

**REQUEST FOR PROPOSAL
FOR PROCUREMENT OF CASH MANAGEMENT SOLUTION**

Ref: SBI/GITC/CMP & SCFU/2023-24/961 dated: 03/08/2023

Bank's Response to the Queries by the Bidder

#	Page	RFP Ref	Existing Clause	Bidder Query	Bank Response
1	54	Collections/1.2.2	Cash collected for the corporate is credited into the customer's account at the end-of-day or as per credit arrangement e.g., Day-0,1 (in case of vaulting arrangement)	Please elaborate on the ask regarding vaulting. What is the expectation from the application. Would it be similar to accepting future dated receivables.	For vaulting, CMP solution should be the consuming application for Cash collection MIS shared by agency either through API integration/chron job etc. MIS data will be pushed by agency and consumed by Bank. Based on MIS, credit should happen to customer a/c and debit to BGL a/c on T+0 basis. On T+1, BGL reconciliation to be done.
2	55	Collections/1.5.1	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different accounts as per the VAN parameter defined by clients	Clarification: Kindly elaborate on the "credit based on some criteria", if possible with a business use case	Consolidated credit can be offered to the Corporates opting for a single credit into their collection with the funds collected through Collection Module. Customized MIS with transaction details will be provided which can be integrated with their ERP for auto reconciliation. Brief details of these functionalities are as under: Consolidated Credit: Suitable for the Clients who opt to receive a single credit in their collection account based on the criteria like a) instrument types (SBI Cheques, Other bank cheques) b) Branch-wise, c) Day-wise, or d) any other parameter of the VAN as furnished by the corporate etc.
3	55	Collections/1.5.2	Maintenance of client-wise data for validation prior to processing the transactions. Data Validation is to be done for single or multiple criteria like amount, CBS account number or combination of them against data maintained for each client.	Clarification: Kindly elaborate on the validations required, if possible with a business use case.	In VAN product, the amount collected and deposited by agencies against the VAN is credited to Corporate account, some corporates require validation on parameters like amount, Long VAN, before crediting the funds.
4	55	Collections/1.3.3	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.	Kindly clarify this requirement with the help of examples.	System should allow VAN wise limit (fixed amount or percentage basis) for credit into the VAN and also validation of amount to be done before credit to VAN.

5	56	Collections/1.5.14	Digicode based collection for both cash & cheque	Kindly elaborate on the process for Digicode based collections	<p>Users of digicode: Digicode based collections is used by agencies, dealers of the corporate through digidealer application. Dealer represents corporate's locations (e.g. franchisees, outlets, dealers).</p> <p>Digidealer application Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. Digicode is a unique reference number that represents deposit request and transaction. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.</p>
6	56	Collections/1.5.15	API based collection should be supported	As API based collections are in nature not device driven, please clarify the need the for the same on customer online and mobile banking platforms?	<p>Customer web portal and mobile banking platform should support reporting of electronic credit transactions in accounts that have been executed through API</p> <ol style="list-style-type: none"> 1. Validation of VAN via API 2. MIS sent via API 3. Uploading/ updation of dealer master etc.
7	56	Collections/1.5.7	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940 ,MT942 ,csv ,xml, Power Jyoti MIS (CBS product) with provision for customizing as per corporate's ERP desired format	Please explain the MT940, MT942 requirement in the case of collections.	MT940/942 are standard bank account statements formats, requirement is to get MIS in similar format for collections

8		Electronic Payments / 2.1.5	Merchant payment with 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.	<p>What is a Merchant Payment Limit?</p> <p>§ Merchant Pre-Approved Transaction (MPAT) Limit is a transaction limit (maximum amount which can be paid online at merchant website) set by maker and checker of a corporate in advance before making merchant payments. Actual payment can take place only if sufficient balance is available in the account.</p> <p>§ Once MPAT is set, it will be valid up to maximum 10 days for payment.</p> <p>§ By creating a Merchant Payment Limit, payments of utility bills/taxes can be made at merchant websites in a single session (without maker checker process) up to the balance available in the Merchant Payment Limit. Since the limit is already pre-approved by the authorizer, there will be no need for multiple users to login and authorize the merchant transactions. Once MPAT limit is set, the authorizer of MPAT Limit can initiate payment directly in a single step by visiting the merchant website.</p> <p>MPAT limit types</p> <p>Corporate can choose one of below MPAT limit types</p> <p>§ Generic Limit: It is a common pooled limit amount which can be used for payment to any of the merchant added by corporate. This can be used when corporate does not want to setup MPAT limit for each merchant.</p> <p>§ Merchant Specific Limit : This can be used when corporate wants to set up separate transaction limits for separate merchants added by corporate. PS : At a time corporate can have only one type of limit.</p>
9	61	Electronic Payments / 2..5.12	Should support dedupe check for payments at file level, account level and individual transaction level with an option to disable the functionality	Kindly elaborate on the meaning of “dedupe” check?	Dedupe implies duplication check at file, record level for a field/ combination of fields e.g. payment reference numbers, date, unique reference number of clients etc.

10	61	Electronic Payments / 2..5.19	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	Kindly elaborate on this requirement for better understanding with the help of examples.	<p>Direct Debit – product features and process flow.</p> <ul style="list-style-type: none"> } The Transactions are file based and intra bank only. } In Direct Debit, the amount is debited from Dealers account and credited to Supplier (Corporate) Account. } Roles involved for the products- Regulator, Administrator, Uploader, DDebit user and Branch users. } Corporate Regulator will define the corporate profile for DD facility viz, Authorization, Dealer validation, mapping Admin to pooling accounts, location, File configuration, Dealer validation details etc., } Branch will approve the corporate request and mapping the commission account details. } Admin Creates a Ddebit user and Defines Rules for Ddebit transaction } Branch maker will map the dealers to suppliers and define the dealer code, threshold amount, validity period etc., and the same details will be approved by Branch authorizer. } Ddebit user Approves the Dealer } Uploader Uploads the Ddebit file and transaction file will be processed depends upon file authorization type defined by the Regulator.
11	65	Other Mandate Requirement / 3.3.10	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.	<p>One use case is explained below for mutual funds:</p> <p>CMP solution should support automated transfer of funds collected from investor a/c of mutual fund broking companies and transfer to ICCL a/c. MIS also needs to be shared with ICCL (Indian Clearing Corporation Ltd) in time bound manner. SFTP integration with ICCL will be required.</p>
12	67	Balance & Transaction Reporting / 6.1.3	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?	The source of data will be separate card management system, no involvement of core banking system.
13	67	Receivables Management/5.3.1	Email link functionality to initiate the payment, invoice through email, SMS	We assume the email link will be sent to onboarded customers/payers.	Email link will be sent to remitters of corporates

14	69	Balance & Transaction Reporting / 6.1.26	System should support customization of reports generated by CBS such as MT940, MT942, E9 statements, Power Jyoti reports, bank statements etc	Kindly elaborate on what are Power Jyoti reports.	"Powerjyoti is Cash collection product of CBS, application need to: a. onboard the customer in CMP application b. customize the report received from CBS and provide MIS as per customer need. As per MIS sent by application c. Billing to be done as per other collection products."
15	71	Onboarding / 6.3.17	Common customer ID mapping for N number of Products	Kindly elaborate on the requirement (Common Customer ID mapping for N number of products) with the help of examples	One customer could have taken multiple products (e.g. e-payments, mandates, paper based collections etc.). This requirement talks about mapping of customer ID with multiple products availed at the time of onboarding.
16	71	Onboarding / 6.3.18	Single customer ID mapping for N number of Accounts	Kindly elaborate on the requirement (Single customer ID mapping for N number of accounts) with the help of examples	One customer could have opened multiple accounts. This requirement talks about mapping of customer ID with multiple accounts at the time of onboarding.
17	76	Other requirements / 6.11.4	The application should have the capability to provide integrated nodal account for e-commerce entities with collection and payment services.	Kindly clarify this requirement with the help of examples.	By providing facility for nodal account, Bank refers enabling CMS services to e-Commerce merchants acting as intermediaries and connecting customers to vendors. Bank collect money online from customers on behalf of vendors. It safeguards the interest of customers and vendors so that payments are collected, processed and payouts are done to relevant vendors on completion of cycle/ fulfilment of agreement clauses
18	76	Other requirements / 6.11.5	The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.	Kindly clarify this requirement with the help of examples.	The application should have open APIs and should be configurable to integrate with relevant Fintech application for enhancement of functionalities. There are integrations required with ERP solutions/ neobanking platforms, hence fintech onboarding is required.
19	76	Government Transactions/7.2.5	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	Scroll is MIS of Transactions done in a day for govt and not the account statement.

20	76	Government Transactions/7.1.3	Configuration of product accounts, BGL Accounts should be supported	Please elaborate on the BGL accounts process. We understand that the payments are funded by the bank, Govt. re-imburses the same post payment success. Clarification: Are the BGL accounts funded - either through funds or OD/Loan limits? If not, can the process be changed to funding the BGL accounts to enable payments	BGL a/c is notional account of bank (internal a/c), funding of BGL account for government is out of scope for CMP solution.
21	80	Architecture/1.15	The Solution Infrastructure should be sized based on the banks current and future growth. Following parameters of current data can be considered for the same. No. of Active Users: 45,00,000 No. of concurrent users: ~5000 Financial Transactions: Volume per year: ~330 Cr Peak transactions per DAY: ~7 Crore. No. of records in one file: 1,00,000 transactions No. of records in one API request (in case of batch): 100 transactions. No. of records in one file through API: 50,000 transactions Module wise details for the above would also be provided for designing services around it. Note: ☑ A Year-on-year growth of 25% is expected in the above numbers. ☑ These parameters mentioned above should not be linked to license cost. License to be priced on perpetual basis.	Kindly indicate: - Number of corporate accounts that will be onboarded on proposed Cash Mgmt. For example, if the bank has 100 corporate customers, and each corporate has 5 accounts, the number of accounts will be 5000 - Number of virtual accounts to be issued - Number of invoices that will be reconciled using teh application for virtual accounts	Total no of accounts: 1.6 crore accounts. 25% YOY growth is expected by business. Total no of VAN to be provided: ~3.6 crore long virtual accounts numbers (VAN) at present. 25% YOY growth is expected by business. Number of Invoices will be approx.: 1,00,000 invoices per month per corporate. 25% YOY growth is expected by business.

22	100	Scoring for Functional Requirements	<p>Description</p> <p>Scoring (as % of point)</p> <p>Required feature/ functionality is available out of the box (OOTB)</p> <p>A (Available out of the box) = 100%</p> <p>Required feature/ functionality can be made available with customization within 6 months from date of PO</p> <p>C1 (Customization within 6 months) = 75%</p> <p>Required feature/ functionality can be made available with customization within 12 months from date of PO</p> <p>C2 (Customization within 12 months) = 50%</p> <p>Required feature/ functionality can be made available with customization within 18 months from date of PO</p> <p>C3 (Customization within 18 months) = 25%</p>	<p>Request you to please add the below classifications as well:</p> <ul style="list-style-type: none"> - Not Supported - Partially Supported 	No change in RFP terms
23	121	Payment Milestones	<p>Billing and payment in intervals of six months, license cost billing to start from date of first go-live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract.</p>	<p>Software License will attract Annual Subscription fees for term of 5 years. The license can be renewed for an additional term of 5 years after the expiry of earlier term. There will an exercise of assessing latest volumes, and re-negotiating the commercials. The Annual Subscription Fees will start from date of execution of contract & will have to be paid bt by Bank 100% in advance. Annual Subscription Fees covers the Support Fees.</p> <p>Request Bank to accept the above and make suitable changes.</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18, 19, 20). All other terms and conditions shall be as per the RFP.

24	165	INTELLECTUAL PROPERTY RIGHTS/12.6	Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually.	<p>Software License will attract Annual Subscription fees for term of 5 years. The license can be renewed for an additional term of 5 years after the expiry of earlier term. There will an exercise of assessing latest volumes, and re-negotiating the commercials. The Annual Subscription Fees will start from date of execution of contract & will have to be paid bt by Bank 100% in advance. Annual Subscription Fees covers the Support Fees.</p> <p>In line with Global Software Providers' practice; version upgrades entailing Technology & Architectural changes attract additional License Fees. Vendor should not force the Bank to undertake version upgrades and allow the Bank to run the stable version. Support commitments change based on version in use at Bank. The implementation charges for upgrades will be separate.</p> <p>Request Bank to accept our submission.</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP.
25	2	Schedule of Events/ 8. Last date and time for Bid submission	Upto 5:00 pm on 07/09/2023	<p>This is a complex bid.</p> <p>Request Bank to extend the bid submission to at least 19th October</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1 & 2) . All other terms and conditions shall be as per the RFP.
26	54	1.3.1	Electronic Collections	Kindly elaborate on what is the requirement from perspective of corporate web/mobile here, as we understand that it is more to facilitate an incoming payment to corporate's virtual account in the respective payment network. If so what is the role of corporate web/mobile portal here?	The CMP application should have capability to integrate with CBS and other channels (e.g. payments hub) of the Bank to handle transactions pertaining to clients. Corporate web/ mobile portal should provide reports/ MIS for collections transactions. The relevance of 1.3.1 is to highlight channels through which there will be incoming transactions and with which integration is required.

27	55	1.3.2	Electronic Collections	We understand that the requirement is mainly in terms of accepting incoming payment via APIs from payment gateway or other channels. Kindly clarify what is the role of corporate web/mobile banking here	The CMP application should have capability to integrate with CBS and other channels (e.g. payments hub) of the Bank to handle transactions pertaining to clients. Corporate web/ mobile portal should provide reports/ MIS for collections transactions. The relevance of 1.3.2 is to highlight channels through which there will be incoming transactions and with which integration is required.
28	55	1.4.7	Agency Management	<p>We want to better understand your cash/cheque pickup products - direct or via agency. From your website portals we see the below:</p> <ol style="list-style-type: none"> 1. Power Jyothi PUL - Cash deposition based on client's pre-uploaded data 2. Easy Collect - Premium amount collection for Insurance companies 3. Digi Dealer via SBI Yono Business App <p>Do all of the products provide same flow where corporate will upload a file and agent picking up using Digi code? Even with the digi code, do you still use paper challan copies? Can you kindly help elaborating on the flows?</p>	<p>Powerjyoti is Cash collection product of CBS, application need to</p> <ol style="list-style-type: none"> 1. Onboard the customer in CMP application 2. Customize the report received from CBS and provide MIS as per customer need. As per MIS sent by application, 3. Billing to be done as per other collection products. <p>Easy collect involves API integration between CBS & client ERPs, for e.g. Insurance companies. At branch, CBS displays details of remitter (insurance premium, due date etc.). Branch can collect funds from remitter on the basis information displayed.</p> <p>Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.</p> <p>Agent Pick up using digicode is feature of the Digi dealer product only, not for Powerjyoti and EasyCollect. End customer of corporate is the remitter in Power Jyoti and Easy Collect. Paper challan/ Deposit slip is not required in Digi Code flow.</p>
29	55	1.4.3	Agency Management	Where do you store these Letter Of Intents.	To be stored in EDMS of bank or DB or file system of server as decided by bank during implementation.

30	58	2.2.2	Paper based Payments	<p>1. Is MICR pre-printed before handing over the inventory to corporate? Or do you only provide blank stationery template to corporates/ bank users and everything is printed on the template on the fly?</p> <p>2. When does your CMS inform your core module that the cheque leaf is used? Is it after printing only or do you assign cheque number to account number prior?</p>	<p>Bank provides both type of stationery to the corporate depending upon requirements.</p> <p>First Instruments are lodged in core then after successful response, these instruments are made available for printing.</p> <p>Cheque Number are assigned prior to printing of the cheques.</p>
31	58	2.2.4	Paper based Payments	What is 'No Printing option'? Does it mean bank will print if customer chooses this option?	No printing option means corporate customer gives data to store in CBS to validate at the time of payment of cheque, but they do not print the cheque.
32	75	6.9.1	Greivance Redressal	Do you already have a ticketing engine in the backend, which we can integrate to?	Bank has CRM tool for ticketing, integration between CMP solution and CRM tool is required to provide end to end ticket management lifecycle.
33	75	6.9.2	Greivance Redressal	Can we integrate with your existing chatbot, or you would like us to propose one	Bidder should provide chatbot for integrating with proposed CMP solution.
34	95	14.2	Business Rule Engine	Where do you envisage using your BRE system. Which of the flows today are integrated with BRE?	None of the flows are integrated with BRE today. Bank and vendor partner can explore possibility of moving existing rules to BRE system.
35	105	IV.	Government Transactions	In order to create hierarchies, what do you do in the system today? We understand that you will have multiple government agencies under a government ID eg- 31 offices under MoD and for each agency you open a GAD account for debit and credit in CMP. Is this your requirement?	Please find below example on hierarchy creation: Govt ID is created, treasury offices (TOs) are created, sub offices like DDOs are created below each treasury office in CMP. Users are created at each level and authorization matrix is defined as per the hierarchy created. Transaction execution will happen basis the hierarchy approvals and MIS reporting will happen to respective authorities. (For e.g. if there are 5 DDO sub offices below 1 TO, user of DDO i.e. maker will initiate the transaction, user of TO i.e. checker will authorize the transaction. MIS Report will be sent to each DDO and consolidated MIS report will be sent to TO)
36	NA	NA	Headless Option	Are you expecting the vendor to Provide only the APIs with experience of Yono Business or are you expecting us to provide UI as well	YonoB mobile app which is managed separately shall act as front end for the CMP solution. However, end to end integration between Yono Business mobile app as front end and entire CMP backend system will be responsibility of the bidder.

