17.12 Facility Management and Maintenance Services Point #3. During implementation phase there should be a team of at least 15 resources L3 – 7 and L2 – 8 including resources of OEM.	Kindly request the bank to consider OEM credentials wherever necessary for the implementation aspects with respect to the Eligibility Clause and Technical Scoring Criteria's wherever applicable. Since all the implementation so far in Indian Scheduled Commercial Banks has been done by the OEM team directly, we are putting forward the request.	No Change
192	120	17.14 Service Level Agreement System Availability Point #17. The Bidder should provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.	We will have a separate Teaming Agreement between the OEM Consulting (Implementation Team) and ourselves as an authorized partner of OEM. Will that be sufficient as a necessary proof? We also understand this can be discussed during the contracting phase with the Successful bidder.	No Change
193	106	Terms & Conditions	<i>"For in-scope software licenses, the warranty period should be of 5 years from the date of installation or 61 months from the date of delivery whichever is earlier".</i> We assume that the five-year warranty is only for the third-party software licenses and for CMS applications its a year post-implementation warranty. Please confirm	No Change
194	104	Application License Cost Payment Term	We request that the bank not link the license payment with the milestone. Kindly consider the below payment terms for the Application License cost.  50% on Delivery of perpetual enterprise Licences and Installation of Application Software in UAT, DC 25% after 6 months of Delivery of perpetual enterprise Licences 25% after 1 year of Delivery of perpetual enterprise Licences	No Change

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195	108	Intellectual Property	As a product company and an OSD, we won't be in a position to give ownership of the IP to Bank. We request the Bank to update the clause as we can mutually agree on an escrow agent and the source code can be deposited to them with an Tri Party escrow agreemnt. This is the standard practise across the industry now	Any customisation as per the bank requirement should be bank's IP.
196	204	1.2.7 / Annexure 29	Request Bank to elaborate on KRI (key risk indicator) dashboard. If this is same as the status of the instruments which are under clearing cycle.	No Change
197	206	1.5.6 / Annexure 29	System should allow enrichment and repair of data. Reqeust more clarification from business scenario. How a Bank user or customer can modify data in an Inward collections transaction?	System should allow enrichment and repair of data (for both bulk and onscreen transactions) by the client till upload into the Core Banking system viz; Additions, Modifications, Rejections, Recall etc.
198	207	1.5.14 / Annexure 29	What Bank means by Digicode? Is this different from QR code based collections as mentioned in point 1.6.3?	Any alphanumeric/digital code.
199	216	1.6.55 / Annexure 29	Request More clarification regarding EWS in this line item. The solution should provide corporate portal having facility for customize dashboard /MIS / EWS (early warning signals) and other related data along with suggested action (as per defined rules) to take informed decisions at their end and plan out their business operations accordingly.	Bidder's understanding is correct.
200	217	1.6.65 / Annexure 29	Request More clarification regarding this line item. The solution should have module to be extended to educational institutions to maintain student's details/data. Need clarification regarding the kind of Students' data other than the fee related data which will get captured while creating a VA number.	All relevant information pertaining student should be captured in the module..
201	220	2.3.5 / Annexure 29	Cheque cancellation charges to be available on the portal	No Change
202	220	2.3.4 / Annexure 29	Asper, SEBI regulations, for all the unclaimed dividends should be credited to IEPF after 7 years. Request Bank to clarify on below business scenario. System should support auto recredit of unpaid amounts to corporate account after 3 months.	system should be flexible to make changes as per regulatory guidelines
203	223	2.5.22 / Annexure 29	System should support prioritized processing of transactions for select customers. Request bank to clarify on prioritization logic and business scenario.	No Change

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204	226	3.1.2 / Annexure 29	eMandate registration site available to customers who don't have their portal/website, Is Bank is expecting a generic link for the corporate users to get redirected for Mandate registration? Request bank to elaborate the business scenario.	No Change
205	94	Hardware Requirement/12.2	<p>Please provide the below volume details for the Infrastructure Sizing :</p> <p>1) Please provide the name of country for which the following data is going to be provided and provide separate data for each country.</p> <p>2) Can the various country data be hosted on same physical servers or do we need to have separate physical setup for each country</p> <p>3) Total Customers / Accounts</p> <p>4) Total corporate users across all the modules connecting through Internet.</p> <p>5) Total Concurrent users across all the modules connecting through Internet.</p> <p>6) Total Back Office users across all the modules.</p> <p>7) Total Concurrent Back Office users across all the modules.</p> <p>8) Number of Enquiry and statements Per day</p> <p>9) Total Online (during banks business hours) Sweeps transactions per day. ( This includes the transactions that are originating from all the channels e.g file upload , Web services )</p> <p>10) Total Peak Online (during banks business hours) Sweeps transactions per day. ( This includes the transactions that are originating from all the channels e.g file upload , Web services )</p>	<p>1) India only</p> <p>As per attached Annex- A</p>

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206	95	12.9	Since bank looking for container based solution using Red Hat OpenShift or simliar platform. In case of Kubernetes/Container based deployment . Can bidder assume that bank will provide the container platform like Openshift license along with the inline infrastructure and managed services.	Bidder's understanding is correct
207	95	12.9	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Red HAT AMQ or Active MQ	Bank will provide the Openshift Container Platform and Bidder has to bring other components required for the proposed solution
208	95	12.9	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Kafka	Bank will provide the Openshift Container Platform and Bidder has to bring other components required for the proposed solution
209	95	12.9	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Redis	Bank will provide the Openshift Container Platform and Bidder has to bring other components required for the proposed solution
210	95	12.9	Please confirm if Bank can provide the Oracle weblogic application server license. along with Oracle Database	Yes Bank will Provide licenses of Oracle Weblogic and Enterprise DB
211	95	12.9	Please confirm if Bank can provide the Oracle RAC cluster along with Oracle DB.	Yes Bank will Provide license and Binaries. Installation, configuration and managed by bidder
212	95	12.10.	Can bidder assume : 1) DR is Mirror Copy of DC. (DR-100 % of Production with HA). 2) Please confirm the ratio of Near DR with refrence to production should be kept from sizing point of view. 3) Is bank expecting NDR for Zero Data loss only with Data store or Bank is expecting the vendor to deploy the application layer as well from transaction point of view.	Yes, DR is mirror copy of DC, 2&3 - NDR is to be implmented at later stage

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213	95	12.9	<p>1) Can bidder assume that Core/Distribution / Access Switches, Internal &amp; external firewalls, Web Application Firewall, Load Balancers, other WAN devices will be provided by the bank.</p> <p>2) Network, Internet, Replication connectivity between DC's is the responsibility of the Bank. Please confirm</p> <p>Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment?please confirm.</p> <p>We assume that procuring consumables (Tape media) is the responsibility of the bank. Please confirm</p> <p>How long the data to be retained (for any statutory purposes) in tape? Can you please provide Bank's Backup &amp; Archival Policy?</p>	<p>1) Will be provided by the Bank, 2)Bank Responsibility, 3) Tape media will be provided by the bank, however Backups has to be maintained by Bidder. Retention period is 10 years.</p>
214	95	12.9	Can bidder assume that the Bank will provide the monitoring / patching/ sever automation / HIPS/ Antivirus tools for the server environment ? Please confirm	Required tools will be provided by Bank for S390X Server.
215	95	12.9	Please confirm if bank will provide Storage like SAN/NAS or Object storage along with the Server for the application deployment	Yes Bank will provide the required storage
216	95	12.9	<p>1) Can Bidder assume that Backup software along with the Tape drive will be provided by the bank ?please confirm.</p> <p>2) Can Bidder assume that procuring consumables (Tape media) is the responsibility of the bank. Please confirm</p>	As per point number :22 above.
217	95	12.9	Can bidder assume that bank will provide the Application Monitoring tool	Monitoring tool to be brought in by the bidder.
218	95	12.9	Please let us know the exiting Application monitoring tool that bidder can leverage for This project	Monitoring tool to be brought in by the bidder.
219	95	12/ Hardware Requirement	<p>1) Can bidder assume , the configuration, Management and support for of IBM LinuxOne Zsystems is done by the bank .</p> <p>2) Can bidder assume , the Openshift cluster deployment and related management/ support is done by the bank</p>	Bidder's understanding is correct.