37	118	NA	VOLUME PROJECTIONS AND HARDWARE SIZING	Please mention whether given number of transactions are Financial or Total of both Financial and non-Financial. If its total please mention percentage of Financial transactions in given total number of transactions.	The given number of transactions represent only financial transactions.
38	118	NA	VOLUME PROJECTIONS AND HARDWARE SIZING	While annual transactions is given, please mention number of transactions on a typical peak day for Year 1 to Year 7.	25% YOY can be assumed for growth in peak day transactions, in line with business growth expectation.
39	118	NA	VOLUME PROJECTIONS AND HARDWARE SIZING	Please refer adjacent sheet "Sizing Questionnaire". Request to give volumetric information for various modules of the solution.	Breakup of annual volume of 330 Crs across modules: 1. CMP Payments- 50 Cr 2. Collections- 20 Cr 3. Mandates- 25 Cr 4. Govt transactions- 15 Cr 5. Failed mandates charges recovery- 220 Cr
40	14	viii	The EMD may be forfeited: - (a) if a Bidder withdraws his Bid during the period of Bid validity specified in this RFP; or (b) if a Bidder makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract; or (c) if the successful Bidder fails to accept Purchase Order and/or sign the Contract with the Bank or furnish Bank Guarantee, within the specified time period in the RFP.	The EMD may be forfeited: - (a) if a Bidder withdraws his Bid during the period of Bid validity specified in this RFP; or (b) if a Bidder makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract; or (c) if the successful Bidder fails to accept Purchase Order and/or sign the Contract with the Bank or furnish Bank Guarantee, within the specified time period in the RFP.	No change in RFP terms
41	21	19 (vii)	Till execution of a formal contract, the RFP, along with the Bank's notification of award by way of issuance of purchase order and Service Provider's acceptance thereof, would be binding contractual obligation between the Bank and the successful Bidder.	This clause entails RFP as binding document. We are not agreeable to this clause. Hence, request deletion of the same.	No change in RFP terms

42	22	19 (ix)	Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and/or BG.	We request deletion of this clause.	No change in RFP terms
43	23	24 (ii)	The Bank Guarantee is required to protect the interest of the Bank against delay in supply/installation and/or the risk of non-performance of the successful Bidder in respect successful implementation of the project, or performance of the material or services sold, or breach of any terms and conditions of the Agreement, which may warrant invoking of Bank Guarantee.	Edgeverve proposes that value of BG shall be 5% of implementation fees and tenure will be till implementation period. Also, forfeiture condition for BG will be non performance of material obligation, material delay or unreasonable delay in performance and material breach of contract . Hence, requests modification in this clause accordingly.	No change in RFP terms
44	24	26 (vi)	Bidder shall provide and implement patches/ upgrades/ updates for hardware/ software/ Operating System / Middleware etc as and when released by Service Provider/ OEM or as per requirements of the Bank, in a timely manner. Bidder should bring to notice of the Bank all releases/ version changes.	Edgeverve submits that major upgrades shall be at additional cost and will not be part of ATS/AMC	No change in RFP terms

45	28	31	<p>The Selected Bidder (Service Provider) shall be subject to annual audit by internal/ external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ Software) and services etc. provided to the Bank and Service Provider is required to submit such certification by such Auditors to the Bank. Service Provider and or his / their outsourced agents / sub – contractors (if allowed by the Bank) shall facilitate the same The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank. Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable</p>	<p>Edgeverve requests Bank to communicate the risk parameters well in advance which shall be mutually agreed by the Parties. Also, Edgeverve requests Bank to provide advance notice of the audit by 45 days and to incorporate changes in order to include limit on frequency and periodicity. Edgeverve also submits that we are agreeable to procedural and physical audits to be performed in Edgeverve environment that are limited to the systems & resources used for providing services to the Bank. Also, the external auditing party shall not be a direct competitor of Edgeverve. Hence, we propose to modify this clause accordingly.</p>	No change in RFP terms
46	29	34	<p>The maximum aggregate liability of Service Provider, subject to clause 34.(iii), in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/ Agreement shall not exceed the total Project Cost.</p>	<p>The maximum aggregate liability of Service Provider, subject to clause 34 (iii), in respect of any claims, losses, costs or damages arising out of or in connection with this Agreement shall not exceed the amount paid under this Agreement during the twelve (12) month period prior to the event giving rise to such liability total Project Cost.</p>	No change in RFP terms

47	29	34 iii) d)	<p>The limitations set forth in Clause herein shall not apply with respect to:</p> <p>(d) Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider.</p>	<p>We are not agreeable to accept unlimited liability towards non compliance of laws which are applicable to the Bank but not applicable to Edgeverve's line of business. We are agreeable to comply with applicable laws to the extent required to perform the services under the agreement, however, such laws/compliances specific to Bank shall be intimated and expressly listed to Edgeverve, any changes thereto shall also be intimated to Edgeverve and costs for implementing such compliances shall be borne by Bank.</p>	No change in RFP terms
48	30	36(iii)	<p>Any delay in performing the obligation/ defect in performance by Service Provider may result in imposition of penalty, liquidated damages, invocation of Bank Guarantee and/or termination of Contract (as laid down elsewhere in this RFP document).</p>	<p>We request modification of the clause as follows:</p> <p>iii. Any delay in performing the obligation/ defect in performance by Service Provider may result in imposition of penalty, liquidated damages, invocation of Bank Guarantee and/or termination of Contract (as laid down elsewhere in this RFP document).</p>	No change in RFP terms

49	33	40	<p>If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.</p>	<p>Edgeverve requests to cap LD to 0.25% per week on implementation cost and capped to a sum of 5% on implementation cost .</p>	<p>No change in RFP terms</p>
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50	38	43	<p>The Bank may, without prejudice to any other remedy for breach of Agreement, written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part:</p> <p>(a) If the Service Provider fails to deliver any or all the obligations within the time period specified in the RFP/Agreement, or any extension thereof granted by the Bank;</p> <p>(b) If the Service Provider fails to perform any other obligation(s) under the RFP/Agreement;</p> <p>(c) Violations of any terms and conditions stipulated in the RFP;</p> <p>(d) On happening of any termination event mentioned in the RFP/Agreement.</p>	<p>The Bank may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part:</p> <p>if (i) the Service Provider materially breaches any obligation hereunder which has not been cured within thirty (30) calendar days after receipt of written notice of such breach (or such additional cure period as the non-defaulting party may authorize in writing).:</p> <p>a) If Service Provider fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by the Bank.</p> <p>b) If Service Provider fails to perform any other obligation(s) under the Agreement.</p> <p>c) Violations of any terms and conditions stipulated in the RFP.</p> <p>d) On happening of any termination event mentioned herein above in this Agreement.</p>	No change in RFP terms
51	39	43 (vi)	<p>If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total Project Cost on demand to the Bank, which may be settled from the payment of invoices or Bank Guarantee for the contracted period or by invocation of Bank Guarantee.</p>	<p>We are not agreeable to this penalty. Hence request deletion of this clause.</p>	No change in RFP terms

52	40	46	The Bank, by written notice of not less than 90 (ninety) days, may terminate the Agreement, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period). In the event of termination of the Agreement for the Bank's convenience, Service Provider shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination	Since this is a licensing deal, termination for convenience will not be applicable for this arrangement. Hence, request deletion of this clause.	No change in RFP terms
53	119	Hardware Sizing:	Hardware supplies/ OS database licenses are not in the scope of this RFP. Any additional requirement regarding environmental software after awarding the contract will not be entertained by the Bank. The bidder shall arrange licensed copy of the same without any additional cost to the bank.	Sizing is recommendatory in nature and should the need arise, Bank is required to bear the additional cost . Also Hardware and its support is out of scope .	No change in RFP terms
54	119	Hardware Sizing:	In case utilization exceeds the threshold(70%) the cost of upgradation of the hardware will be borne by the bidder as the same will be deducted from any future payment.	We are not agreeable to this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 16). All other terms and conditions shall be as per the RFP.
55	121	Payment Milestones	Billing and payment in intervals of six months, license cost billing to start from date of first go-live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract.	Edgeverve submits that billing for license shall be upfront on delivery of keys . Term will start from date of delivery of keys.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18, 19, 20). All other terms and conditions shall be as per the RFP.
56	121	Payment Milestones	Implementmtn Cost	Edgeverve submits that milestones to be based on effort burnt ratio	No change in RFP terms
57	122	Payment Milestones	Onsite technical support charges	Edgeverve submits that ATS will start from the date of delivery and payment for ATS will be in advance.	No change in RFP terms

58	128	BG Format	WHEREAS, the Bank Guarantee is required to be valid for a total period of _____ months and in the event of failure, on the part of Service Provider, to fulfill any of its commitments / obligations under the RFP/Agreement, SBI shall be entitled to invoke the Guarantee.	Edgeverve submits that validity of BG shall be till go-live and BG can be invoked if Service Provider fails to fulfill its obligations as per the Contract. Hence, we request to modify this clause accordingly and delete the reference of RFP from this clause.	No change in RFP terms
59	133	Appendix-J	SLA and Penalties	We request capping of penalty at 5 % of the services value. Also, the SLA can be discussed and negotiated by the Parties at the contracting stage.	No change in RFP terms
60	160	5.7, 5.11	<p>5.7 Service Provider warrants that it has full right, title and interest in and to all software, copyrights, trade names, trademarks, service marks, logos symbols and other proprietary marks (collectively 'IPR') owned by it (including appropriate limited right of use of those owned by any of its vendors, affiliates or subcontractors) which it provides to the Bank, for use related to the Services to be provided under this Agreement.</p> <p>5.11 Service Provider warrants that to the best of its knowledge, as on the Effective Date of this Agreement, the Software does not violate or infringe any patent, copyright, trademarks, trade secrets or other Intellectual Property Rights of any third party.</p>	We are agreeable to offer IP indemnity instead of warranty. Hence, request deletion of this clause.	No change in RFP terms

61	161	6.1	<p>Service provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of (i) Service Provider's breach of its warranties, covenants, responsibilities or obligations;</p>	<p>Service Provider agrees and hereby keeps the bank indemnified against all third party claims, actions, loss, damages,, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of (i) Services Provider's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in this Agreement; or (iii) any willful misconduct and gross negligent acts on the part of employees, agents, representatives or subcontractors (if allowed) of Service Provider. Service Provider agrees to make good the loss suffered by the Bank.</p> <p>Indemnity can only be provided for third party claims. Additionally, request for deletion of indemnity for general breach of warranties, covenants etc. This is too broad and indemnity being a special right, is usually restricted to critical breaches (etc. gross negligence, wilful misconduct etc.).</p>	No change in RFP terms
62	173	18.3	<p>In the event the bank terminates the Agreement in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner, as it deems appropriate, software or services similar to those undelivered and subject to clause 21 Service Provider shall be liable to the Bank for any excess costs for such similar software or services. However, Service provider, in case of part termination, shall continue the performance of the Agreement to the extent not terminated.</p>	<p>We request for modification of this clause to restrict it to only pre defined events of step in or in case any material breach is not cured within agreed time and with step out rights and costs defined.</p>	No change in RFP terms

63	180	25.7	<p>ENTIRE AGREEMENT: The following documents along with all addenda issued thereto shall be deemed to form and be read and construed as integral part of this Agreement and in case of any contradiction between or among them the priority in which a document would prevail over another would be as laid down below beginning from the highest priority to the lowest priority:</p> <p>(i) This Agreement; (ii) Annexure of Agreement; (iii) Purchase Order No. _____ dated _____; and (iv) RFP Ref No. _____ dated _____;</p>	<p>ENTIRE AGREEMENT: The following documents along with all addenda issued thereto shall be deemed to form and be read and construed as integral part of this Agreement and in case of any contradiction between or among them the priority in which a document would prevail over another would be as laid down below beginning from the highest priority to the lowest priority:</p> <p>(i) This Agreement; (ii) Annexure of Agreement; (iii) Purchase Order No. _____ dated _____; and (iv) RFP Ref No. _____ dated _____;</p>	No change in RFP terms
64	197	8	<p>6 (six) months prior to expiry or within 2 (two) week of notice of termination of this Agreement Service Provider shall deliver to the Bank all licenses for Software used in the provision of Services which were purchased by the Bank.</p>	<p>Edgeverve submits that upon termination of the Contract, the licenses of the software provided to the Bank will terminate. Hence, the licenses will not be transferred to the Bank. Therefore, Edgeverve requests deletion of this clause.</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.
65	198	9.1	<p>Wherein State Bank of India is the owner of the software, 6 (six) months prior to expiry or within 2 (two) weeks of notice of termination of this Agreement Service Provider shall deliver, or otherwise certify in writing that it has delivered, to the Bank a full, accurate and up to date version of the Software including up to date versions and latest releases of, but not limited to:</p> <p>(a) Source Code (with source tree) and associated documentation;</p>	<p>Since, the software is proprietary to Edgeverve, upon termination the source code will not be transferred to the Bank. Hence, Edgeverve requests deletion of this clause.</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.

66	217	6	<p>The BIDDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry/Department of the Government of India or PSU or any other Bank and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU or a Bank at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.</p>	<p>Edgeverve submits that we are not agreeable to this clause. Hence, request deletion of the same.</p>	<p>No change in RFP terms</p>
67	114	5.1	<p>Comprehensive warranty / AMC from the OEM for all the components of the Software should be available for the entire contract period at the bidder's own cost.</p>	<p>Edgeverve submits that we are agreeable to provide warranty for 30 days.</p>	<p>No change in RFP terms</p>

68	164	12.3	In case of violation/ infringement of patent/ trademark/ copyright/ trade secret or industrial design or any other Intellectual Property Right of third party, Service Provider shall, after due inspection and testing, without any additional cost (a) procure for the Bank the right to continue to using the Software supplied; or (b) replace or modify the Software to make it non-infringing so long as the replacement to or modification of Software provide substantially equivalent functional, performance and operational features as the infringing Software which is being replaced or modified; or (c) to the extent that the activities under clauses (a) and (b) above are not commercially reasonable, refund to the Bank all amounts paid by the Bank to Service Provider under this Agreement.	In case of violation/ infringement of patent/ trademark/ copyright/ trade secret or industrial design or any other Intellectual Property Right of third party, Service Provider shall, after due inspection and testing, without any additional cost (a) procure for the Bank the right to continue to using the Software supplied; or (b) replace or modify the Software to make it non-infringing so long as the replacement to or modification of Software provide substantially equivalent functional, performance and operational features as the infringing Software which is being replaced or modified; or (c) to the extent that the activities under clauses (a) and (b) above are not commercially reasonable, refund to the Bank pro-rata portion all amount paid by the Bank to Service Provider under this Agreement.	No change in RFP terms
69	165	12.6	Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually.	Since the Software is proprietary to Edgeverve, therefore Edgeverve will grant a limited, personal, non-transferable, non-exclusive, and revocable license to Bank to use solely in the territory during term of the Agreement. Hence, Edgeverve would like to suggest a re-look at this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP.
70	2	Schedule of Events	Last date and time for Bid submission: Up to 5:00 pm on 07/09/2023	Looking at the scope of the RFP, multiple components & documentation requirement we request you to please extend the submission date till 15th October 2023.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1&2). All other terms and conditions shall be as per the RFP.

71	-	-	<p>the proposed application shall be deployed on the private cloud of SBI-Meghdoot. The vendor shall be responsible for providing sizing for hardware procurement</p>	<ul style="list-style-type: none"> • As per the RFP, the proposed application shall be deployed on the private cloud of SBI-Meghdoot. The vendor shall be responsible for providing sizing for hardware procurement. This is similar to their on-premise/DC hosting and deployment. • In this context, the cloud infra, including , OS , database, Middle ware and security, monitoring, Infra Audit and any 3rd party licences and solutions its managed services offering, Back up and recovery etc., which needs to be taken care of by the bank's SBI IT team / Bank's SI , Infosys Finacle don't have any major deliverables from the cloud infrastructure and its requirements which ever requirements has been stated in the RFP document; only application-related deployment and its support services are in scope for this deal. However, as per the RFP, Infosys Finacle will provide the capacity planning and sizing document with Bank. 	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.</p>
72	93	11.2 Support & Monitoring	<p>The Vendor shall provide services of following dedicated onsite resources for end to end operations, application and infrastructure support: 1. 18 resources for application support including Team Lead 2. 12 resources for infra support including Team Lead: Middleware Admin- 3 resources, DB Admin- 3 resources, Network Admin- 2 resources OS Admin- 3 resources, Team Lead- 1 resources The count of resources of 30 resources</p>	<p>The Cloud Infrastructure will be provided and Managed by bank. Infosys Finacle team will not provide any OS , Database, Middleware, Security Monitoring, Infra Audit , Storage network support, Back up and recovery and services. However for any application related activities and its support services will be taken care by Infosys Finacle Team.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.</p>

73	81	1.18 Architecture	The solution has to handle a TPS (Financial Transactions per second) of minimum 800.	Please specify what are these transactions as actual transactions would happen in CBS or some such system?	The transaction means that a transaction originated from client end and is parsed, validated, processed in CBS and MIS sent to client.
74	82	3.5 Backup & Recovery	The Data replication should happen from Primary site to all DR sites on real time to keep them synchronized. Expected performance metrics are: RTO (Real Time Objective): 15 minutes. RPO (Real Point Objective): 0 minutes.	Does the bank propose to have active-active across DC and DR with 0 RPO ?	As of now, Bank's DC in Navi Mumbai (Rabale) and Hyderabad (Gachibowli) are available for proposed solution. Going forward Bank will make available Near Site at both locations. The application/solution should be able to run in Active-Active mode across all four data centers and public cloud. The database should be in Active-Active mode at both data centers viz. PR & NR and DR & NDR. Based on available latest technologies, Bidder shall also ensure Active-Active database across cities and public cloud
75	81	1.25 Architecture	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?	<ol style="list-style-type: none"> 1. For CBS transaction posting, EIS layer will be API Gateway 2. For Yono-B, there is API Gateway for login purpose only. 3. For functionalities and services within CMP, Bidder should provide API Gateway 4. Third Party Integration including CMP clients, Fintechs, Open Banking platforms like ONDC, CBDC, etc. should be provided by the Bidder.
76	93	11.2 Support & Monitoring	The Vendor shall provide services of following dedicated onsite resources for end to end operations, application and infrastructure support: 1. 18 resources for application support including Team Lead 2. 12 resources for infra support including Team Lead: Middleware Admin- 3 resources, DB Admin- 3 resources, Network Admin- 2 resources OS Admin- 3 resources, Team Lead- 1 resources The count of resources of 30 resources	Please clarify on Infra Support and Back up etc. Is SBI expecting the vendor to supply onsite resources to manage infra in the SBI cloud and do back up etc. OR will SBI will manage the Infra and associated system activates?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.