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220	256	3.5 / Module 3: Backup & Recovery	Can bidder assume , RTO 15 Min is limited application perspective only . However the switching over of database, DNS re-directions etc (which are outside the application control) may take time depending on the size of database and other factors and will be count as an add on to 15 min.	No Change
221	21	8.1 Eligibility Criteria Point no-3	We request you to kindly amend the clause as below, so, we can get a chance to participate. The bidder should have a minimum annual turnover of Rs. 80 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24. This must be the individual company turnover and not of any group of companies.	No Change
222	22	8.1 Eligibility Criteria Point no-9	We request you to kindly allow us to participate with the below ISO certificate only ISO 27001	No Change
223	22	8.1 Eligibility Criteria Point no-8	We would like to request you to kindly give relaxation on PO clause.	No Change
224	21 of 279	8.1 Eligibility Criteria, Table Point: 2	Can you please confirm whether a system integrator (SI) can partner with an OEM to jointly submit a bid for this project?	Can not be submitted jointly.
225	21 of 279	8.1 Eligibility Criteria, Table Point: 3	Will the bid evaluation consider the annual turnover of the system integrator or the OEM?	Bidder should have a minimum annual turnover as mentioned in the eligibility criteria.
226	22 of 279	8.1 Eligibility Criteria, Table Point: 6	If Bidder is Authorized Representative, then this condition should be fulfilled by OEM or Bidder?	Bidder should have a minimum annual turnover as mentioned in the eligibility criteria.
227	22 of 279	8.1 Eligibility Criteria, Table Point: 7	If Bidder is Authorized Representative, then this condition should be fulfilled by OEM or Bidder?	Bidder should have a minimum annual turnover as mentioned in the eligibility criteria.
228	22 of 279	8.1 Eligibility Criteria, Table Point: 8	If Bidder is Authorized Representative, then this condition should be fulfilled by OEM or Bidder?	Bidder should have a minimum annual turnover as mentioned in the eligibility criteria.

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229	18	5.12 Bank's Source Systems" means the systems including but not limited to Core Banking System, Corporate Website, Internet Banking, Mobile Banking, UPI System, Payment Middleware, Payment Hub, Omni Channel, CRM, Data Lake, Data Warehouse, Customer Complaint System, EFRMS, LMS, LOS, Digital Lending Platform, Integrated Customer Care, Banking Services via WhatsApp and other Communication Channels & any other source systems which bank may mandate the vendor to integrate with Integrated CMS solution from time to time during the contract period	What is the current Core banking system of the bank?	Bank's CBS is Bancs24
230	23	Eligibility Criteria # 5 All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India.  We request bank to consider one bank implementation with any of 3 Modules out of 7 as Not all modules are implmented by all the banks, having said that all identified modules(except Goverment Business Banking) have been implemented by us in atleast 1 of the banks. <u>We request bank to consider global banks in experience aswell as we currently have 14+ implementations internationally with various modules based on banks business requirement.</u>	Please refer Corrigendum document
231	24	Eligibility Criteria # 6 The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India. We request bank to consider <u>one Global bank</u> implementation with <u>any of 3 Modules out of 7</u> as Not all modules are implmented by all the banks, having said that all identified modules(except Goverment Business Banking) have been implemented by us in atleast 1 of the banks.	Please refer Corrigendum document

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232	24	Eligibility Criteria # 7 Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India. We have 14+ live implementation Globally which enable us to bring Global expertise and newer product use cases to India. Request bank to consider Global bank experience, Additionally Global banks do not have large bank networks and hence request bank to consider same.	No change
233		Eligibility Criteria # 8 Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India. We have 14+ live implementation Globally which enable us to bring Global expertise and newer product use cases to India. Request bank to consider Global bank experience, Additionally Global banks do not have large bank networks and hence request bank to consider same.	No change
234		Eligibility Criteria # 9  Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	As a Software Service provider we are ISO 27001:2022 and ISO 22301:2019 certified (BCP) Our CMS solution is also certified for PCI SSS standards.  Request you to instead of keeping all ISO certification mandatory, please make them OR Proposed Criteria "Bidder should be ISO 9001:2015 OR ISO 27001:2013 OR ISO 14001:2015 certified company as on date of bid submission.	No change
235	27	1. Evaluation of Technical Competence: All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India.  We request bank to consider any of 3 Modules out of 7 per bank for scoring criteria including Global banks since Not all modules are implemented by all the banks, having said that all identified modules(except Government Business Banking) have been implemented by us in atleast 1 of the banks.	Please refer Corrigendum document



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236		1. Evaluation of Technical Competence: The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India.  We request bank to consider any of 3 Modules out of 7 per bank for scoring criteria including Global banks since Not all modules are implmented by all the banks, having said that all identified modules(except Goverment Business Banking) have been implemented by us in atleast 1 of the banks.	Please refer Corrigendum document
237		1. Evaluation of Technical Competence: Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/ FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India. We have 14+ live implementation Globally which enable us to bring Global expertise and newer product use cases to India. Request bank to consider Global bank experience, Additionally Global banks do not have large bank networks and more of digital in nature with new age requirements and hence request bank to remove branch requirement and Schedule commercial bank requirement.	No Change
238		1. Evaluation of Technical Competence: Bidder should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	We have experience in Implementing integrated CMS across multiple banks Globally and ongoing implementation(s) in scheduled commercial bank in India. We have 14+ live implementation Globally which enable us to bring Global expertise and newer product use cases to India. Request bank to consider Global bank experience, Additionally Global banks do not have large bank networks and more of digital in nature with new age requirements and hence request bank to remove branch requirement.	No change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
239		Compliance to Functional Specifications mentioned in Annexure- 29. Marks as per Annexure-29 One (1) mark for available requirement and zero (0) mark for customisation. The marks shall be normalised to 100	Request you to consider certain weightage for Customization e.g 0.7/0.5 and consider 0 for non compliance	No Change
240	51	2.2.7 Paper based payments System to support stationery management such as instrument range, utilized cheques, pending unutilized cheques, last instrument no. used, SAN fetching, MICR, insufficient instrument email alert, instrument templates, printing location master	What does SAN fetching refer to?	Fetching Unique Short Account Number
241	53	2.5.18 Processing Payment files should be configurable with option to select predefined files and reorder them as required	Kindly clarify if it is predefined Files or predefined Fields? If files, please elaborate on the requirement with an example	Pre-defined Fields
242	270	12.8 Capability for client master creation with all KYC compliance. System should be capable of maintaining client wise authorization / escalation matrix.	KYC is expected in CBS. Kindly confirm	Proposed system should be capable of carrying out KYC.
243	110	13.The Bidder shall be responsible for providing adequate support for proposed Integrated CMS Solution hosted at DC and DR during Contract period	Where will be the DR/DC located?	DC at Navi Mumbai & DR at Hyderabad
244	109	V.Provide complete functional and technical solution for any new platform, model, and OS and DB upgrade within thirty days of launch in India without any extra cost	Please elaborate with an example of what kind of functional /technical solution bank is envisaging?	No Change
245	81	1.5 Solution with its all component must be deployed as per bank's requirement at all existing and future data centres, including but not limited to DC, NDC (Near DC), DR, NDR(Near DR). The solution should be deployed with high availability for DC and DR site. The High Availability architecture may span across multiple Data Centres near site and offsite. Solution should support DC and DR to be run in active active mode.	Where is DC , Near DC and DR to be located?	DC/Near DC at Navi Mumbai & DR at Hyderabad

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
246	81	Solution should provide or support the following features/services to improve stability and performance: Cache services	Does bank have Redis cache/Aerospike/equivalent which can be leveraged for this implementation?	No
247	81	Solution should provide or support the following features/services to improve stability and performance: Queue services	Does bank have Enterprise level Kafka/Equivalent which can be leveraged for this implementation?	No
248	81	Solution should provide or support the following features/services to improve stability and performance: Load Balancing	Does bank have a load balancer which can be leveraged for this implementation?	Yes
249		1.17 Solution should provide or support the following features/services to improve stability and performance: API / Call Throttling	API/call throttling is feature of API gateway. There is a requirement to integrate with API gateway - so it is necessary to have this in the solution?	Yes
250	81	Solution should provide or support the following features/services to improve stability and performance: Integration with API Gateway	Does bank have API gateway (Ex. Kong or WSO2 or Nginx+)?	Yes
251	83	3.8 Backups taken in offsite location has to be preserved in a secured location with limited and restricted access to bank's personnel.	Will bidder have access to Secured location?	will be provided basis the requirement
252	83	No data would be purged. Server Data: All files and logs to be kept as per bank policy.  Option for Archival & Purging should be available. Archived data should be made available through Bank's Object Storage.	Size of the data existing ,that is not purged	As per attached Annex- A
253	83	Module 4: Data Migration	What is the existing Data Size that need to be migrated ?	As per attached Annex- A
254	138	17.15 Implementation Schedule	Since Initial set up is required in terms setting up the infrastructure and eco system readiness, VAPT and Penetration testing etc which is a one time activity, request the bank to consider 6 months for Phase 1 instead of 3 months and an overall timelines of 18 months for entire go live	No change
255	219	1.2.7 Paper based collections KRI (key risk indicator) dashboard at circle, network, module, region and branch level for cheques pending for liquidation	Understanding is we need to have dashboard for cheques pending for liquidation. Need detailing on risk indicator and deinition of circle, network, module and region	Bidder's understanding is correct.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
256	223	1.5.14 Digicode based collection for both cash & cheque	Kindly elaborate on the process for Digicode based collections	Digicodes are unique identifiers embedded within the payment reference details to identify the purpose of payment Digicode can be alphanumeric codes as a part of the payment reference field or remarks which the CMS system will scan and interpret this digicode from the incoming payment information to automate reconciliation
257	236	2.1.5 Electronic payments Merchant payment with MPAT (merchant per approved transaction limit) facility- setting of transaction limit for merchant website where payments can be made in single session i.e. without maker checker process	Kindly elaborate this workflow with the help of an illustration	The vendor must demonstrate how the CMS system allows the corporate client to define and configure MPAT limits for specific merchant websites or payment gateways they utilize. The CMS system needs to have a robust session management capability to track a user's payment activity on a specific merchant website. The vendor should demonstrate how the system identifies and maintains a 'single session' for user interacting with the merchant's payment interface The vendor must demonstrate the ability to bypass traditional maker-checker workflow for individual transactions within a pre-defined and controlled session on an approved merchant website, as long as the payments stay within the MPAT limits
258	244	3.1.1 Mandate registration Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for scanned as well as e-mandate registration of direct debit as well as NACH	Does the Bank have an enterprise level NACH solution which connects to core NACH at NPCI? What are its capabilities?	No
259	244	3.1.1 Mandate registration Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for scanned as well as e-mandate registration of direct debit as well as NACH	Does the bank have connectivity to e-madate gateway ie ONMAGS API available?	If required by bank, bidder should provide the connectivity.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
260	249	3.3.2 Other mandate requirement Configuration of Auto Settlement of Investments (MF/NPS) (timely debit and report to SEBI/other agencies) for transactions processed	Kindly elaborate on this requirement with the help of examples.	The vendor must demonstrate how the CMS system allows the corporate client to setup and manage investment mandates for MFs and NPS. The CMS system should have the capability to automatically initiate debot instructions from the client's linked bank account within the CMS. The vendor should detail the scheduling capabilities, including handling of non-business days and potential for flexible debit frequencies The CMS system should have the capabilities to generate and submit required reports to SEBI and other relevant regulatory authorities in the prescribed formats
261	249	3.3.5 Other mandate requirement Application should have capability to generate Regulatory and customized reports pertaining to registration and transaction	Request the bank to list the regulatory reports required	The vendor should support and bring forward the best in class capabilities of regulatory reporting to the Bank
262	257	4.2.5 Execution Ability to automatically or manually invest/ redeem funds into mutual fund, fixed deposit account etc.	Is there an expectation to Completely Manage the Investment/Redemption for both MF & FD or those will be handled outside the CMP platform. Only Auto Investment into an Omni Bus account is expected by Bank?	Yes
263	59	6.1.3 Balance & Transaction Reporting Account summary and Statement request, view and download - (current/savings/time deposits/loan/ CC/OD/ credit cards)	For purposes of Balance & Transaction Reporting on Credit Cards – will the source of data be a separate Card Management system or would it be the Core Banking system?	Solution should be capable of integreting with both