77	48	Appendix-B	<p>Proposed cash management solution of OEM should have been deployed (with at least one component Payments,Collections, Mandates) in minimum 3 Scheduled Commercial Banks having at least Rs. 50,000 crore deposits in India</p> <p>Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.</p> <p>Work order copy with CA certificate should be submitted</p>	<p>What is expected from the CA certificate, please elaborate more on the requirement. We understand the PO copy/ Go-live certificate is required. Please confirm.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 6). All other terms and conditions shall be as per the RFP.</p>
78	49	Appendix-B	<p>OEM or System integrator/ Authorized Partner of OEM should have experience of minimum five years in installation, integration, implementation and support involving multiple products/ solutions in IT projects like Core banking, Cash management platform, or Internet banking at Scheduled Commercial Banks in India</p> <p>Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report. Work order copy with CA certificate should be submitted</p>	<p>What is expected from the CA certificate, please elaborate more on the requirement. We understand the PO copy/ Go-live certificate is required. Please confirm.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 8). All other terms and conditions shall be as per the RFP.</p>
79	121	ROLL OUT PLAN	<p>ROLL OUT PLAN</p> <p>MVP 1 with all functionalities/ modules of the application readily available: Within 6 months from date of purchase order</p>	<p>Warranty and contract period will be excluded from the 7 years contract, i.e. 4.5 years of contract and 18 years of implementation timetable</p> <p>Please verify.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 14). All other terms and conditions shall be as per the RFP.</p>

80	2 of 236	NA	Schedule of Events Last date and time for Bid submission: Upto 5:00 pm on 07/09/2023	We ask the bank for at least a 3-weeks extension from the date of submission because we will need quite a bit of time to realign our comments with the bank's clarifications on the queries which we expect to receive on August 31.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1 & 2). All other terms and conditions shall be as per the RFP.
81	53	Appendix-C	Comments section of RFP for Technical & Functional Specifications	The bank has not specified a column for the vendor response; rather, it has only provided a space to indicate whether a feature or functionality is present in the application or not. In order to properly justify, identify what is present and what is not, as well as to express our understanding, we prefer providing brief responses in reply to the bank's requirements. We hope the bank will accept this.	No change in RFP terms
82	4 of 236	NA	Bank Guarantee 10% of theTotal Project Cost	We ask the bank to change the clause and lower the performance bank guarantee to the industry standard, which is 3%.	No change in RFP terms
83	24	25	Systems Integration testing and User Acceptance testing are not only limited to the integration of the service providers solution with consuming applications, but also the integration between the various components of the solution	What does the bank imply by the above statement? What does it mean to integrate with various components of the solution, and can it be explained with an example?	Integration testing is required between off the shelf components and customized components of the solution. Further, integration testing will also be required between branch portal (backend), customer portal and mobile application (frontend).
84	25	26(ix)	All product updates, upgrades & patches shall be provided by the Bidder/ Service Provider free of cost and in a timely manner during warranty and AMC/ ATS/ S&S period.	As per industry practice upgrades are provided separately and are chargeable. We would request to exclude "upgrades" from here	No change in RFP terms

85	26	27(iv)	Warranty/ AMC for the system software/ off-the shelf software will be provided to the Bank as per the general conditions of sale of such software	Kindly elaborate with example on what would be “general conditions of sale of software” We would request to discuss and mutually agree on the scope of license and other terms as enlisted like warranty/AMC at the contracting stage.	The clause and terms are self- explanatory. The Warranty/ AMC for the system software/ off the shelf software i.e. third party software will be provided to the Bank as per the general conditions of sale of such software.
86	25	26.SERVICES:	Bidder shall provide maintenance support for Hardware// Software/ Operating System/ Middleware over the entire period of contract.	Contradicting with Clause No 27 , Will it be bank who would provide the support or is it bidder	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
87	25	27. WARRANTY AND ANNUAL MAINTENANCE CONTRACT:	ii. During the warranty and AMC period, the Bidder will have to undertake comprehensive support of the Software Solution supplied by the Bidder and all new versions, releases, and updates for all standard software to be supplied to the Bank at no additional cost .During the support period, the Bidder shall maintain the Software Solution to comply with parameters defined for acceptance criteria and the Bidder shall be responsible for all costs relating to labour, spares, maintenance (preventive and corrective), compliance of security requirements and transport charges from and to the Site (s) in connection with the repair/ replacement of the Software Solution, which, under normal and proper use and maintenance thereof, proves defective in design, material or workmanship or fails to conform to the specifications, as specified.	Contrasting in nature. What additional costs and activities would there be if the bank owned the maintenance and other activities?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
88	26	27. WARRANTY AND ANNUAL MAINTENANCE CONTRACT:	iv.Warranty/ AMC for the system software/ off-the shelf software will be provided to the Bank as per the general conditions of sale of such software.	Contradicting with Clause No 26 , Will it be bank who would provide the support or is it bidder	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.

89	26	27. WARRANTY AND ANNUAL MAINTENANCE CONTRACT:	i. The Bidder shall be agreeable for on-call/on-site support during peak weeks (last and first week of each month) and at the time of switching over from PR to DR and vice-versa. No extra charge shall be paid by the Bank for such needs, if any, during the support period.	What would be the DC-DR testing frequency	It is generally quarterly, but testing frequency is at discretion of Bank's Risk department which may announce DC-DR activity when required. Independent DR activities will also be carried out by department for maintenance activities.
90	79	TECHNICAL REQUIREMENTS	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.	What is the existing BCP architecture	Existing plan is DC and DR Proposed application would be deployed on at least 4 locations DC, NDC, DR, NDR
91	79	TECHNICAL REQUIREMENTS	System should support fault tolerant architecture with respect to software, hardware, network, etc. to prevent crash of system leading to its unavailability.	What is the existing fault tolerant Architecture of t he bank	There is no separate fault tolerant architecture of the Bank. Proposed CMP solution should support standard application fault tolerant mechanism.
92	82	Backup & Recovery	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 permission for Secure Location ?	Designated support team members may be given access as per bank access control policy.
93	82	Backup & Recovery	No data would be purged. Server Data: All files and logs to be kept as per bank policy.	Size of the data existing ,that is not purged	Approx size of data existing that is not purged is 30 TB.

94	83	4.1 DataMigration	From Migration perspective, Vendor solution should be able to work with the existing technology stack and architecture to ensure smooth migration from the legacy system to the new one. In this regard, for reference, the technology stack currently in place are as below: Front End - JSP, HTML5, AngularJs, JQuery etc. Back End - Java J2EE Spring, etc. Database - Oracle 19c API Integrations - XML/RESTful/TCPIP Certificates: .cer, .crt etc. Private Keys: .p12, .pem format etc.	What is the existing Data Size that need to be migrated ? What is the Oracle Licensing policy with Bank , can the same be reused ,? Can we migrate to any other DB ? Do we have any dependency on any application that	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 11). All other terms and conditions shall be as per the RFP.
95	86	6.14 Logging	Application logs to be integrated with Security Operations Center (SOC) for monitoring purposes as per format defined by SOC.	What is the existing Logging mechanism , can it be integrated ?	Application logging mechanism is specific to application. These logs need to be integrated with existing tools provided by our security operation team
96	86	7.1 Performance	System Uptime should be minimum 99.90% per day	how is the existing performance calculated , what is the existing tool that does APM	Existing vendor has brought tool for monitoring the application. In proposed solution also Bidder has to provide its own APM tool as part of CMP solution offering.
97	86	7.1 Performance	CPU utilization should not exceed 70% at any point of time including the time of peak transaction load.	Existing /EMS/NOC/SOC details , who would manage , would we get access for monitoring view	CPU utilization should be monitored by bidder's APM tool and support team provided by bidder will monitor the same.
98	95	13.2 Alerts & Notifications	System should support notification through various modes such as email, SMS etc automatically as per banks requirements. This notification can be to internal (bank) or external (Customer/Agency/etc.) users etc.	Do we have any limitation for email and SMS that we need to understand	There is no limitation, application need to integrate with email and sms gateways of the Bank.
99	115	8. Help Desk Requirements	c) Service Provider should provide adequate onsite resources 24 * 7 * 365/(366) in the Bank's premises at GITC Mumbai. The onsite resources can also be required to be deployed at Hyderabad and/ or any other location in India as suggested by the Bank.	Existing helpdesk tool ? What is the existing Ticket count How many licenses are available for helpdesk users	There is no existing helpdesk tool being used for CMP solution. The Bank has CRM tool for ticketing, proposed application should integrate with CRM tool for end to end ticket lifecycle management.

100	146	7. Managed Services KPIs	% Cumulative duration of Onsite supportstaff 99.99% to 97.5%	When the system's design is 99.90%, it cannot attain 99.99%; this needs to be addressed.	Please refer to the Point No. 22 of Corrigendum II dated 05.09.2023
101	23	25. SYSTEM INTEGRATION TESTING & USER ACCEPTANCE TESTING:	This staff / third party vendor will need necessary on-site training for the purpose and should be provided by Service Provider	Despite being noted in Appendix C, we may not have covered everything.	Bank requires vendor partner to provide necessary onsite support for system integration & user acceptance testing.
102	24	26. SERVICES:	Bidder shall be willing to transfer skills to relevant personnel from the Bank, by means of training and documentation	Although we do not offer any formal instruction or documentation, standard documentation will be delivered to the bank, and the proposal will include information on the documents.	Trainings and documentation are crucial for knowledge transfer to bank staff. Hence, both training and documentation will be key requirement to be delivered by vendor partner.
103	26	27. WARRANTY AND ANNUAL MAINTENANCE CONTRACT:	The Bidder shall provide services of an expert engineer at SBI GITC, Belapur or at other locations wherever required, whenever it is essential	Given that they are so general, the engineer's skill sets should be understood.	Kindly refer Appendix-T of the RFP for skill set of support resources.

104	31	38. TECHNICAL DOCUMENTATION:	Service Provider shall deliver the following documents to the Bank for every software including third party software before software/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents (including but not limited to Solution Design Document, Integration Document, Network design and diagram, API Service Catalogue, Deployment Architecture document, Tech stack, data flow diagram, data dictionary), process documents (including SOPs for Change Management), technical manuals (including SOPs for IT Operations), functional specification, software requirement specification, on-line tutorials/ CBTs, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures (including, but not limited to Test Case document, Test Case Result document, SIT exit reports for each change request) etc.	List of documents to be checked internally as we provide to other customers	Bank has covered expected documentation required from vendor partner in the RFP section. The list is non-exhaustive and will be mutually decided between the bank and selected bidder.
105	31	38. TECHNICAL DOCUMENTATION:	Service Provider shall also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of the Software Solution as and when applicable	List of documents to be checked internally as we provide to other customers We offer a uniform set of documents as a part of our implementation. And the RFP submission document, which will be shared with the bank, will include information on the specific documents we give during implementation.	Bank has covered expected documentation required from vendor partner in the section.

106	31	38. TECHNICAL DOCUMENTATION:	Service Provider shall also provide the MIS reports, data flow documents, data register and data dictionary as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by Service Provider to the Bank, free of cost in timely manner	List of documents to be checked internally as we provide to other customers	Bank has covered expected documentation required from vendor partner in the section.
107	27	30(iii)	The Bank's right to inspect, test the product/ solution after delivery of the same to the Bank and where necessary reject the products/solution which does not meet the specification provided by the Bank. This shall in no way be limited or waived by reason of the products/ solution having previously being inspected, tested and passed by the Bank or its representative prior to the products/ solution shipment from the place of origin by the Bank or its representative prior to the installation and commissioning.	Acceptance/ rejection would be as per specifications agreed in SOW/ Contract between Bank and Service Provider We would also appreciate if Bank could elaborate on the purpose of point of delivery inspection and after delivery inspection and the process around the same for clarity purpose.	No change in RFP terms The clause is self-explanatory.

108	30	36(ii)	<p>If at any time during performance of the Contract, Service Provider should encounter conditions impeding timely delivery of the Software Solution and performance of Services, Service Provider shall promptly notify the Bank in writing of the fact of the delay, its likely duration and cause(s). As soon as practicable after receipt of Service Provider's notice, the Bank shall evaluate the situation and may, at its discretion, extend Service Providers' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.</p>	<p>Principally we are agreeable with this clause subject to modification as below:</p> <p>If at any time during performance of the Contract, Service Provider should encounter conditions impeding timely delivery of the Software Solution and performance of Services for reasons not attributable to Service Provider, Service Provider shall promptly notify the Bank in writing of the fact of the delay, its likely duration and cause(s). As soon as practicable after receipt of Service Provider's notice, the parties shall evaluate the situation and extend Service Providers' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.</p> <p>Remark: in case of delay not due to fault of service provider then in good faith the time period for performance of service must be increased for such time as agreed between parties.</p>	No change in RFP terms
109	30	36(iii)	<p>Any delay in performing the obligation/ defect in performance by Service Provider may result in imposition of penalty, liquidated damages, invocation of Bank Guarantee and/or termination of Contract (as laid down elsewhere in this RFP document).</p>	<p>Any delay in performing the obligation/ defect in performance by Service Provider may result in imposition of penalty, liquidated damages, invocation of Bank Guarantee and/or. Subject to clause (ii) of Section 36.</p> <p>Remark: Kindly omit termination as right from this clause as Bank will have other remedies under the RFP as above-mentioned</p>	No change in RFP terms

110	31	39(i)	<p>For any technology / Software / solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution for the Bank as part of this RFP, Service Provider shall have right to use as well right to license for the outsourced services or third party product. The Bank shall not be liable for any license or IPR violation on the part of Service provider.</p>	<p>Request Bank to kindly elaborate on this clause on what it expects from Service Provider. Further, kindly consider below remark: Bank acknowledges that any technology / Software / solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution shall be owned by Service Provider at all times except otherwise agreed with the Bank at contracting stage/ in the Contract.</p>	<p>No change in RFP terms. The clause is self-explanatory.</p>
111	33	39(vi)	<p>Service Provider shall grant the Bank an irrevocable, non-exclusive, unlimited license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually. The source code / object code / executable code and compilation procedures of the Software Solution should be placed under an Escrow arrangement. All necessary documentation in this behalf should be made available to the Bank. In case of Escrow arrangement, complete details and the location and the terms and conditions applicable for escrow must be specified. Any update or upgrade to source code should be informed and brought under Escrow or made available to the Bank</p>	<p>Service Provider shall grant the Bank an, non-exclusive, license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually. The source code / object code / executable code and compilation procedures of the Software Solution should be placed under an Escrow arrangement. All necessary documentation in this behalf should be made available to the Bank. In case of Escrow arrangement, complete details and the location and the terms and conditions applicable for escrow must be specified. Any update to source code should be informed and brought under Escrow or made available to the Bank</p> <p>Remarks: kindly note on the below points- 1. We will provide Non-exclusive license to the Bank 2. "upgrades" would form part of CR and charged separately as per industry practice.</p>	<p>No change in RFP terms</p>

112	33	-	<p>If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.</p>	<p>we would request to finalize this clause mutually at contracting stage. We would also request to consider-</p> <ul style="list-style-type: none"> - LD to be applied only in case of material breach for reasons solely attributed to bidder which remains non cured within mutually agreed cure period. 	No change in RFP terms
113	38	43(ii)	<p>In the event the Bank terminates the Contract in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Service Provider shall be liable to the Bank for any increase in cost for such similar Software Solution and/or Services. However, Service Provider shall continue performance of the Contract to the extent not terminated.</p>	<p>We are not agreeable with Service provider's liability to incur additional cost for procurement done by Bank. And termination for default will be subject to Bank's obligation to pay for software delivered/ services rendered by Service Provider.</p> <p>Kindly see modified clause as below:</p> <p>In the event the Bank terminates the Contract in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP However, Service Provider shall continue performance of the Contract to the extent not terminated subject to Bank's payment obligations under the Contract.</p>	No change in RFP terms

114	29	34(i)	<p>The maximum aggregate liability of Service Provider, subject to clause 34 (iii), in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement shall not exceed the total Project Cost.</p>	<p>We would request bank to consider limiting the liability to maximum of fees received in 6 months prior to date of claim. Please note below modification accordingly:</p> <p>The maximum aggregate liability of Service Provider, subject to clause 34 (iii), in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement shall not exceed the total fees received by Service Provider immediately preceding 6 months from date of first claim</p>	No change in RFP terms
115	39	43(vi)	<p>In the event of failure of the Service Provider to render the Services or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this</p>	<p>We are principally ok with the clause. However, request Bank to consider below modification in order to cover the following:</p> <ol style="list-style-type: none"> 1. That services after termination will be capped for certain period as terms cannot remain open as this would be additional service to be provided by Service Provider beyond termination/ expiration of agreement. 2. Further, in case of breach of this obligation under section 43(vi) then request Bank to cap the penalty% to the affected services only and not the total project value <p>Accordingly, kindly note slight modification as below:</p> <p>In the event of failure of the Service Provider to render the Services or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the</p>	No change in RFP terms

116	40	46	<p>i) The Bank, by written notice of not less than 90 (ninety) days, may terminate the Contract, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period).</p> <p>ii) In the event of termination of the Agreement for the Bank's convenience, Service Provider shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.</p>	<p>Kindly omit termination for convenience provision. The RFP already contains PBG, LD, Penalties, Termination for default. And in light of the project size and investment that will be made by the Service Provider under the Contract, such provisions may impact both the parties commercially.</p>	No change in RFP terms
117	152	1.1.7.	<p>"Intellectual Property Rights" shall mean, on a worldwide basis, any and all:</p>	<p>License will be on "non-exclusive basis". Kindly omit "worldwide"</p>	<p>Licence required is as mentioned in RFP. Rest there is no change in RFP terms</p>
118	159	4.2(g)	<p>Service Provider shall be responsible to provide Data Dictionary in a format provided by the Bank. During the term of this Agreement, such a format may be revised by the Bank as per the requirements. Service Provider shall capture all the fields in Data Dictionary format and keep the same always updated during the term of this Agreement.</p>	<p>Kindly elaborate on this requirement further</p>	<p>The clause is self-explanatory. Data Dictionary is a set of information describing the contents, format, and structure of a database and the relationship between its elements, used to control access to and manipulation of the database. Format of Data Dictionary will be shared with the successful bidder.</p>