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
264	279	6.6.1 Charges & Billing Application should have charges computation module which will calculate charges (such as interbank, cheque pickup and processing charges, account maintenance charges, cash pickup and processing charges, risk management, insurance, cash counting and verification, beat / on call, excess cash pickup charges, NEFT, RTGS, etc.) , based on the parameters/ rules/ logics defined in client master and push the financial transactions to CBS for accounting also handling all GST adjustments	For GST, understanding is GST will be computed by bank's GST system and our solution needs to provide the charge feed to bank's GST system, kindly confirm	Solution provided should be able to charge feed to bank's system.
265	267	6.6.11 Charges & Billing Auto-Sharing of Commission to branches in respect of Collections (Collecting Branch , Home Branch and CMS Operations)	Please quantify at what ration the sharing of commission will be done?	Solution should be capable of making necessary changes as per the prevailing guidelines.
266	274	7.2.5 Processing Generation of positive scrolls, positive scroll is MIS comprising of all transactions	We read this requirement as the ability to generate an account statement for transactions within a Govt. Account. Kindly clarify if our understanding is incorrerct	Ability to generate positive scroll for govt business transaction
267	239	2.3.9 Dividend warrants DW Artwork parameterized	Kindly elaborate on the requirement with an example.	Feature to design customised Dividend Warrant
268	66	6.11.1 Other Common Services Float and fee income calculations for bank	Please elaborate on "Float" calculation & the expectation in CMS system with an example	Float is instance where charges are Variable in nature e.g. certain % of transaction amount
269	251	7.2.12 Processing Income tax refund order processing (integration with TIN 2.0)	Please help to understand existing process flow for Income Tax refund. Also, is there an API readily available with bank for integration with TIN 2.0	No API available at present
270	275	7.2.20 Processing Cross checking of payment file with account/ budget file before processing for MOD.	Need to understand the envisaged/ current process flow of this point	Generating error for file before final processing such as wrong field format.
271	275	7.2.18 Processing Delayed Payment Interest (DPI) Calculation	Need to understand the envisaged/ current process flow of this point	Calculation of interest with back date effect.
272	39	1.4 Agency management	We want to better understand your cash/cheque pickup products - direct or via agency.	System should be capable to handle both
273	75	6.9 Grievance redressal	Do you already have a ticketing engine in the backend, which we can integrate to?	System should have its own ticketing system as well as capability for integration.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
274	65	6.9.2 Grievance redressal AI based chatbot for predefined FAQs	Does the bank have an existing Chatbot with which we can integrate to?	System should have its own Chatbot system as well as capability for integration.
275	45	2.3.3 Dividend warrants Processing of DW less than ₹1 (20% payout transactions)	How is processing of less than Rs 1 DW different from higher denomination DW?	System should be capable of processing DW of any amount.
276		General Query	Does bank have enterprise grade monitoring tools like Dynatrace or AppDynamics?	Bank is having enterprise class application performance monitoring solution
277		General NFR Queries Registered Corporates	Total number of registered Corporates for Internet Banking	As per attached Annex- A
278		General NFR Queries Registered Corporate users	Total number of registered Corporate users for Internet Banking	As per attached Annex- A
279		General NFR Queries- Concurrent users	Max number of Corporate users Logged in to Internet Banking System at any point of time (Concurrent users)	As per attached Annex- A
280		General NFR Queries- Corporate growth rate	Anticipated growth in Corporate customer base in next 5 years	As per attached Annex- A
281		General NFR Queries- Corporate User growth rate	Anticipated growth in Corporate customer user base in next 5 years	As per attached Annex- A
282		General NFR Queries Branches	Total Number of Branches	As per attached Annex- A
283		General NFR Queries Branches users	Total Number of Branch users	10000
284		General NFR Queries - CMS Branches	Number of Branches across which CMS is to be offered	All Branches i.e. 4500 approx
285	91	11 - Software License	License will be provided only during the term and not perpetual	No Change
286	99	17.2 - Liquidated damage & penalty	The penal provisions as it seems to be on higher side. The capping for LD should be in the range of 0.5% to maximum 5%. Also, its recommended that that the total penalties which can be levied for all the penalty clauses under this contract to be capped to a maximum of 5% of the monthly billing under the contract.	No Change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
287	101 & 128	17.4 - Monitoring and Audit	<p>Audit should be conducted with 15 days prior written notice to Bidder.</p> <p>The frequency of such Audit shall not be more than once in a calendar year</p> <p>Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Bidder or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Bidder's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Bidders Personnel and ensure confidentiality of the information/data.</p>	No Change
288	108	17.10 - IPR	We need to understand and seek clarity who will be the owner of the final developed software/solution (i.e. Deliverables) in this engagement. Based on this clarification we will be in the position to suggest appropriate language to modify this clause in respect to IP and Ownership in the Deliverables.	No Change
289	121	SLA - Liquidated damage	Also, it is recommended 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
290	125	Confidentiality & Non Disclosure & Annexure 8	Is Bidder sharing any of its confidential information with Bank? Please confirm. If yes, then we need to have mutual confidentiality provisions.	No change
291	128	Bidder Liability	Bidders's liability shall be limited to the 50% of the value of the contract. [Please check and confirm the contract value in order to determine the liability exposure of Bidder]. Also, Bidder should not be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided [this section of the clause should be mutual].	No change



Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
292	129	Termination	This clause should be mutual, Bidder should also have termination rights	No change
293	135	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
294	140	Annexure 3 - Deed of Indemnity	This undertaking will only be given at the time of contract execution and not before that	Bidder's understanding is correct.
295	121	17.9 Payment Terms 17.9 A)	First milestone for License mentions "Delivery of perpetual enterprise Licences and Installation of Application Software in UAT, DC & DR. (after due inspection and acceptance at DC & DRC) ". Since the deployment will happen in UAT and then subsequently in production only after UAT sign off request bank to amend the milestone to "Delivery of perpetual enterprise Licences and Installation of Application Software in UAT"	No change
296	121	17.9 Payment Terms 17.9 A)	Request Bank to consider the below milestones for Application License: Delivery of perpetual enterprise Licences and Installation of Application Software in UAT - 40% Successful completion of the customization and UAT sign off - 40% Go Live of Module - 20%	No change
297	121	17.9 Payment Terms 17.9 C)	Request Bank to consider the below milestones for Implementation: Successful completion of current state assessment, gap analysis and systems requirement specifications (SRS) / Business Requirement Document Sign off by Bank - 40% Successful completion of the customization and UAT sign off - 40% Go live of Module - 20%	No change
298	121	17.9 Payment Terms 17.9 B)	Request Bank to consider the below milestones for Third Party Software License cost: 100% on delivery of licenses in Bank's name	No change
299	121	17.9 F) Facility Management Cost - Quarterly in arrears basis, at the end of each quarter	Request Bank to consider monthly in arrears	No change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
300	124	17.10 Intellectual Property 17.10.3 : 3.The Bank should have the ownership of all the Intellectual Property rights associated with the platform and source code, both future and present, even after the warranty/AMC period.	Request Bank to consider the intellectual property rights being with the bidder for the original solution deployed Any portion of Software Code, copyright and source code for various applications interfaces developed under this Agreement requested by Bank for its exclusive use and independent of Software shall belong to the Bank and the Bank shall have complete and unrestricted rights on such property.	Any customisation as per the bank requirement should be bank's IP.
301	125	17.11 Enterprise Licencing 17.11.1 1.The Platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.	Request Bank to consider amendment of enterprise wide perpetual license to term license for the contract period	No Change
302	133	17.1417.14 Service Level Agreement	The uptime SLA penalty is calculated on the Monthly billing. Understanding is that only ATS will be considered in monthly billing since there is a separate penalty for FM availability. Please confirm	Bidder's understanding is correct.
303	137	17.14 Service Level Agreement	The liquidated damages is said to be 1% of the contract value , which is very high. Request Bank to consider amending this to 1% of the undelivered portion	No change
304	118	17.7. Commercial Offers:	While point 5. mentions " The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the commercial Bid inclusive of all costs, taxes and GST. ", point 6. says "The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals. ". These 2 points contradict each other regarding inclusion of GST in commercial offer. Request Bank to clarify	Page no - 102, The price is exclusive of taxes like Goods and Services Tax
305	68	7.2.1 Processing Acknowledgement of Files through SFG to PFMS(API)/ CRIS or any other agency	Please elaborate on this requirement.	Feature should be available
306	274	7.2.3 Processing Option to replace/ amend Beneficiary account with card no., adhar no. and imprest card	Please elaborate on the requirement for Card No. replacement for beneficiary account	Addition/deletion/updation of beneficiary can be done with the help of authentication of card no, aadhar no etc.
307	274	7.4.1 Reconciliation Reconciliation of DMS & GAD put through statement (daily settlement report)	Please elaborate on this requirement.	Feature should be available which enables various reconciliation