119	162	8	<p>In the event of failure of the Service Provider to render the Services or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this</p>	<p>1. Since transition services require additional efforts, it will be charged separately. Hence, kindly see modification accordingly</p> <p>2. We are not agreeable with penalty provisions in this clause. In the RFP, Bank has sufficient remedies including penalties, PBG, LD, etc. We are not agreeable</p> <p>Accordingly, kindly note slight modification as below:</p> <p>In the event of failure of the Service Provider to render the Services in the event of termination of Agreement for default under section 43, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the</p>	No change in RFP terms
120	164	11	SUB CONTRACTING As per the scope of this Agreement sub-contracting is not permitted	We would request bank to allow subcontracting with written permission from bank	No change in RFP terms

121	164	12.1	<p>For any technology / Software / solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution for the Bank as part of this RFP, Service Provider shall have right to use as well right to license for the outsourced services or third party product. The Bank shall not be liable for any license or IPR violation on the part of Service provider.</p>	<p>Request Bank to kindly elaborate on this clause on what it expects from Service Provider. Further, kindly consider below remark: Bank acknowledges that any technology / Software / solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution shall be owned by Service Provider at all times except otherwise agreed with the Bank at contracting stage/ in the Contract.</p>	<p>No change in RFP terms The clause is self-explanatory.</p>
122	165	12.6	<p>Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually</p>	<p>We would request to discuss and mutually agree on the scope of license at the contracting stage. Service provider will provide non-exclusive license to the Bank for the purpose of this RFP. Further kindly note that 1. License will be on non-exclusive basis 2. "Upgrades" would be charged separately as per industry standards In light of the above remarks, kindly note below modification to the clause: Service provider hereby grants the Bank non- exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions, on reasonable commercial basis, available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein.</p>	<p>No change in RFP terms</p>

123	170	16.1.	Service Provider will provide Source Code for every version of the Software customized/developed specifically for the Bank, without any cost to the Bank, and it will be treated as the property of the Bank.	Source code will be subject to escrow arrangement as laid down in section 17. We are not agreeable with open and wide terms. Source code will not become property of Bank.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
124	170	16.2	The Source Code /Object Code /executable code and compilation procedures for every version of the Software customized/developed specifically for the Bank, of the Software solution made under this Agreement are the proprietary property of the Bank and as such Service provider shall make them available to the Bank after successful User Acceptance Testing	We are not agreeable with open and wide terms on exclusivity of source code. This would expose our proprietary material posing business and other risks. Further, we shall not provide source code to the Bank. We will perform the Services as agreed between the parties and Source code, if applicable and agreed between the parties, will be subject to escrow arrangement under Section 17. Kindly note below modification for this purpose: The portion of the Source Code /Object Code /executable code and compilation procedures for every version of the Software customized/developed specifically for the Bank, of the Software solution made under this Agreement are the proprietary property of the Bank provided such portion shall function independently without the proprietary part of the Software owned by the Service provider. The Service provider shall make such portion of the Source Code /Object Code /executable code and compilation procedures available to the Bank after successful User Acceptance Testing.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.

125	170	16.3	<p>Service Provider agrees that the Bank owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all Intellectual Property Rights, copyrights. Any work made under this Agreement shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws</p>	<p>We are not agreeable with open and wide terms as this would expose our proprietary material posing business and other risks. Kindly omit.</p> <p>Bank acknowledges that Service provider owns all intellectual property rights relating to the Services.</p> <p>However, in case of "work made for hire" provision under this clause 16.3., Kindly note below modified clause for this purpose:</p> <p>Service Provider agrees that the Bank owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all Intellectual Property Rights, copyrights. Any work made under this Agreement shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws, provided such inventions, designs, discoveries, writings and works of authorship shall be done on the request of the Bank and paid by it in addition to the Fees agreed herein and the Service Provider shall be authorised to develop the similar</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
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126	170	16.4	<p>Service Provider shall ensure proper change management process covering impact assessment, requirement and solution documents detailing changes made to the Software for any work order, in addition to enabling the programmers identify and track the changes made to the source code. The Source Code will be delivered in appropriate version control tool maintained at the Bank's on site location.</p>	<p>We will not deliver to bank the source code. Please understand that source code is our proprietary product and the same needs to be protected. In case this clause is interpreted to include "work-for-hire", kindly note below modified clause-</p> <p>Service Provider shall ensure proper change management process covering impact assessment, requirement and solution documents detailing changes made to the Software as requested by bank for its exclusive use for any work order, in addition to enabling the programmers identify and track the changes made to the source code. Such portion of the Source Code which shall independent of Software developed for Bank upon request, will be delivered in appropriate version control tool maintained at the Bank's on site location</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
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127	171	16.9	<p>The Intellectual Property Rights on the Software Code, copyright and source code for various applications/ interfaces developed under this Agreement, and any other component/ framework/ middleware used/ developed as pre-built software assets to deliver the solution, shall belong to the Bank and the Bank shall have complete and unrestricted rights on such property. However, Service Provider shall hold All Intellectual Property rights in any pre-built software per se, except for those which have been assigned under this Agreement.</p>	<p>We are not agreeable with open terms under this clause 16, Ownership. Bank acknowledges that any technology / Software / solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution shall be owned exclusively by Service Provider at all times except otherwise agreed with the Bank at contracting stage/ in the Contract.</p> <p>Kindly note clause modified as below:</p> <p>The Intellectual Property Rights on the 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, and any other component/ framework/ middleware used/ developed as pre-built software assets to deliver the solution, shall belong to the Bank and the Bank shall have complete and unrestricted rights on such property. However, Service Provider shall hold All Intellectual Property rights in any pre-built</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
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128	171	16.1	<p>All information processed by Service Provider during Software development/ customization, implementation& maintenance belongs to the Bank. Service Provider shall not acquire any other right in respect of the information for the license to the rights owned by the Bank. Service Provider will implement mutually agreed controls to protect the information. Service Provider also agrees that it will protect the information appropriately.</p>	<p>We are not agreeable with open terms under this clause 16, Ownership. All information processed by Service Provider during Software development/ customization, implementation& maintenance will solely belong to the service provider. Service provider owns and will continue to own all IPR relating to the Software and relating Services for the entire term of the Contract between Bank and Service Provider.</p> <p>However, where such information is processed pursuant to custom development upon request by Bank. Kindly note modified clause as below:</p> <p>All information processed by Service Provider during Software development/ customization, implementation& maintenance requested by Bank for its exclusive use belongs to the Bank. Service Provider shall not acquire any other right in respect of the information for the license to the rights owned by the Bank. Service Provider will implement mutually agreed controls to protect the information. Service</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
129	171	17.1	<p>Service Provider shall deposit the source code of the Software and everything required to independently maintain the Software, to the source code escrow account and agrees to everything mentioned in source code escrow agreement.</p>	<p>We are not agreeable with unilateral terms. Escrow accounts terms will be mutually agreed between the parties. Kindly note modification below:</p> <p>Service Provider shall deposit the source code of the Software and everything required to independently maintain the Software, to the source code escrow account and parties shall mutually agree to the terms in source code escrow agreement.</p>	<p>No change in RFP terms</p>
130	172	17.4	<p>Service provider agrees to bear the payment of fees due to the escrow agent.</p>	<p>We would require Bank to bear the costs relating to escrow agent</p>	<p>No change in RFP terms</p>

131	173	18.2	The Bank, by written notice of not less than 90 (ninety) days, may terminate the Contract, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period). In the event of termination of the Agreement for the Bank's convenience, Service Provider shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.	Kindly omit termination for convenience provision. The RFP already contains PBG, LD, Penalties, Termination for default. And in light of the project size and investment that will be made by the Service Provider under the Contract, such provisions may impact both the parties adversely.	No change in RFP terms
132	173	18.3	In the event the bank terminates the Agreement in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner, as it deems appropriate, software or services similar to those undelivered and subject to clause 21 Service Provider shall be liable to the Bank for any excess costs for such similar software or services. However, Service provider, in case of part termination, shall continue the performance of the Agreement to the extent not terminated.	Kindly elaborate on how will clause 21 be applicable under this. Further, Service provider is not agreeable with bearing such cost that Bank may incur after termination of agreement. Kindly note modified clause as below: In the event the bank terminates the Agreement in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner, as it deems appropriate, software or services similar to those undelivered and subject to clause 21 However, Service provider, in case of part termination, shall continue the performance of the Agreement to the extent not terminated.	No change in RFP terms
133	48	5	Bidder's Eligibility Criteria Proposed cash management solution of OEM should have been deployed (with at least one component Payments, Collections, Mandates) in minimum 3 Scheduled Commercial Banks having at least Rs. 50,000 crore deposits in India	We would request the bank to change the clause to: Proposed cash management solution of OEM should have been deployed (with at least one component Payments, Collections, Mandates) in minimum 3 Scheduled Commercial Banks having at least Rs. 50,000 crore deposits in India Global.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 6). All other terms and conditions shall be as per the RFP.

134	223	2a	Appendix Q: Detailed Technical Scoring Model 2a., Number of banks in India where Payments module of cash management solution is implemented in last 5 years in India (Payments include paper based payments, electronic payments)	We would request the bank to change the clause to: 2a., Number of banks in India where Payments module of cash management solution is implemented in last 5 years in India -Global (Payments include paper based payments, electronic payments)	No change in RFP terms
135	224	2b	Appendix Q: Detailed Technical Scoring Model 2b., Number of banks where Collections module of cash management solution is implemented in last 5 years in India (Collections include paper based collections, electronic collections, virtual accounts, mandates)	We would request the bank to change the clause to: 2b. Number of banks where Collections module of cash management solution is implemented in last 5 years in India - Global (Collections include paper based collections, electronic collections, virtual accounts, mandates)	No change in RFP terms
136	224	2c	Appendix Q: Detailed Technical Scoring Model 2c.,Number of banks in India where cash management solution for at least 2 modules (Payments, Collections, Mandates) is under implementation/implemented	We would request the bank to change the clause to: 2c. ,Number of banks in India Global where cash management solution for at least 2 modules (Payments, Collections, Mandates) is under implementation/implemented	No change in RFP terms
137	52	Appendix -c	Technical & Functional Specifications: FUNCTIONAL REQUIREMENTS	Bank has provided 3 categories for each requirement: 1. Branch Portal, 2. Customer Portal & 3. Mobile App. - As per the presentation covered by the bank on 10th Aug, bank conveyed that the bank already has the Business Banking layer for Corporate Internet banking and Mobile App as part of Yono Business App. - Please confirm expectations under Customer Portal & Mobile App. Will it be SSO provided on existing Business layer (Both Customer portal & Mobile App) or any other approach is expected.	YonoB mobile app which is managed separately shall act as front end for the CMP solution. However, end to end integration between Yono Business mobile app as front end and entire CMP backend system will be responsibility of the bidder. Customer Portal should be able to work with SSO integration with Yono business as well as separately

138	148	Appendix-K	Service Level Agreement	<p>We understand this is a draft SLA provided for reference and needs to be provided when vendor is selected and not part of RFP submission.</p> <p>- Details such as "Documentation: [Identify here all user manuals and other documentation concerning the Software.]" should not be updated at this stage. This will be applicable for bank to update during contracting stage as per bank specifications.</p> <p>Please confirm.</p>	The SLA which is part of the RFP document is required to be executed with the Successful bidder.
139	197	8	Transfer of Software Licenses	The source code is the IP owned by the company and as per standard industry practice not transferable. The code can be kept in escrow arrangement till the contract period but cant be transferred. We would request the bank to omit this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.
140	198	9	9. Transfer of Software	The source code is the IP owned by the company and as per standard industry practice not transferable. The code can be kept in escrow arrangement till the contract period but cant be transferred. We would request the bank to omit this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.
141	199	13	13. Transfer of Service Structure	The source code is the IP owned by the company and as per standard industry practice not transferable. The code can be kept in escrow arrangement till the contract period but cant be transferred. We would request the bank to omit this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.
142	131	Appendix -I	PROFORMA OF CERTIFICATE TO BE ISSUED BY THE BANK AFTER SUCCESSFUL COMMISSIONING AND ACCEPTANCE OF THE SOFTWARE SOLUTION/ SERVICES	We understand this appendix is not be submitted as part of Bid process and will be provided by the bank upon Go-live. Please confirm.	Applicable only to the successful bidder

143	229	Appendix-S	Bill of material for Software licenses: 4. End of life and end of support for each HW, SW, service etc. provisioned for this project by the Bidder and OEMs must be after calendar year 2030.	The scope for the current RFP scope will only be for the CMS software. HW will not be in scope. Please confirm.	Yes, Hardware procurement is not included in scope of RFP
144	Appendix-C	Appendix-C	System to support customer creation with product configurations, file transfer mode configuration, email & contact details, charges configuration, location mapping, agency mapping, enrichment fields	Please clarify expectations for having on boarding for FOS on mobile app for points 6.3.1 to 6.3.18. Ideally on boarding functionality should not be part of mobile app. Please confirm whether mobile would be de scoped.	Bank requires onboarding to be facilitated by on ground marketing teams, hence has been considered as mobile app requirements for onboarding using portable devices such as mobile, tablet etc.
145	Appendix-C	Appendix-C	Balances maintenance & transactions across virtual accounts.	1. We assume requirement for balance maintenance is for the virtual accounts issued to the dealers. Please confirm. 2. Is the bank expecting a separate wallet application or should we integrate with bank's existing wallet application where the balances will be maintained. 2. For mobile app, we understand requirement is for the corporate user to view the virtual account balances and transaction details on mobile app. Please confirm.	"Balance maintenance and reporting of transactions is required is across virtual accounts issued by CMP platform. " Bank does not expect any separate wallet application or integration with existing wallet application. The understanding for mobile app is correct.
146	Appendix-E	Appendix-E	ROLL OUT PLAN MVP 1 with all functionalities/ modules of the application readily available - Within 6 months from date of purchase order	Please confirm on what basis would the MVP 1 be identified as there no clear specifications on the MVP 1 requirements.	MVP 1 will be all functionalities/ modules of the application which are readily available
147	Appendix-C	Appendix-C	Technical & Functional Specifications – Vendor response A/C1/C2/C3.	Technical & Functional Specifications – W.r.t the functional & technical requirements, bank has provided space for specifying the category of the response i.e. A/C1/C2/C3. We would also want to add comments for providing more clarity on the supported functionality. Please confirm on the same.	No change in RFP terms

148	Appendix-C	FUNCTIONAL REQUIREMENTS	Once Payment is received against a Virtual Account, Solution should be able to identify the underlying actual account number and route the credits accordingly.	For mobile app, Since this is a back end activity please elaborate on the expectations under mobile app.	On mobile app, credit should be visible in actual account number that is mapped against a virtual account.
149	Appendix-C	FUNCTIONAL REQUIREMENTS	VAN product should 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.	Bank requires wallet or virtual balance to be maintained against each VAN for the collection and payouts. There is no separate wallet application or integration required.
150	Appendix-C	FUNCTIONAL REQUIREMENTS	System should have facility to capture denomination details of deposited cash	For mobile app, denominations will be captured by bank user from bank back office. Please confirm on the scope for mobile app.	In the present digi dealer application, user (dealer/ agent) has a screen to enter the denomination details.
151	Appendix-C	FUNCTIONAL REQUIREMENTS	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. Please provide use case on mobile app for customer.	On mobile app, credit should be visible in actual account number that is mapped against a virtual account.
152	Appendix-C	FUNCTIONAL REQUIREMENTS	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 platform like GPay, Paytm, Whatsapp payments, Apple pay.	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. 2. Mobile app - These are inward collections that will be received against a virtual account through different inward channels of the bank. Please provide use case on mobile app for customer.	The collections module of CMP application should have capability to integrate with CBS and other running applications (such as integrated payments hub) of the Bank to handle transactions pertaining to CMP clients. CMP collection module should have the facility to receive the fund using the mentioned channels passing through payments hubs, CBS or any other application and provide with enriched MIS. On mobile app, credit should be visible in actual account number that is mapped against a virtual account.
153	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	System should allow VAN wise limit (fixed amount or percentage basis) for credit into the VAN and also validation of amount to be done before credit to VAN.

154	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	The multiple accounts may be mapped to the corporates. It would be possible that corporates wants users to give access to few of the accounts, not all the accounts, hence restricted view should be supported. This is applicable for corporate users.
155	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Credit in collection accounts of corporates based on the criteria like a) instrument types (SBI Cheques, Other bank cheques) b) Branch-wise, c) Day-wise, or d) any other parameter of the virtual account as furnished by the corporate etc.
156	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	This should be considered for cheque/ cash collections data entry/ file upload till it is processed in core banking system.
157	Appendix-C	FUNCTIONAL REQUIREMENTS	Digicode based collection for both cash & cheque	1. Please elaborate on the use case of collections through Digi code. 2. Additionally what will be the use case of Digi code from bank back office portal.	Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.
158	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Customer web portal and mobile banking platform should support reporting of electronic credit transactions in accounts that have been executed through API 1. Validation of VAN via API 2. MIS sent via API 3. Uploading/ updation of dealer master etc
159	Appendix-C	FUNCTIONAL REQUIREMENTS	Electronic domestic payments - NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit (SBI to SBI transfers), BBPS, APBS, prepaid cards and international payments including any new electronic payments mode	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.	The solution should support new modes of payments as and when introduced. The scope will be considered as change request as and when discussed with bank.

160	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	The use case for multiple debit single credit are direct debit transactions.
161	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	The requirement is transfer to beneficiary account without registering beneficiary for quick transfers.
162	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	The understanding is correct.
163	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	The CCPAP cheque contains the facsimile signature of the authorizer which is to be fetched from CBS.
164	Appendix-C	FUNCTIONAL REQUIREMENTS	DW Artwork parameterized	Kindly elaborate on the requirement with an example.	DW Artwork should provide details of the company & payout details to the shareholder on the advice portion of MCC (multi city cheque) as per client request. Example-Company name & address on the top of the advice, shareholder address & payout details on remaing part of the advice.
165	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 9). All other terms and conditions shall be as per the RFP.