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
308	274	Reconciliation Reconciliation of Pooling and Parking Accounts for e-Payments / e-Receipts	Please elaborate on this requirement.	Feature should be available which enables various reconciliation
309	117	SLA for CMS:	Request bank to have penalty capping of 5% on monthly billing	No Change
310	118	SLA for Onsite Support Facility Management	Request bank to consider criteria for 20 working days per month considering 22 working days and 2 sick leaves. It is difficult to arrange resources substitute. We are obligated by labour laws in this case	No Change
311	119	Availability Service Level Default for Facility Management	Request bank to consider criteria for 20 working days per month considering 22 working days and 2 sick leaves. It is difficult to arrange resources substitute. We are obligated by labour laws in this case	No Change
312		General	Request bank to fix SLA for attendance approval	No Change
313		General	Request bank to give 30 Working days for submission from date of release of prebid response	No Change
314		General - Proof of documents to be submitted for eligibility criteria	Request bank to consider only one of 5 documents as proof for submission, bank can independently verify with bidders customers based on reference contracts given	No Change
315	7	6. Last Date and Time for submission of Bids, Mode of bid submission & online portal's URL	Request extension of the deadline to 30th April 25	will be conveyed if any corrigendum.
316		Generic query	In all the eligibility and technical scoring criteria, please consider having 'Bidder / OEM' instead of 'Bidder'. This will facilitate relevant experience being shared by Bidder and OEM.	No Change
317		Generic query	<p>Infrastructure procurement and management should be kept outside the scope of work of this RFP. Bidder needs to provide the hardware sizing and Bill of Material as a part of scope of work of this RFP.</p> <p>We suggest, as being a product provider we will be dependent on the infra service provider. We understand that the bank will be in a better position to manage this at a bank level, rather than project level.</p>	Please refer RFP point no - 12, page no - 94.