166	Appendix-C	FUNCTIONAL REQUIREMENTS	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	<p>1. Please elaborate on the requirement w.r.t expectations under direct debit under payments.</p> <p>2. Additionally expectations under Pooling branch location requirement.</p>	<p>"Direct Debit – product features and process flow.</p> <ul style="list-style-type: none"> ☑ The Transactions are file based and intra bank only. ☑ In Direct Debit, the amount is debited from Dealers account and credited to Supplier (Corporate) Account. ☑ Roles involved for the products- Regulator, Administrator, Uploader, DDebit user, Branch users. ☑ Corporate Regulator will define the corporate profile for DD facility viz, Authorization, Dealer validation, mapping Admin to pooling accounts, location, File configuration, Dealer validation details etc., ☑ Branch will approve the corporate request and mapping the commission account details. ☑ Admin Creates a Ddebit user and Defines Rules for Ddebit transaction ☑ Branch maker will map the dealers to suppliers and define the dealer code, threshold amount, validity period etc., and the same details will be approved by Branch authorizer. ☑ Ddebit user Approves the Dealer ☑ Uploader Uploads the Ddebit file and transaction file will be processed depends upon file authorization type defined by the Regulator."
167	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Bank does not have any capabilities to cover this requirement. Bidder should propose functionality within solution or as an integration with any tool to provide the requirement.
168	Appendix-C	FUNCTIONAL REQUIREMENTS	Automation of mandate registration process through 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.	Bank does not have any capabilities to cover this requirement. Bidder should propose functionality within solution or as an integration with any tool to fulfil the requirement.

169	Appendix-C	FUNCTIONAL REQUIREMENTS	Facility to check certain 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.	The requirement is success of mandate registration should be based on fulfilment of certain requirements. For e.g. Under scanned mandates, user can register a mandate by uploading a zip file containing scanned images (JPG/JPEG and TIF/TIFF images) and mandated customer details (CSV/XLS/TXT file) to the system. The zip file must meet the following criteria: <input checked="" type="checkbox"/> The mandate image should be in both the JPG/JPEG and TIF/TIFF file format. <input checked="" type="checkbox"/> The file name for a mandate should be same for JPG/JPEG and TIF/TIFF images. <input checked="" type="checkbox"/> The zip file is rejected for the following reasons by the system: - If the file names for two types of images of the same Mandate (i.e. both .jpeg/jpg and .tiff/.tif images of the same mandate) are different. - If there is mismatch in number of mandate records in CSV/XLS/TXT file and number of images. - If the file format even for one record is incorrect, then entire file will be rejected. etc
170	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Yes, proposed application needs to integrate with document management system of the Bank for storage and retrieval of mandate images.
171	Appendix-C	FUNCTIONAL REQUIREMENTS	Facility to search Mandates data including Archived (Registrations/ Transactions/ Failed Mandate Charges)	Please elaborate on the archival for mandates.	Archival of mandates is done for expired mandates.
172	Appendix-C	FUNCTIONAL REQUIREMENTS	API based transaction processing	We understand requirement is for API based integration with corporate ERP to receive mandates and direct debit transactions. Please confirm.	Yes, the requirement is to have API based ERP integration for receiving mandates transactions and also giving MIS reports for status of transactions.
173	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Yes, the requirement is to have API based ERP integration for receiving mandates transactions and also giving MIS reports for status of transactions.
174	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Yes, the functionality should support integration with various channels of the Bank.

175	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Location wise limits and authorizations should be supported. The requirement is to have mapping of users to specific locations which can facilitate transaction and reporting. Under STP authorization, the transactions flow without any maker checker process, while in Non STP authorizations, there could be multiple users involved (i.e. maker, checkers)
176	Appendix-C	FUNCTIONAL REQUIREMENTS	AI based chatbot for predefined FAQs	We understand bank will share the FAQs with the vendor which will be available as chat response. Please confirm.	The understanding is correct. FAQs will be shared by the Bank. Vendor partner can support in preparing FAQs pertaining to CMP solution.
177	Appendix-C	FUNCTIONAL REQUIREMENTS	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.	Bank's requirement is CMP solution should have integration with ticketing tool. Escalation matrix as per the CRM functionalities should be displayed.
178	Appendix-C	FUNCTIONAL REQUIREMENTS	Holiday master as per client's Business Requirement	We understand that this is for maintain Bank holidays, please confirm	Holiday master will be decided by Bank and will have to be defined in the system.
179	Appendix-C	FUNCTIONAL REQUIREMENTS	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	This requirement is to capture data from different file formats such as pdf, excel, txt, using ML techniques.
180	Appendix-C	FUNCTIONAL REQUIREMENTS	System should support customization of reports generated by CBS such as MT940, MT942, E9 statements, Power Jyoti reports, 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	E9 statement is SBI CBS generated format which contains all the transactions , provision should be there in the portal to customize it. Approx no. of count: 100 reports daily for Power Jyoti
181	Appendix-C	FUNCTIONAL REQUIREMENTS	Automated reconciliation tool to support one to many, many to one	Please elaborate the requirement with a use case/example.	For all the transactions routed through CMS application, there should be option to match entries posted in CBS and status /ack received in CMP application. Matching type should be one to one (Bank statement matched with application transaction and reconciled against each other), one to many (Bank statement reconciled with many application transactions) , many to one (many Bank statement lines are grouped and reconciled against a system transaction) , many to many (many statement lines are grouped and reconciled against many system transaction) .

182	Appendix-C	FUNCTIONAL REQUIREMENTS	System to provide capability of application form filling, document attachment, application tracker	Please elaborate the requirement with a use case/example.	1. Branch user/ FOS/ Operations team should be able to initiate applications on Branch portal/ mobile app for onboarding customers, including attachment of documents (such as indemnity, application form, kyc documents, board resolution formats) with tracking of the application initiated for availing CMP. 2. Customer portal should also support initiation for self-registration for corporates with existing banking relationship.
183	Appendix-C	FUNCTIONAL REQUIREMENTS	System should support addition of customer details, agency details and marketing team details	Kindly elaborate on "agency details and marketing team details" with example.	Details of Agency and marketing teams such as name, contact details, branch/ location etc should be supported to map against corporate ID.
184	Appendix-C	FUNCTIONAL REQUIREMENTS	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	Proposal management means onboarding/ application status should be updated for tracking.
185	Appendix-C	FUNCTIONAL REQUIREMENTS	System to support parent child file configurations for customers	Please elaborate meaning of creation of parent - child file configurations.	In case of payments for consolidated payments to multiple invoices by corporate, parent record will contain payment instructions and child record will contain individual invoice details.
186	Appendix-C	FUNCTIONAL REQUIREMENTS	System to support set up of file expiry after certain duration, frequency of sharing files customer wise	Kindly elaborate on requirement for file expiry and frequency for sharing files customer wise.	File Expiry: If a customer does not authorize the file then it should get expire and will not be available for authorization after defined time. Frequency of sharing: MIS to be sharing based on defined frequency i.e. EOD, real time, T+1 basis etc.
187	Appendix-C	FUNCTIONAL REQUIREMENTS	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 a file level/individual level.	Please elaborate the use case with a example/use case	The requirement is to facilitate individual transaction level or bulk file level authorizations across different authorizers.
188	Appendix-C	FUNCTIONAL REQUIREMENTS	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	Bank's requirement is CMP solution should have integration with ticketing tool. Escalation matrix as per the CRM functionalities should be displayed.
189	Appendix-C	FUNCTIONAL REQUIREMENTS	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. We understand these will be bank users that can access the bank back office portal on mobile app/ tables.	On ground teams such as relationship managers, marketing teams should be able to view/ raise service requests raised by customers/ on behalf of customers on back office portal.

190	Appendix-C	FUNCTIONAL REQUIREMENTS	Float and fee income calculations for bank	Please elaborate on "Float" calculation & the expectation in CMS system with an example	System should fetch CBS balances on daily basis and calculate float income based on defined formulas (to be defined/ advised by the Bank).
191	Appendix-C	FUNCTIONAL REQUIREMENTS	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	The application should have open APIs and should be configurable to integrate with relevant Fintech application for enhancement of functionalities. There are some use cases such as integrations with ERP solutions/ neobanking platforms, hence fintech onboarding is required.
192	Appendix-B	Bidder's Eligibility Criteria	The Bidder should be profitable organization on the basis of profit before tax (PBT) for last 3 (three) financial years mentioned in para 3 above.	As per annual report the company has posted a loss for the year 2020-21. The Company has divested the investment in its subsidiary in USA which is measured at fair value less cost to sale and effect of fair valuation loss which has been included and shown in the exceptional items. If we exclude the exceptional item, the PAT is positive. Please confirm whether this would cover the eligibility clause. Will Bank accept the bid if additional information is submitted against this clause separately?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 5). All other terms and conditions shall be as per the RFP.
193	Appendix-B	Bidder's Eligibility Criteria	Proposed cash management solution of OEM should have been deployed (with at least one component Payments, Collections, Mandates) in minimum 3 Scheduled Commercial Banks having at least Rs. 50,000 crore deposits in India	Please provide further information about what is needed in terms of CA certificates.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 6). All other terms and conditions shall be as per the RFP.
194	48		The Bidder must have an average turnover of minimum Rs.130 crore during last 03 (three) financial year(s) i.e., FY 2022, FY 2021 and FY 2020.	We request you to consider an average turnover of minimum Rs. 110 crore during the last 3 financial years i.e., FY 2022, FY 2021 and FY 2020, instead of stipulated 130 crore.	No change in RFP terms
195	48		Proposed cash management solution of OEM should have been deployed (with at least one component Payments, Collections, Mandates) in minimum 3 Scheduled Commercial Banks having at least Rs. 50,000 crore deposits in India	We request you expand the scope of the deployment requirement to include Global Implementations (min 3 foreign banks) instead of limiting it to India only.	No change in RFP terms

196	49		OEM or System integrator/ Authorized Partner of OEM should have experience of minimum five years in installation, integration, implementation and support involving multiple products/ solutions in IT projects like Core banking, Cash management platform, or Internet banking at Scheduled Commercial Banks in India	We request you expand the scope of the deployment of minimum 5 years experience requirement to include Global Implementations instead of limiting it to India only.	No change in RFP terms
197	48		Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed or is executing similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)	We request you expand the scope of client references requirement to include Global Implementations (min 3 foreign banks) instead of limiting it to India only.	No change in RFP terms
198	9	3(v)	Definition of "Total Contract Price/Project Cost/TCO"	"Total Contract Price/Project Cost/TCO" means the price payable to Service Provider during the twelve (12) months period, against the full and proper performance of its contractual obligations under this Agreement.	No change in RFP terms
199	29	34(i)	Limitation of Liability	The maximum liability of Service Provider shall be limited to 10% of the monthly billing.	No change in RFP terms
200	31	39	Intellectual Property Rights and ownership	This clause is not acceptable in its original form and needs to be modified. Mindgate shall own all rights and title in its pre-existing IPs. Also we need to understand and seek clarity who will be the owner of the final developed software/solution in this engagement. Based on this clarification we will be in the position to suggest appropriate language to modify this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.

201	38	43(i)	Termination rights	Service Provider should have the right to terminate. The termination rights should be at par as provided to Bank.	No change in RFP terms
202	38	45 & 46	Termination rights	Service Provider should have the right to terminate. The termination rights should be at par as provided to Bank.	No change in RFP terms
203	39	43(vi)	Termination rights	Penalty should be 10% of the monthly billing. Existing penalty capping is not acceptable.	No change in RFP terms
204	40	44(ii)	Force Majeure	Definition of 'force majeure' means and included but not be limited to and it should also include "pandemic" as one of the scenario.	No change in RFP terms.
205		New clause to be added	Non-solicitation	We need to have "non-solicitation" clause which obligates SBI not to hire or poach any of Mindgate's resources.	No change in RFP terms.
206	161	6	General Indemnity	Service Provider should also obtain indemnities from the Bank, at par with the indemnities provided by it under the said corresponding clause of the RFP. Also the indemnity should be capped to 10% of monthly billing.	No change in RFP terms
207	163	9	Liquidated damages	Delivery team to review. The capping for penalty/LD should be in the range of 0.5% to maximum 5%	No change in RFP terms
208	164	n	Intellectual Property Rights	This clause is not acceptable in its original form and needs to be modified. Mindgate shall own all rights and title in its pre-existing IPs. Also we need to understand and seek clarity who will be the owner of the final developed software/solution in this engagement. Based on this clarification we will be in the position to suggest appropriate language to modify this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
209	167	15	Confidentiality	This clause shall be mutual and obligations under this clause shall survive for 2 years post expiry/ termination of this agreement	No change in RFP terms

210	170	16	Ownership	This clause is not acceptable in its original form and needs to be modified. Based on this clarification that will be provided for clause 12 - IPR, we will be in the position to suggest appropriate language to modify this clause.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
211	172	18	Termination	Service Provider should have the right to terminate. The termination rights should be at par as provided to Bank.	No change in RFP terms
212	177	22	Limitation of Liability	The maximum liability of Service Provider shall be limited to 10% of the monthly billing.	No change in RFP terms
213		New clause to be added	Non-solicitation	We need to have "non-solicitation" clause which obligates SBI not to hire or poach any of Mindgate's resources.	No change in RFP terms.
214	204		Appendix L - Non disclosure Agreement	The NDA shall be mutual and obligations under this shall survive for 2 years post expiry/ termination of this agreement	No change in RFP terms
215	212		Appendix - O	Integrity pact to be printed on Stamp paper value ?	Please refer last line of Appendix - O on page number 219. Note: This agreement will require stamp duty as applicable in the State where it is executed or stamp duty payable as per Maharashtra Stamp Act, whichever is higher.
216	54	1.2.7	KRI (key risk indicator) dashboard at circle, network, module, region and branch level for cheques pending for liquidation	What are the key expectation from the indicators?	Cheque pendency to be provided as per Banks hierarchy (Circle, network, module, region, branch) and period wise bifurcation will be required.
217	54	1.1.10	VAN product should 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.	Please confirm if the expectation here is to have a complete ledger of Virtual Account and an Account Statement to check balance, view debit/credit transactions	Yes, Bank's requirement is to maintain complete ledger against each virtual account issued for both collections and payouts with account view, debit/ credit transactions view and balance check.

218	57	2.1.4	Statutory payments (tax payments including but not limited to excise, GST, direct tax etc) with challan generation through form and file based payments	Please help to understand existing payment process if these Taxes. Also, is there an API readily available with bank for these pay-outs.	There are no APIs readily available. The flow is same as merchant pre-approved limits. There is separate merchant application for statutory payments, proposed CMP solution should integrate with that application.
219	62	2.6.1	Beneficiary management- addition, modification, deletion, download and view (individually and bulk by way of file upload)	Refer to our discussion dated 18 Aug 2023, there is no Beneficiary Account Validation expected via PFMS/NPCI. Also, basis the corporate requirement, the Beneficiaries can be pre-on-boarded and payment can be facilitated or ad-hoc payments also can be facilitated.	The requirement is about beneficiary validation similar to retail banking. The account and IFSC code added into the system prior to transferring the funds to the beneficiary account are to be validated at the time of payment. The validation basis NPCI is also required as covered under point number 2.6.2.
220	70	6.3.5	System to support customer creation with product configurations, file transfer mode configuration, email & contact details, charges configuration, location mapping, agency mapping, enrichment fields	Refer to our discussion dated 18 Aug 2023, there is no API / file upload envisaged for on-boarding of Customers. The expectation is to have a UI for Back Office euser and the customer On boarding to be done by Back Office Team basis the CIF Number.	Customer creation will be done by Back office team of the Bank. System should support initiation of request from front end.
221	76	7.1.1	On-boarding of Govts agency & treasury offices (TO/DDO/CDA/CGDA, PAO, SubPAO)- product selection, mode of transaction, user creation	Refer to our discussion dated 18 Aug 2023, there is no API Integration with PFMS envisaged for on-boarding of Govt Customer. The expectation is to have a UI for Back Office euser and the customer On boarding to be done by Back Office Team basis the CIF Number.	Customer creation for Govt onboarding will be done by Back office team of the Bank only. There is no API integration with PFMS for onboarding.
222	76	7.1.3	Configuration of product accounts, BGL Accounts should be supported	Refer to our discussion dated 18 Aug 2023, these BGL Account will not have any Limits. Whenever the payment request is received the respective BGL Account to be debited and the payment to be facilitated. The settlement of BGL Account is an offline process and no linkage with application.	Yes to be provided for Branch User for Product Accounts and BGL Accounts. Settlement process to be provided in application. Settlement report is to be generated by CMP solution, no accounting required for settlement.