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318	21	8. Eligibility Criteria: Undertaking / Power of Attorney (PoA) from the OEM/ mentioning a clause that OEM/OSD will provide support services during warranty period if the bidder authorized by them fails to perform.	<p>We can give an undertaking of completing the delivery, however it will be at an additional cost</p> <p>The bidder may need multiple OEMs to fulfil this scope of work prescribed in the RFP and respective OEMs will not have any control or visibility on the commercials submitted by the bidder to the bank.</p> <p>Or, We request this clause to be deleted as there will be multiple OEMs for this project and they have approvals for the scope of work they agree for.</p>	No change
319	22	5 All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	We suggest the clause and scoring against it to Min 2 out of the 7 modules. This is because all banks have specific definitions of the Cash Management and may use modules accordingly. Also consider banks where the implementation is ongoing	Please refer Corrigendum document
320		6 The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Request change to Bidder/OEM to have experience in implementing any of the min 2 modules. Also consider implementation experience of bidder/OEM with global banks	Please refer Corrigendum document
321		7 Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	<p>Please consider implementation at global banks and remove the 500 branches criteria which would not be relevant here. We may suggest to put the criteria on the size of corporate banking portfolio of the bank.</p> <p>We request this as the Cash Management Solution will be agnostic to number of branches and is globally applicable practise.</p>	No change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
322		8 Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	Please include OEM's experience other than Bidder's (Bidder/OEM) and also consider global banks in the qualification list	No change
323		Volumetric information	Number of corporate/SME users/subscribers	As per attached Annex- A
324		Volumetric information	Number of customers for corporate front end	As per attached Annex- A
325		Volumetric information	Number of back end users	Approx 10000
326		Volumetric information	Number of payment transactions per anum	As per attached Annex- A
327		Volumetric information	Number of accounts participating in liquidity management	As per attached Annex- A
328		Volumetric information	What % of payment transactions are Domestic, Faster, cross border, Bulk? What % of payment transactions are for Virtual Accounts?	Included in no of payment transaction per annum.
329		Volumetric information	Number of customers availing Virtual Account services Number of Virtual Accounts existing	Included in total no of customers
330		Volumetric information	Number of customers availing Liquidity Mgmt. Services Number of accounts participating in the liquidity mgmt. services	Included in total no of customers
331		Generic query	Is there an existing payment hub solution which does payment processing (cut off time validations,AML, sanction cheques, fee computations, generation of messages and supports connectivity to the last mile network)? Or does the vendor need to provide a payment hub platform?	proposed system should be able to integrate with any payment hub.
332		Generic query	Which is the existing system supporting Agency management, Government business?	System should be able to integrate with existing Bank interfaces.
333		Generic query	Request the bank to kindly provide annual volumes of existing transactions as per below:  1. Electronic payables & collections 2. Paper based payables & collections 3. Cash collections 4. Invoice reconciliation volumes 5. Government business volumes	As per attached Annex- A

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
334		Generic query	Kindly provide insight into the integration landscape. Which are the systems that needs to be integrated with and their role/functions.	System should be able to integrate with existing fintech interfaces.
335		Generic query	Is there any existing ESB that can be used for integration?	Yes. Can be used case to case basis.
336		Generic query	Does the bank have any existing reporting tool for generating reports?	Yes
337		Generic query	What are the volumes to be considered for data migration?	As per attached Annex- A
		Evaluation of Technical Competence		
338	25	All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	We propose the criteria to be modified as, "Each of the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Commercial banks/FIs/NBFCs, globally.	No change
339	25	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	We propose the criteria to be modified as, "The Bidder / OEM should have experience in implementing the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Commercial banks/FIs/NBFCs, globally."	No change
340	26	Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/ FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, as on date of bid submission.	We propose the criteria to be modified as, "Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Commercial Banks/ FIs/ NBFCs globally, as on date of bid submission."	No change
341	26	Bidder should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank, during the last five years, as on date of bid submission.	We propose the criteria to be modified as, "Bidder / OEM should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Commercial Banks/FIs/ NBFCs globally, during the last five years, as on date of bid submission."	No change

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
342	25,26	Reference letter confirmation from the Bank/FI/NBFC, mentioning the modules of CMS that are implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale- V) or equivalent.	Email confirmation from the bank / FI / NBFC mentioning the modules of CMS that are implemented.	No change
343		Generic query	Pricing and Billing engine needs to be very elaborate. The requirements given in the RFP will not be enough to cater to the Corporate business.	No change
344		Application Licence Cost	Request you to release 100% payment on the below milestone:  Delivery of Licences on Bank's name and Installation of the software on Bank's UAT, DC & DRC. The amount shall be released on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity.	No change
345	A	Application Licence Cost	Rather than Enterprise License, request the bank to consider quantity based license for 5 year term. Also, please allow us to submit subscription based pricing.	No change
346	E	Annual Technical Support	ATS will be applicable from Year 1, please provide rows for submitting the same.	No change

Annexure - A

**Volume (Projected CMS User)**

	2026	2027	2028	2029	2030
Projected CMS user	15000	16500	18150	19965	21900
No of branches	4556	4562	4570	4580	4600
No of Back end User -	3000	3100	3200	3300	3400

No CMS application in Bank as of Now.

<b>Migration Sizing</b>	
Existing mandate count -	1200000
Monthly DDM Transaction	1200000
Monthly DDM Registration	18000

is bank expecting Transaction history in migration scope ?	Bank may require
is bank expecting Transaction history in migration scope ? Yes then how	Bank may require