223	76	7.2.2	Processing of Files – Direct Credit (DCR) / NEFT / RTGS / NACH / APBS / IMPS/ UPI/ CBDC	Please confirm if the expectation here wrt Processing of Files via UPI and CBDC.	System should perform validations for UPI & CBDC transactions. Partial accounting is required in pooling account, actual accounting for credit to beneficiary will be through separate mobile banking application. CBDC is a future expectation can be discussed at implementation stage.
224	77	7.2.12	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	Yes API readily available with Bank / ITRO and Process flow is at par with Govt Txns, only TDS adjustments process are to be mapped with Receipts functionality.
225	77	7.2.13	Account PAN Validation for ITRO transaction processing for CBBDT	Please help to understand existing process flow for this integration. Also, is there an API readily available with bank for integration	Present process involves SFTP integration for file sharing between Bank and ITRO. Bidder can explore API integration with ITRO during implementation stage.
226	77	7.5.1	2. Receipts- ePay, PSG, MOPS, Mobile banking (UPI), QR, VAN & Mandates from Corporate portal	Need to understand the envisaged/ current process flow of this point	Product suite should be integrated and capable to receive funds from our existing products ePay, PSG, MOPS, Mobile banking (UPI), POS, QR, VAN, Mandates from Corporate portal etc.
227	84	5.4	System should be capable to Integrate with Corporates ERPs (e.g. SAP, Tally, Oracle, MS Dynamics etc.), or Govt. ERPs (e.g. PFMS, Treasury net, TIN2.0 etc.) via MQ, Files, API , Port based, ISO message format, Swift message, MT formats etc.	Need to understand the scope of PFMS Integration here. Also, is there an expectation of EPA Handling expected in this application. Refer to our discussion dated 18 Aug 2023, there is no scope of Govt Scheme On-boarding wrt PFMS (Model 1 and Model 2) Processing.	PFMS integration is for File, Scrolls, ACK, NACK, DMS, Public Keys etc. sharing purpose only Govt Scheme onboarding through PFMS is not in scope at present but scheme codes are provided in payment files which need to be maintained in application and to be shared as and when required in files or MIS or reports

228	105	IV	Ministry of Defence module (MOD)	Need to understand the envisaged/ current process flow of this point	MoD units directly upload the E-Payment files on the Bank Portal and the files are processed on real time basis. The file amount is first debited to concerned unit's E-Payment A/c and the amounts credited to designated Branch Interim A/c. In the next step, the Interim A/c is debited and respective Product A/cs credited (based on IFSC that is SBI to SBI, Other Banks etc). From these Product A/cs, final credits to respective individual Beneficiaries A/cs are processed. In case of fail of credit to individual Beneficiary a/c, respective amounts are returned to same product a/c. These returned amounts are automatically marked fail against the original record and credited back to respective Unit's E-Payment a/c through 'Amendment/Return' process. The processed transactions are settled with RBI (that is claiming Paid Funds) on the same day or next day. Usually transactions processed up to 10.00 AM are settled on the same day. Details of paid and settled transactions are shared to the Uploading unit daily in the form of Scrolls and DMS on monthly basis is also provided indicating date wise summary of payments.
229	105	IV	Ministry of Railways(MOR)	Need to understand the envisaged/ current process flow of this point	Process flow is same as MoD except uploading interface. The Railway unit uploads the E-Payment file to CRIS server which pushes the payment files to Bank's SFG server. Rest process is same as MoD. MoR involves payments from imprest cards. MoR payments are STP, MoD is non STP.
230	105	IV	UMEA(MORD and PMKISAN) refunds processing	Need to understand the envisaged/ current process flow of this point	SBI CMP is accredited to settle funds for MORD(MNREGA) & PMKISAN schemes, but there are other agency/sponsor banks also who process retail transactions for these 2 schemes of the ministries, they process transactions based on funds given by us. The failures and returns received after processing at their end are credited back into our pool account and provide MIS to us for processing and further settlement of funds with the respective ministries. Funding to these agency/sponsor banks is part of normal Payment processing of UMEA.
231	2.2.4	Paper based payments	System should allow No Printing option also (only cheque lodgment facility).	Need to understand the envisaged/ current process flow of this point	Corporate is giving the data to store in CBS to validate at the time of payment of cheque, but they do not print the cheque. Handwritten cheque will be issued by the corporate.

232	2.2.12	Paper based payments	System to have advance feature to select signature printing mechanism on cheques as per the rule (by amount, mode of operation etc.) set by the bank and the client.	Our understanding of the requirement is that the Solution needs to have different work flow in terms of Signature printing based on Amount /Mode of operations (bank side/Client side). Please confirm	The understanding is correct.
233	2.3.3	Dividend warrants	Processing of DW less than 1 Rs. (20% payout transactions)	How is the current process different from DW more than Rs 1?	Processing is same however proposed solution should be able to process the same as ~30% payouts are less than Re. 1
234	6.9.2	Grievance redressal	AI based chatbot for predefined FAQs	We understand the expectation is to connect/integrate with Bank's existing AI chatbot. Please confirm	Bidder should provide chatbot to integrate with proposed CMP solution.
235	125	Price Bid - Point No. 5	Price Bid Template	For Onsite resources, The resource rate to be quoted is monthly or Annual? How many months/Year should be considered to arrive at the total cost in the TCO	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
236	125	Price Bid	Price Bid Template	Request Bank to revising the template to incorporate yearly breakup of all fees. This will help in creating no ambiguity for the present value calculation and commercial evaluation	No change in RFP terms
237	121	Payment terms - License Cost	Billing and payment in intervals of six months, license cost billing to start from date of first go-live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract.	Request Bank to consider the below payment terms: 50% on Code drop of MVP 1 30% on Go Live of MVP 1 20% of Code drop of MVP2	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18, 19, 20). All other terms and conditions shall be as per the RFP.
238	122	Payment terms - Implementation	On different milestones of implementation as described in below: 1. Go-live of MVP 1: 25% of implementation cost 2. Migration of customers agreed for MVP 1: 10% of implementation cost 3. Go-live of full solution (MVP 2) with all requirements: 40% of implementation cost 4. Migration of remaining customers: 25% of implementation cost	Request Bank to consider below milestones 1. Go-live of MVP 1: 40% of implementation cost 2. Migration of customers agreed for MVP 1: 25% of implementation cost 3. Go-live of full solution (MVP 2) with all requirements: 25% of implementation cost 4. Migration of remaining customers: 10% of implementation cost	No change in RFP terms

239	122	Payment terms - AMC	Billing and payment in intervals of six months, support cost billing to start from date of first go-live of the application.	Please clarify whether first go Live mentioned in payment schedule refers to Go Live of MVP 1	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 19). All other terms and conditions shall be as per the RFP.
240	122	Payment terms - AMC	Billing and payment in intervals of six months, support cost billing to start from date of first go-live of the application.	Typically AMC payments are in advance. Please confirm if it's the same in this case	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 19). All other terms and conditions shall be as per the RFP.
241	122	Payment terms - Onsite Technical Support Charges	Billing and payment to be made monthly in arrears, support cost billing to start from date of first go-live of the application.	Please clarify whether first go Live mentioned in payment schedule refers to Go Live of MVP 1	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 20). All other terms and conditions shall be as per the RFP.
242	142	Penalties	All penalties (excluding penalties for liquidated damages and losses incurred by Bank on account of penalties levied by Government authorities) will be additive but total penalty will not exceed 20% of the total project cost.	Please clarify whether the aggregate penalties would not exceed 20% of the project cost during the contract period	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
243	141	Penalties	All Penalties will be levied on the period of calculation as defined in the respective SLAs and on the cumulative billing for that period	Please clarify what cumulative billing comprises of all of License, ATS & Onsite tech support. Request Bank to apply penalty calculation only on respective service that has an SLA breach. For example(SLA breach of Change Request should only be on value of the Change request, Managed services Penalty should only be on Onsite support Charges)	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
244	142	Transaction posting and handling KPIs	The amount of penalty for each such incident shall cover all of the following points: A. The amount of the penalty that the bank has to pay to the customer/merchant/government/etc. and any losses to the bank will be recovered from the bidder. B. 1% of the transaction amount with a minimum of INR 1100/- and a maximum of INR 1,10,000/- would be applied.	Please clarify whether penalty bidder will be penalised as A+B or A capped by B. Request Bank to consider A capped by B	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.

245	144	Penalties - Incident Management KPIs	The same will be done for the year at the end of said year.	Quarterly and Yearly counting of incidents is penalising twice for the same SLA breach. Request Bank to consider either one of the two	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
246		<<tTechnical Query>>		Does the Bank have any Kubernetes cluster already in place?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
247		<<tTechnical Query>>		Can we assume Openshift Kubernetes for sizing perspective?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
248		<<tTechnical Query>>		Is infra implementation being to be considered as Mindgate's scope?	Infra will be provided by the Bank, configuration/ set up as per application requirement is the responsibility of bidder.
249		<<tTechnical Query>>		How many environments to be considered for sizing (our standard is Dev, SIT, UAT, Pre-PROD, PROD & DR)?	"Production Environments: DC, NDC, DR, NDR Non Prod environments: UAT (20% of Prod), PreProd (30 % of Prod), Demo (10% of Prod)."
250		<<tTechnical Query>>		Does bank have Enterprise level Kafka which can be leveraged for this implementation?	No
251		<<tTechnical Query>>		Does bank have Redis cache which can be leveraged for this implementation?	No
252		<<tTechnical Query>>		Does bank have Oracle license?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
253		<<tTechnical Query>>		Does bank have appetite of using open-source databases like PostgreSQL?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
254		<<tTechnical Query>>		Does bank have enterprise grade monitoring tools like Dynatrace or AppDynamics?	Bidder should provide APM tool for monitoring.
255		<<tTechnical Query>>		Does bank have Devops tools like Git, Jenkins/ArgoCD?	No
256		<<tTechnical Query>>		What is the NFR requirement for this implementation?	NFR requirements such as integration, logging, security etc. are covered in technical requirements. Please refer page 78 of the RFP.

257		<<Technical Query>>		Does bank have API gateway (Ex. Kong or WSO2 or Nginx+)?	<p>1. For CBS transaction posting, EIS layer will be API Gateway</p> <p>2. For Yono-B, there is API Gateway for login purpose only.</p> <p>3. For functionalities and services within CMP, Bidder should provide API Gateway</p> <p>4. Third Party Integration including CMP clients, Fintechs, Open Banking platforms like ONDC, CBDC, etc. should be provided by the Bidder.</p> <p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.</p>
258		Last date and time for Bid submission	Upto 5:00 pm on 07/09/2023	We request the Bank to kindly extend the bid submission date to 29/09/2023	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1 & 2). All other terms and conditions shall be as per the RFP.
259		Earnest Money Deposit	Rs.2,00,00,000/- (Rupees Two Crores Only)	We request you to reduce the EMD to 50,00,000/- (Rupees fifty Lakhs only)	No change in RFP terms
260	RFP Excel Bank's Requirements	General	There is no availability in providing: a) Compliance for features not supported; b) Compliance for Features partially supported; c) Remarks column against compliance;	<p>1) There maybe few features which are not supported (fully/partially) in the product and will not be taken up for customization immediately. How will compliance for such items be filled in the RFP Excel Response.</p> <p>2) Providing a Remarks column against respective Line Item eliminates any ambiguity in how the requirement is planned to be handled in the product.</p>	<p>No change in RFP terms.</p> <p>The Bidder shall require to fulfill all the banks requirements as defined in the RFP.</p> <p>Bidder to specify whether facility is available or to be developed in the bracket of C1, C2, C3 only and no remarks are allowed.</p>
261	RFP Excel Bank's Requirements	1.1.1	Virtual accounts for physical/ electronic collections with VAN enrichment fields.	By enrichments, are the components which form the virtual account is being referred or these are additional fields mapped to virtual account	Enrichment fields are both separate fields as well as components of virtual accounts as provided by the Corporate according to their requirement.

262	RFP Excel Bank's Requirements	1.1.5	VAN creation, modification, deletion and with configuration for amount validation, dealer validation, VAN number validation and any other parameters	<p>Need detailing on amount and dealer validation. For amount, do we need to maintain some threshold amount above which it should not be accepted. For dealer validation is it the some portion of VA to be validated with registered payer in system.</p> <p>As per our understanding, virtual accounts will be maintained in corporate ERP and those will be created in CMS basis the download and validation of virtual account and amount will be done from the API exposed by the ERP system/ middlewear. There is no need to have the amount capping in CMS, if this is required what all use cases can be there basis the amount and what are other parameters for which validation is needed</p>	<p>Corporate client will upload the dealer file with parameters like dealer code (virtual accounts), amounts etc. The transactions received should be validated with the data uploaded by the client through channel/ API/ H2H/ SFTP integration. Corporate client may also provide its own API for validation.</p> <p>There are both options- corporate ERP can maintain virtual accounts and CMP solution can also maintain virtual accounts. There is no amount capping, Validation parameters are amount, dealer code (virtual), date and other fields as defined by the Corporate.</p>
263	RFP Excel Bank's Requirements	1.1.6	Integration with channel applications for MIS/Report sharing.	Understanding is we need to provide feed in terms of file download for transactions with virtual account	The requirement is to provide integration with channel applications for MIS. Transactions happen at channels, integration is required between these channels and CMP solution to provide MIS/ reports.

264	RFP Excel Bank's Requirements	1.1.8	System should support creation of short and long VAN (virtual account numbers) individually and by way of bulk file upload. Short VAN represents corporate and long VAN represents virtual account holder	<p>Need detailing on specifics of short and long VA. Is short and long VA components of VA where short VA represent corporate uniquely. Is virtual account holder different from corporate?</p> <p>As per our understanding corporate can maintain either the short account number or the long account number, whatever account is maintained in the system based on that validation will take place. Will there be any case the long VA are maintained and in transaction file only short are given, how system should behave in such cases.</p>	<p>Existing Short VAN represents corporate which is 6-alphanumeric character identity assigned (bearing at least 1 alpha character). Long VAN represents virtual account holder (maximum 17 alphanumeric characters). Virtual account is issued for customers, dealers of corporates who are represented on the basis Long VAN.</p> <p>The file upload mentioned in 1.1.8 is for VAN registration and not for transaction execution. The short VAN should be validated for long VAN registrations.</p>
265	RFP Excel Bank's Requirements	1.1.10	VAN product should 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.	<p>Understanding is dealer is customer's payer and he can be from different bank also. Also VAN is created against corporate. How dealer will be able to see balance. Need detailing.</p> <p>VAN balance will be calculated basis the debit and credit transactions, will there be any case to restrict the transaction if sufficient balance is not available in the VAN.</p>	<p>Requirement is for Corporate to maintain balances against VAN. If the dealers are part of corporate entity only (e.g. different locations) then they would be registered as users and would be able to see balances.</p> <p>Functionality should support restriction of sufficient balance against VAN as required by corporates.</p>
266	RFP Excel Bank's Requirements	1.2.7	KRI (key risk indicator) dashboard at circle, network, module, region and branch level for cheques pending for liquidation	<p>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</p>	<p>Cheque pendency to be provided as per Banks hierarchy (Circle, network, module, region, branch) and period wise bifurcation will be required.</p>
267	RFP Excel Bank's Requirements	1.3.1	System should support collection through virtual accounts via NEFT, RTGS, IMPS, UPI, QR code and likewise	<p>Understanding is UPI transactions and transactions with QR code wil come as inward transactions to our solution for MIS. Processing of UPI transactions and QR code scanning will be outside our solution. Kindly confirm?</p>	<p>Under CMP , Bank caters to collection in Virtual account on behalf of Corporate clients through various modes viz., cash, cheque, NEFT, RTGS, IMPS , UPI etc . All collections coming into CBS, integrated payments hub or any other application should be reported into CMP application for MIS through integration. Application should have the capability to generate dynamic QR and the same should be validated during the payment and application should be able to provide MIS for the corporate customer.</p>

268	RFP Excel Bank's Requirements	1.3.2	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 platform like GPay, Paytm, Whatsapp payments, Apple pay.	<p>Understanding is transactions from different channels like debit / credit card, POS, payment gateway etc will come as inward transactions for MIS purpose. Pls confirm.</p> <p>Need to understand, will those transaction be credited in the SBI corporate bank account or it will be further transferd to any other bank account also.</p>	<p>The collections module of CMP application should have capability to integrate with CBS and other running applications (such as integrated payments hub) of the Bank to handle transactions pertaining to CMP clients. CMP collection module should have the facility to receive the fund using the mentioned channels passing through payments hubs, CBS or any other application and provide with enriched MIS.</p> <p>The transaction will be credited first and it can be transferred to any other bank account also as required by corporate client.</p>
269	RFP Excel Bank's Requirements	1.3.3	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.	<p>Need detailing on this requirement. Is this applicable for bank or corporate users.</p> <p>Is this about the authorisation limit or it is the limit for transaction initiation too?</p>	System should allow VAN wise limit (fixed amount or percentage basis) for credit into the VAN and also validation of amount to be done before credit to VAN.
270	RFP Excel Bank's Requirements	1.3.4	User wise and account wise access to restrict user to view / initiate transaction for specified accounts only.	Need detailing on this requirement. Is this applicable for bank or corporate users	The multiple accounts may be mapped to the corporates. It would be possible that corporates wants users to give access to few of the accounts, not all the accounts, hence restricted view should be supported. This is applicable for corporate users.
271	RFP Excel Bank's Requirements	1.5.1	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different accounts as per the VAN parameter defined by clients	<p>Understanding is individual transaction credit will be passed to bank's GL and consolidated credit will go to customer's account. Kindly confirm on sweeping to different accounts based on VAM parameter.</p> <p>what all parameters can be defined by client on VAN, the funds will be moved to corporate SBI account to or can be to non SBI account too.</p>	Transaction credit would be to bank's GL or corporate's collection account. Credit in collection accounts of corporates based on the criteria like a) instrument types (SBI Cheques, Other bank cheques) b) Branch-wise, c) Day-wise, or d) any other parameter of the virtual account as furnished by the corporate etc.

272	RFP Excel Bank's Requirements	1.5.7	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940 ,MT942 ,csv ,xml, Power Jyoti MIS (CBS product) with provision for customizing as per corporate's ERP desired format	Understanding is MT940, MT942 will be generated by CBS. Pls confirm. Also need detailing on xml and Power Jyoti MIS requirement	<ol style="list-style-type: none"> 1. MT940/942 are standard bank account statements formats, requirement is to get MIS in similar format with similar fields for collections. 2. Customer should be able to download the collections MIS from proposed application in xml format, fields in MIS should be configurable as per customer needs. 3. Powerjyoti is Cash collection product of CBS, application need to: <ol style="list-style-type: none"> a. onboard the customer in CMP application b. customize the report received from CBS and provide MIS as per customer need. As per MIS sent by application c. Billing to be done as per other collection products.
273	RFP Excel Bank's Requirements	1.5.10	Reports such as Collection status report, agency pickup status reports, location code master, dealer code master, GST wise billing reports	Understaning GST calculation will be done by bank's centralized GST system and GST wise billing report will also be genarted by it. We will be required to provide the feed to bank's GST system for charges computed from our system. Kindly confirm	Yes, GST invoices will be generated by Bank's centralized GST system. CMP solution should integrate with GST system and should display generated invoice to customers.
274	RFP Excel Bank's Requirements	1.5.12	System should support file configurations for cheque files with selection and reordering of fields like cheque number, MICR code, cheque issue and deposit dates etc	Is this referring to cash transaction upload or MIS?	This requirement refers to configuration of cheque artwork. It does not relate to cash transaction upload/ MIS.

275	RFP Excel Bank's Requirements	1.5.14	Digicode based collection for both cash & cheque	Need detailing on digicode based collection	<p>Users of digicode: Digicode based collections is used by agencies, dealers of the corporate through digidealer application. Dealer represents corporate's locations (e.g. franchisees, outlets, dealers).</p> <p>Digidealer application Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. Digicode is a unique reference number that represents deposit request and transaction. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.</p>
276	RFP Excel Bank's Requirements	1.5.15	API based collection should be supported	Understanding is this is required for electronic collections only. Kindly confirm	<p>Customer web portal and mobile banking platform should support reporting of electronic credit transactions in accounts that have been executed through API</p> <ol style="list-style-type: none"> 1. Validation of VAN via API 2. MIS sent via API 3. Uploading/ updation of dealer master
277	RFP Excel Bank's Requirements	3.1.1	Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for physical as well as e-mandate registration of direct debit as well as NACH	Understanding is for e-mandates integration with net banking, debit card etc will be done outside the system and our solution will be consuming pain009 message for mandate registration	e-Mandates integration will be through net banking, debit card etc will be done outside CMP solution, however message consumption will be in a different format.
278	RFP Excel Bank's Requirements	3.1.5	Automation of mandate registration process through RPA including signature verification	Is this bank's customer or payer signature validation in mandate form by fetching signature from CBS. If this is payer, how will this be done for payer belonging to different bank	Yes signature validation is for payer. Bidder should propose functionality within solution or as an integration with any tool to fulfil the requirement. The requirement for signature verification is only for on us and not for off us mandates, hence not required for payer belonging to different bank.

279	RFP Excel Bank's Requirements	3.1.6	System should have facility to auto register mandates of lesser amounts defined by Bank and for higher amounts basis verification by Bank team with account details and signature fetched from CBS.	Does auto registration means mandates captured by corporates and for lesser amount it gets registered without bank's intervention	The understanding is correct. For lesser amounts, as defined in the system, no signature verification by bank officials for on us mandates. The registration should happen automatically without any intervention from user end.
280	RFP Excel Bank's Requirements	3.1.7	E-Mandate registration functionalities basis NPCI guidelines - Debit Card authentications, Internet Banking credentials & Aadhar based validations and capable of updating to newer facilities	Understanding is for e-mandates integration with net banking, debit card etc will be done outside the system and our solution will be consuming pain009 message for mandate registration	e-Mandates integration will be through net banking, debit card etc will be done outside CMP solution, however message consumption will be in a different format.
281	RFP Excel Bank's Requirements	3.1.10	eMandate registration site available to customers who don't have their portal/website	Pls provide more detail on this. Will this need to be exposed to customer's payers having account with other bank.	Microsite/ open will be required to extend to corporate's not having own portal/ website.
282	RFP Excel Bank's Requirements	3.1.11	Navigation to be provided for Mandate Registration Screen (To & Fro) for editing status (Approval / Rejection) of Mandates in a particular lot before final approval	Is this bulk authorization before sending to NPCI?	Navigation is required for authorizing mandates without following specific sequence in the bulk lot. This is not bulk authorization requirement before sending to NPCI, it is a requirement for registration of mandates by CMP operations staff.
283	RFP Excel Bank's Requirements	3.1.12	Serial Number of Mandate to be displayed along with Total number of Mandates in a particular lot. Also, provision to choose Mandate by Serial Number / Scrolling required.	Need detailing on this. How serial number will be allocated to mandate	Serial number will be defined by corporate in the CMP system basis available fields and accordingly serial number will be available for mandate verification.
284	RFP Excel Bank's Requirements	3.1.13	Facility to view all Customer Signatures for an account while approving or rejecting a Mandate	Are these customer signature or payer's signature. Will they be fetched from CBS or need to be stored in our solution	These are mandate holder's signature, in case of on us mandates. The signature will be fetched from CBS through EIS layer (Bank's internal API layer).

285	RFP Excel Bank's Requirements	3.1.14	Facility to check certain features for a list of accounts to determine the success of Mandate registration	Pls detail on features which need to be checked. Is this mandate status check	The requirement is success of mandate registration should be based on fulfilment of certain requirements. For e.g. Under scanned mandates, user can register a mandate by uploading a zip file containing scanned images (JPG/JPEG and TIF/TIFF images) and mandated customer details (CSV/XLS/TXT file) to the system. The zip file must meet the following criteria: <input checked="" type="checkbox"/> The mandate image should be in both the JPG/JPEG and TIF/TIFF file format. <input checked="" type="checkbox"/> The file name for a mandate should be same for JPG/JPEG and TIF/TIFF images. <input checked="" type="checkbox"/> The zip file is rejected for the following reasons by the system: - If the file names for two types of images of the same Mandate (i.e. both .jpeg/jpg and .tiff/.tif images of the same mandate) are different. - If there is mismatch in number of mandate records in CSV/XLS/TXT file and number of images. - If the file format even for one record is incorrect, then entire file will be rejected.
286	RFP Excel Bank's Requirements	3.2.3	If auto-debit is enabled, system to generate transaction file on T-1 day for on us and T-3 days for off-us, if auto debit is not enabled, corporate to upload	Does this mean system to generate transaction 1 or 3 days before the settlement/value date	Yes, transactions as per mandates registered should be generated 1 or 3 days prior to settlement/ value date. respectively for on us and off us mandates.
287	RFP Excel Bank's Requirements	3.2.4	System to pick up only those mandates registered on T-2 basis for transaction processing, if not then from next cycle	Request if this can be explained with example	Scenario 1: If a mandate is registered with bank on 24-Aug and mandate processing date is 25th of every month, then CMP application should start processing mandate from 25-Sep and not 25-Aug. Scenario 2: If the mandate was registered with bank on 22-Aug and mandate processing date is 25th of every month, then CMP application should start processing mandate from 25-Aug itself.
288	RFP Excel Bank's Requirements	3.2.9	Automated mandate failure charge recovery without any manual intervention	Is this for rejected mandate sent for registration or returned DDI transaction	Recovery of charges by Bank for on us mandates in case of failed mandates due to insufficient balance or limit

289	RFP Excel Bank's Requirements	3.2.11	Facility to search Mandates data including Archived (Registrations/ Transactions/ Failed Mandate Charges)	Is this MIS related to registered mandates and DDI transactions against mandate	The understanding is correct.
290	RFP Excel Bank's Requirements	3.2.12	Auto Remittance of Transaction file proceeds to Nodal account of Payment Aggregators	Need detailing on this	Transaction file will be uploaded in CMP solution by payment aggregators and posting should happen automatically in CBS basis integration for debit to collection a/c and credit to payment aggregators account.
291	RFP Excel Bank's Requirements	3.2.13	API based transaction processing	Is this transaction initiation through API	Yes, the requirement is to have API based ERP integration for receiving mandates transactions and also giving MIS reports for status of transactions.
292	RFP Excel Bank's Requirements	3.3.4	Application should have capability to generate Regulatory and customized reports pertaining to registration and transaction	Bank is requested to list the regulatory reports required	Quarterly, half yearly reports on: 1. Number of mandates registration 2. Number of mandates based transaction 3. Registration charges for off us mandates These reports are as per NPCI requirements for off us mandates. These reports are to be submitted to corporate clients, CMP-OC and NACH branch.
293	RFP Excel Bank's Requirements	3.3.6	Dash Board facility for the proper control at Bank level for Mandates (Session-wise and Date-wise), Processed (Accepted and Rejected) Mandates	Pls detail on session wise requirement	Upload to NPCI happens on session basis, dashboard view for transactions executed during sessions should be available.
294	RFP Excel Bank's Requirements	3.3.10	Configuration of Auto Settlement of Investments (MF/NPS) (timely debit and report to SEBI/other agencies) for transactions processed	Pls detail on this requirement	One use case is explained below for mutual funds: CMP solution should support automated transfer of funds collected from investor a/c of mutual fund broking companies and transfer to ICCL a/c. MIS also needs to be shared with ICCL in time bound manner. SFTP integration with ICCL will be required.
295	RFP Excel Bank's Requirements	5.1.1	Dedicated portal and mobile application for Corporate and Dealer/ Buyer	Will dealer / buyer will always be bank customer if separate login is required for them or only link for payment need to be sent to buyer for making payment	Both options are required- there can be a separate portal and link can also be shared for payment. The bidder should provide the functionality as inbuilt capabilities to extend portal to dealers/ buyers within CMP solution or integrate with any fintech solution.
296	RFP Excel Bank's Requirements	5.2.1	System must have support one to one, one to many and many to one payment to invoice reconciliation	Is this manual reconciliation by corporate since requirement is marked Yes for corporate	Solution should provide system generated reconciliation reports for collections made against invoices, there should be no manual intervention for corporates.
297	RFP Excel Bank's Requirements	5.2.6	Straight through and rule based reconciliation	Is this related to rule configuration by corporate	Yes, the requirement is for rule configuration for reconciliation of invoices against collections made.

298	RFP Excel Bank's Requirements	5.3.2	Multiple option for making payment (RTGS/NEFT/Cards, Net Banking, UPI/Retail/ corporate INB/Branch)	Understanding is bank will provide the gateway for making payment from multiple channels like (RTGS/NEFT/Cards, Net Banking, UPI etc	Yes, the functionality should support integration with various channels of the Bank. Bank also has payment gateway with which CMP solution can integrate.
299	RFP Excel Bank's Requirements	5.3.4	Multiple Invoice payment, Partial & Advance Payment	Pls detail this. Is this through link sent to buyer for making payments or expectation or collection is done by buyer separately and then reconcilaition is done separately based on rule or manual	This requirement is related to invoice management. Link should be sent to payer, at the same time there should be portal as well that can be extended to payer. Reconciliation should be done automatically on basis of rules.
300	RFP Excel Bank's Requirements	6.2.1	System should provide for all kinds of reconciliation for the bank, client/customer in an Auto reconciliation mode by total integration with CBS, ERP etc using respective transaction reference numbers.	Is the expectation to send the transaction feed after processing to CBS or customer's ERP for reconciliation. Pls detail this	System should do auto reconciliation for both Bank and customers for all the kind of transaction done through the application with the CBS a/cs related to the transaction. The feed of transactions will be done from CMP as well as initiated through client's ERP to the CBS. The transactions fed from CMP, CBS and ERP should match with respective transaction reference numbers and proper report should be made available for easy tracking and reconciliation. The reconciliation tool is not limited to just receivable invoices and collections, but all type of transactions routed through CMP.
301	RFP Excel Bank's Requirements	6.2.2	Self & automated reconciliation of all collection / payment using unique reference numbers generated in CBS and CMS. Reconciliation should be available in General ledger format on daily basis with CBS.	Is the expectation to send the transaction feed after processing to CBS or our system will get the feed from CBS which we need to reconcile with transactions processed in our system	The feed of transactions will be done from CMP as well as initiated through client's ERP to the CBS. The transactions fed from CMP, CBS and ERP should match with respective transaction reference numbers and proper report should be made available for easy tracking and reconciliation.
302	RFP Excel Bank's Requirements	6.2.3	Automated reconciliation tool to support one to many, many to one	Pls detail this requirement. Understanding is reconciliation will be done based unique reference number. Pls help with the usage of toll with some example	For all the transactions routed through CMP application, there should be option to match entries posted in CBS and status /ack received in CMP application. Matching type should be one to one (Bank statement matched with application transaction and reconciled against each other), one to many (Bank statement reconciled with many application transactions) , many to one (many Bank statement lines are grouped and reconciled against a system transaction) , many to many (many statement lines are grouped and reconciled against many system transaction) .

303	RFP Excel Bank's Requirements	6.3.1	System to provide capability of application form filling, document attachment, application tracker	Understanding is this will be carried out in CBS. Pls detail the expectation	1. Branch user/ Operations team and FOS/ marketing team should be able to initiate applications on Branch portal/ mobile app for onboarding customers, including attachment of documents (such as indemnity, application form, kyc documents, board resolution formats) with tracking and authorization of the application initiated for availing CMP. 2. Customer portal should also support initiation for self-registration for corporates with existing banking relationship.
304	RFP Excel Bank's Requirements	6.3.2	System should enable creation of packages for customer classification	Pls detail on definition of packages	Packages means grouping of customers basis parameters such as those availing similar offerings, those have similar file configuration requirements etc. Packages are required to make onboarding easier for new customers who have similar requirements as existing customers. Onboarding should be supported with or without creating packages.
305	RFP Excel Bank's Requirements	6.3.3	System should support addition of customer details, agency details and marketing team details	Customer details are ok. Pls help with the requirement of agency and marketing team detail with onboarding. Also what is FOS	Details of Agency and marketing teams such as name, contact details, branch/ location etc should be supported to map against corporate ID. FOS means feet on street i.e. marketing teams.
306	RFP Excel Bank's Requirements	6.3.4	System to support proposal management for new applications of onboarding with dashboard	Understanding is this is related to new customer onboarding and same will be carried out in CBS and we will be pulling data from CBS	Proposal management means onboarding/ application status should be updated for tracking. Onboarding should happen in CMP solution and not in CBS. CBS maintains accounts, CMP solution needs to map accounts to provide transaction banking facilities.
307	RFP Excel Bank's Requirements	6.3.6	System should support group corporates linkages	Is this required to create parent child relationship. Also this should be by bank users only. This has been marked Yes for corporate also. Also what is FOS	Yes, this is required to represent organizational, group hierarchies such as holding, subsidiary company relationships etc. This should be done by bank users/ operations team. It is marked yes for corporates to raise request for mapping/ linkages.
308	RFP Excel Bank's Requirements	6.3.19	Supports quick onboarding including self registration for the online services by an existing customer. System should support user/corporate registration with automatic profile mapping.	Understanding is corporate will make request in portal for online services and based on same bank user will provide the access. Pls confirm.	The understanding is correct. Corporate can initiate request on customer portal which can be confirmed by Bank's operations team on branch portal.
309	RFP Excel Bank's Requirements	6.3.20	Supports self-onboarding by a new corporate customer on the internet channel. The solution must support capturing all necessary details from the customer including documents.	Customer onboarding is first done in CBS. Corporateportal will be available only after registration with proper login. Request detailing on expectation from our solution	Internet channel should support request initiation by corporate. The details captured should reflect on branch portal for completion of onboarding by Bank's operations team.

310	RFP Excel Bank's Requirements	6.6.1	Application should have charges computation module which will calculate charges 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	Yes, GST invoices will be generated by Bank's centralized GST system. CMP solution should be integrated with GST system and should display generated invoice to customers.
311	RFP Excel Bank's Requirements	6.6.2	Billing Parameterization, e.g. After sanctioned period, calculation of charges based on existing Pricing/ Card rates whichever is higher.	Pls detail this requirement, what is meant by sanctioned period	Sanctioned period is period for which rates agreed between corporate and Bank are applicable. After expiry of sanctioned period (i.e. expiry of period of proposal), system should compute billing basis new rates entered by Bank operations team. If the new rates are not entered, then system should pick up standard rates/ card rates or old rates whichever is higher.
312	RFP Excel Bank's Requirements	6.6.4	System should support download of billing statement/ invoice/ GST report- with settled & pending amounts	Does pending amount means charges get computed but not posted i.e. debited from customer's account yet	Pending amounts are charges computed: 1. which are posted but not paid 2. which are not posted
313	RFP Excel Bank's Requirements	6.6.7	Auto processing/ Recovery of failed billing charges and status updation in Portal	Understanding is recovery of failed billing charges will be handled in CBS as debit of charges is happening in CBS	Failed billing charges due to insufficient funds available should be recovered by the CMP portal automatically at the time of funds availability in the billing account. CBS will not handle recovery of failed charges.
314	RFP Excel Bank's Requirements	6.6.9	Definition of different types of charges such as inter bank, cheque charges, account maintenance charges, pickup, risk, insurance, counting, beat/ call etc. which should be configurable	Pls detail on inter bank, risk, insurance, counting, beat/ call etc. Are cheque charges related to cheque transactions	Parameterized option for Branch User needs to be provided for various charges. All of these charges are pertaining to agency collections.
315	RFP Excel Bank's Requirements	6.6.11	Sharing of Commission to branches in respect of Collections (Collecting Branch, Home Branch and CMP Operations)	Pls detail how sharing of charges between branches is expected.	Sharing of commission in the ratio of 70:10:20 for Collecting branch, Home branch and CMP operations.
316	RFP Excel Bank's Requirements	6.6.12	System should be capable of generating the income wise query for bank. Option to generate charges report location wise, division wise, company as a whole at bank and client level.	Pls clarify on division wise and what is meant by company as a whole and bank level	Charges report should be available for both bank and corporate client. Division wise would imply bifurcation of billing basis parameterization such as dept, sub-depts etc.
317	RFP Excel Bank's Requirements	6.6.14	Alert on renewals of customers basis billing period defined should be supported either through email or portal.	Is renewal related to extending the current charge period defined	Yes, renewal means extension of sanctioned period for which charges were agreed.

318	RFP Excel Bank's Requirements	6.6.15	Monthly statement for pending dues from customers should be available basis non recovery of charges	Is this related to charge computed and not debited from customer or debit has failed	This is related to both- non recovery of amounts and non-debited billing amounts.
319	RFP Excel Bank's Requirements	2.2.3	Bulk instrument based payments to be supported	Is this requirement about initiating bulk payments in a file ?	The understanding is correct, it is about bulk payments for paper based transactions such as cheque, DD etc.
320	RFP Excel Bank's Requirements	2.2.6	System to support stationery requisition request and approval with fields such as delivery address, quantity, reason etc	Please elaborate this requirement	Corporate customer/ branches can raise request for stationery for decentralized/ remote location printing of paper based instruments such as cheque, DD etc.
321	RFP Excel Bank's Requirements	2.2.7	System to support stationery management such as instrument range, utilized cheques, pending unutilized cheques, last instrument no. used, SAN fetching, insufficient instrument email alert, instrument templates, printing location master	What does SAN fetching refer to?	SAN (Short Account Number) fetching : While generating the cheque template, in MICR band SAN is required to be printed, the same need to fetched from CBS while onboarding an account for cheque printing.
322	RFP Excel Bank's Requirements	2.2.8	Printing job orders should have details of corporate ID, file ID, file name, count of transactions, print status	Please elaborate this requirement	Printing job orders are the files created for operations team i.e. centralized printing and for corporates, branches team i.e. decentralized/ remote location printing. They can view details such as corporate ID, file ID, count of transactions and status before and after printing of paper based instruments.
323	RFP Excel Bank's Requirements	2.5.9	System should generate files for extraction to CBS and also receive response feed from CBS for all transactions (whether electronic/ paper based payments) without any manual intervention	Debit and credit of payments will happen by way of interfacing with CBS. Does this requirement refer to this or is this a download to CBS for reconciliation? Please elaborate.	The requirement refers to transaction handoffs from CMP application to CBS and vice versa at the time of file processing. File for extraction to CBS refers to payment files transfer from CMP to CBS. While, response feed from CBS to CMP refers to MIS reports for the transactions executed.
324	RFP Excel Bank's Requirements	2.5.18	Payment files should be configurable with option to select predefined files and reorder them as required	Please elaborate this requirement	Payment files should allow configuration by way of definition of fields and reordering of predefined fields as required. Please read "predefined files" as "predefined fields." It is a typographical error.

325	RFP Excel Bank's Requirements	2.5.19	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	Please elaborate this requirement in reference to payments	<p>Direct Debit – product features and process flow.</p> <ul style="list-style-type: none"> ☑DDEBIT functionality is applicable for Vistaar Corporate only. ☑The Transactions are file based and intra bank only. ☑In Direct Debit, the amount is debited from Dealers account and credited to Supplier (Corporate) Account. ☑Roles involved for the products- Regulator, Administrator, Uploader, DDebit user and Branch users. ☑Corporate Regulator will define the corporate profile for DD facility viz, Authorization, Dealer validation, mapping Admin to pooling accounts, location, File configuration, Dealer validation details etc., ☑Branch will approve the corporate request and mapping the commission account details. ☑Admin Creates a Ddebit user and Defines Rules for Ddebit transaction ☑Branch maker will map the dealers to suppliers and define the dealer code, threshold amount, validity period etc., and the same details will be approved by Branch authorizer. ☑Ddebit user Approves the Dealer ☑Uploader Uploads the Ddebit file and transaction file will be processed depends upon file authorization type defined by the Regulator.
326	RFP Excel Technical Requirements	13.4	System should be able to integrate with Bank downstream applications like Core Banking solution, IPH, EIS etc. on real time basis to pull data for giving alerts/ notifications	Pls detail this requirement. Are we required to provide notifications for the transactions done in other systems	For CMP Transactions executed in other systems (e.g. credits to account) will have to be notified on CMP portal. Hence, integration for real time pulling of information is required.
327	RFP Excel Technical Requirements	14.2	Solution should support the option of integration with banks existing BRE solution for consuming business rules.	Pls detail what type of business rules are referred here for integration	None of the flows are integrated with BRE today. Bank and vendor partner can explore possibility of moving existing rules to BRE system.
328	RFP Excel Technical Requirements	15.8	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	Client master will be maintained in CMP portal. KYC details will be maintained in CBS. The understanding is correct.
329	RFP Excel Technical Requirements	15.9	Customer master should support single account, multiple account, limits for each account and charges.	Kindly detail on requirement of limits for each account charges	Limits referred in this requirement are not for charges. System should support maintenance of transaction limits for authorizations against each account mapped to corporate ID. System should also support definition of charges against each account.

330	RFP Excel Technical Requirements	16.8	MIS module should support various MIS report formats viz Excel, CSV, TXT, pdf, xml, MT940 etc.	Understanding is MT940 reports will be generated in CBS. Pls confirm.	MT940/942 are standard bank account statements formats, requirement is to get MIS in similar format as MT940 for ease of reconciliation for corporates.
331	RFP Page 33	39 (vi)	Service Provider shall grant the Bank an irrevocable, non-exclusive, unlimited license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually.	As per Nucleus standard policy, the 'right to use' license will be granted for defined named country/territory, Module, Line of Business, License quantity and for limited tenure.	No change in RFP terms
332	RFP Page 40	Liquidated Damages	If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.	Liquidated Damages are not part of standard Agreement of the company.	No change in RFP terms
333	RFP Page 121	Payment Milestones	Payment Milestones, the specific payment terms are given.	These are not as per company standard payment terms.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18, 19, 20). All other terms and conditions shall be as per the RFP.
334	RFP Page 141	Penalty Clauses	Penalty for individual SLAs is as defined below. All Penalties will be levied on the period of calculation as defined in the respective SLAs and on the cumulative billing for that period.	As a policy, we do not accept penalties.	No change in RFP terms
335	RFP Page 173	Termination for Convenience	Termination for Convenience	'Termination for Convenience' is not acceptable as a standard policy.	No change in RFP terms

336	RFP Page 198	Transfer of Software	Wherein State Bank of India is the owner of the software, 6 (six) months prior to expiry or within 2 (two) weeks of notice of termination of this Agreement Service Provider shall deliver, or otherwise certify in writing that it has delivered, to the Bank a full, accurate and up to date version of the Software.	The ownership and Source code will not be passed. Rather 'right to use' license will be for definite named country/territory, Module, Line of Business, License quantity and for limited tenure.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 25). All other terms and conditions shall be as per the RFP.
337	RFP Page 170	Ownership	<p>16.1 Service Provider will provide Source Code for every version of the Software customized/developed specifically for the Bank, without any cost to the Bank, and it will be treated as the property of the Bank.</p> <p>16.2 The Source Code /Object Code /executable code and compilation procedures for every version of the Software customized/developed specifically for the Bank, of the Software solution made under this Agreement are the proprietary property of the Bank and as such Service provider shall make them available to the Bank after successful User Acceptance Testing.</p> <p>16.3 Service Provider agrees that the Bank owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all Intellectual Property Rights, copyrights. Any work made under this Agreement shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws.</p>	Company will have the IPR over the product offered. Bank will have the "right to use" license.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.

338	General Query	Technical	Hardware Sizing related query	Request Bank to share the Volume bifurcation business segment wise. e.g. Dividend Warrant / Mandate Auto Debit, vendor payment, Gov payment, etc.	Breakup of annual volume of 330 Crs across modules: 1. CMP Payments- 50 Cr 2. Collections- 20 Cr 3. Mandates- 25 Cr 4. Govt transactions- 15 Cr 5. Failed mandates charges recovery- 220 Cr
339	49	Bidder Eligibility Clause No 6	System Integrator/ Authorized Partner of OEM should have experience of minimum 1 project for installation, integration, implementation and support for at least one component of proposed cash management solution of the OEM in any Scheduled Commercial Bank.	OEM / System Integrator/ Authorized Partner of OEM should have experience of minimum 1 project for installation, integration, implementation and support for at least one component of proposed cash management solution of the OEM in any Commercial Bank in India or outside India	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 7). All other terms and conditions shall be as per the RFP.
340	49	Bidder Eligibility Clause No 9	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed or is executing similar projects in India.(Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/OEM has executed or is executing similar projects in India or outside India.(Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)	No change in RFP terms
341	165	12.6	12.6 Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually	We cannot agree for unlimited license	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP.

342	170	16.1	16.1 Service Provider will provide Source Code for every version of the Software customized/developed specifically for the Bank, without any cost to the Bank, and it will be treated as the property of the Bank	We cannot give source code for customization	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
343	173	18.2	<p>i).Termination for Convenience : The Bank, by written notice of not less than 90 (ninety) days</p> <p>ii).On 15 days notice from the Bank, the Bidder to continue to provide the Services or an agreed part of the Services for a period not exceeding 6 (Six) months beyond the date of termination or expiry of the Agreement</p>	We cannot agree for termination of convenience	No change in RFP terms

344	39	section 43. vii	vi. In the event of failure of the Service Provider to render the Services or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of the Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services, provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as specified in this	We cannot agree . It needs to be discussed	No change in RFP terms
345	25	ix	All product updates, upgrades & patches shall be provided by the Bidder/ Service Provider free of cost and in a timely manner during warranty and AMC/ ATS/ S&S period.	Implementation fee for updates, upgrades will be proposed by Intellect and Intellect will take approval from the bank for the same	No change in RFP terms
346	A	Appendix F	Comprehensive annual maintenance/ATS/S&S for Software Solution mentioned above for 4.5 years, including annual renewal cost, if any, after the end of comprehensive warranty. (This cost should be in the range 10% to 15% p.a. of license cost of software as quoted in S. No. 1 above)	This is not in line with our commercial policy	No change in RFP terms

347	49	9	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed or is executing similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/OEM has executed or is executing similar projects in India or outside India. (Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)	No change in RFP terms
348	49	6	System Integrator/ Authorized Partner of OEM should have experience of minimum 1 project for installation, integration, implementation and support for at least one component of proposed cash management solution of the OEM in any Scheduled Commercial Bank	OEM/System Integrator/ Authorized Partner of OEM should have experience of minimum 1 project for installation, integration, implementation and support for at least one component of proposed cash management solution of the OEM in any Commercial Bank in India or outside India	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 7). All other terms and conditions shall be as per the RFP.
349	17	13	Bid shall remain valid for duration of 9 calendar months from Bid submission date.	Agree to a validity of 3 months only	No change in RFP terms
350	33	39 (vi)	Service Provider shall grant the Bank an irrevocable, non-exclusive, unlimited license throughout the territory of India or abroad	OEM do not agree for unlimited licence , this will be an India Implementation and accordingly licence will be for India region only	No change in RFP terms
351	34	40	Liquidated Damages - maximum up to 5% of total Project Cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement	OEM prefer any penalty/damages to be capped at 5% of the implementation contract only . Should not be linked to the licence or whole project cost	No change in RFP terms
352	38	43 (ii)	In the event the Bank terminates the Contract in whole or in part for the breaches attributable to Service Provider, the Bank may procure...software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Service Provider shall be liable to the Bank for any increase in cost for such similar Software Solution and/or Services	OEM prefer any penalty/damages to be capped at 5% of the implementation contract only . Should not be linked to the licence or whole project cost	No change in RFP terms

353	163	9	Liquidated Damages: a sum equivalent to ___% of total Project cost for delay of each week or part thereof maximum up to ___% of total Project cos	OEM prefer any penalty/damages to be capped at 5% of the implementation contract only . Should not be linked to the licence or whole project cost	No change in RFP terms
354	SLAs & Penalties		There are many SLAs and Penalties.	OEM prefer any penalty/damages to be capped at 5% of the implementation contract only . Should not be linked to the licence or whole project cost	No change in RFP terms
355	Payment Terms		1) License Costs: Billing will start only after go-live. Pro-rata licensing cost is required from go-live till end of the contract.	Licence is always paid upfront	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18). All other terms and conditions shall be as per the RFP.
356	Payment Terms		2) Implementation Cost: Only 4 milestones are provided by the client (25+10+40+25%).	Bidder/OEM prefers to get payment at monthly / bi-monthly intervals.	No change in RFP terms
357	54	Appendix-C >> Functional Requirements >> 1.1.10 >> Virtual Accounts	VAN product should 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.	What is the Requirement from Mobile Banking App POV?	Mobile app should reflect debit/ credit transactions and balances in virtual accounts as well as physical accounts linked to virtual accounts.
358	54	Appendix-C >> Functional Requirements >> 1.2.2 >> Paper based collections	Cash collected for the corporate is credited into the customer's account at the end-of-day or as per credit arrangement e.g. Day-0,1 (in case of vaulting arrangement)	Kindly elaborate on the Vaulting Arrangement Scenario, How Deferred Credits are passed?	For vaulting, CMP solution should be consuming application for Cash collection MIS shared by agency either through API integration/ chron job etc. MIS data will be pushed by agency and consumed by Bank. Based on MIS, credit should happen to customer a/c and debit to BGL a/c on T+0 basis. On T+1, BGL reconciliation to be done.

359	54	Appendix-C >> Functional Requirements >> 1.2.4 >> Paper based collections	The application should also be capable of posting these cash/ cheque collection transactions to the CBS	Kindly elaborate on the Current Collections Flow. The Cash/Cheque Picked up by Agencies is first Logged in the CMP System and then a Hand Off Goes to CBS OR it is first lodged in CBS & then a Reverse Feed comes to CMP? This is a Back Office Requirement. What is the Requirement from Customer Portal Side? Kindly elaborate.	In current collections flow, collections are first lodged in CBS and then reverse feed comes to CMP. On customer portal, collections done by agencies should be reflected along with details such as date of deposit, amount, agency name etc.
360	54	Appendix-C >> Functional Requirements >> 1.2.6 >> Paper based collections	Solution should have capability to bifurcate funds collected and pass on actual credit pertaining to the client and debit charges portion from client account and credit to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.	Kindly elaborate on the Bifurcation of Funds requirement.	Any charges from the Customer of Client needs to be recovered . Ex. Principal (Bill) Amt is Rs 100.00 and Bank Charges Rs 5.00 and Customer to pay Rs 105.00. Rs 100.00 will be credited to Client and Rs 5.00 will be credited to Bank P&L
361	54	Appendix-C >> Functional Requirements >> 1.3.1 >> Electronic collections	System should support collection through virtual accounts via NEFT, RTGS, IMPS, UPI, QR code and likewise	What is the Requirement from Mobile Banking App POV?	For customer and mobile app, credits should reflect in account balance and transactions should reflect in account statement/ MIS.
362	55	Appendix-C >> Functional Requirements >> 1.3.2 >> Electronic collections	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 platform like GPay, Paytm, WhatsApp payments, Apple pay.	This is a Core VAM Back Office Requirement on Consuming collections originating from Multiple Channel. What is the Requirement from Customer Portal & Mobile App?	The collections module of CMP application should have capability to integrate with CBS and other running applications (such as integrated payments hub) of the Bank to handle transactions pertaining to CMP clients. CMP collection module should have the facility to receive the fund using the mentioned channels passing through payments hubs, CBS or any other application and provide with enriched MIS. For customer and mobile app, credits should reflect in account balance and transactions should reflect in account statement/ MIS.

363	55	Appendix-C >> Functional Requirements >> 1.3.3 >> Electronic collections	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.	Kindly elaborate on this requirement with an Example. This seems to a Back office Requirement. What is the Requirement from Customer Portal & Mobile App POV.	System should allow VAN wise limit (fixed amount or percentage basis) for credit into the VAN and also validation of amount to be done before credit to VAN.
364	55	Appendix-C >> Functional Requirements >> 1.3.4 >> Electronic collections	User wise and account wise access to restrict user to view / initiate transaction for specified accounts only.	Kindly elaborate on this requirement with an Example.	The multiple accounts may be mapped to the corporates. It would be possible that corporates wants users to give access to few of the accounts, not all the accounts, hence restricted view should be supported. This is applicable for corporate users.
365	55	Appendix-C >> Functional Requirements >> 1.4.5 >> Agency mgmt.	Collecting branch should have access to view scheduled cash/ cheque deposits	This seems to a Back office Requirement. What is the Requirement from Customer Portal POV.	Customer portal should also display scheduled cash/ cheque deposits as raised by agency/ corporate customer itself.
366	55	Appendix-C >> Functional Requirements >> 1.4.7 >> Agency mgmt.	Raise request for new collection order either direct/ through agency, view pending collections, track orders with status	Kindly elaborate on the Difference between Direct & Agency Pick Up.	Direct pick up refers to deposition by corporate itself or its dealers or any other locations. Agency pick up refers to pick up collecting agents working on behalf of bank to provide collections service to corporates.
367	55	Appendix-C >> Functional Requirements >> 1.4.8 >> Agency mgmt.	Full-fledged billing with state wise GST invoice, automated billing to agencies and corporate	This seems to a Back office Requirement. What is the Requirement from Customer Portal POV.	Customer portal should display invoice generated by backoffice against which customer can make payment.
368	55	Appendix-C >> Functional Requirements >> 1.4.9 >> Agency mgmt.	Vaulting related requirements- integration with agency system to get MIS of funds collected, customer details and credit to customer on Day 0	Kindly elaborate on the Requirement.	CMP system should integrate with Agency application for receiving MIS and posting of various credits based on MIS.
369	55	Appendix-C >> Functional Requirements >> 1.5.2 >> Agency mgmt.	Maintenance of client-wise data for validation prior to processing the transactions. Data Validation is to be done for single or multiple criteria like amount, CBS account number or combination of them against data maintained for each client.	Kindly elaborate on the Requirement around amount & any other criteria validation. This Seems like a Back office Requirement. What is the Requirement from Customer Portal POV.	In VAN product, the amount collected and deposited by agencies against the VAN is credited to Corporate account, some corporates require validation on parameters like amount, Long VAN, before transferring the funds.

370	56	Appendix-C >> Functional Requirements >> 1.5.7 >> Credit & reporting	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940 ,MT942 ,csv ,xml, Power Jyoti MIS (CBS product) with provision for customizing as per corporate's ERP desired format	Kindly share a Sample Power Jyoti MIS for reference.	Powerjyoti is Cash collection product of CBS, application needs to: a. onboard the customer in CMP application b. customize the report received from CBS and provide MIS as per customer need via SFTP/H2H/email etc. c. Billing to be done as per other collection products. Power jyoti MIS format can be discussed in detail during implementation.
371	56	Appendix-C >> Functional Requirements >> 1.5.14 >> Credit & reporting	Digicode based collection for both cash & cheque	Kindly Elaborate on the Requirement. Additionally what is the Requirement from Mobile App POV?	Users of digicode: Digicode based collections is used by agencies, dealers of the corporate through digidealer application. Dealer represents corporate's locations (e.g. franchisees, outlets, dealers). Digidealer application Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. Digicode is a unique reference number that represents deposit request and transaction. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.
372	57	Appendix-C >> Functional Requirements >> 1.5.17 >> Credit & reporting	Multiple collection accounts under one corporate should be supported	This is a Back Office Requirement. What is the ask from Corporate Portal POV?	Corporate portal should support view across all collection accounts through single login to corporate ID. Transactions and balances across all collection accounts under one corporate ID should be supported on corporate portal.
373	57	Appendix-C >> Functional Requirements >> PAYMENTS >> 2.1.1 Electronic payments	System should provide the capability to process single payment transactions (form based payments) Bank Portal : NO	For all requirements marked as NO under Bank / Customer / Mobile. Can the response be left blank ? Currently drop down does not have a "Not applicable" reference for selection	For requirements marked as NO, the response can be left blank. Bidders need not select anything from drop down.

374	58	Appendix-C >> Functional Requirements >> 2.2.4 >> Paper based payments	System should allow No Printing option also (only cheque lodgment facility).	Kindly elaborate on the Process Flow for this Requirement.	Corporate is giving the data to store in CBS to validate at the time of payment of cheque, but they do not print the cheque. Handwritten cheque will be issued by the corporate.
375	58	Appendix-C >> Functional Requirements >> 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, insufficient instrument email alert, instrument templates, printing location master	What is the Requirement around SAN Fetching?	SAN (Short Account Number) fetching : While generating the cheque template, in MICR band SAN is required to be printed, the same need to fetched from CBS while onboarding an account for cheque printing.
376	58	Appendix-C >> Functional Requirements >> 2.2.12 >> Paper based payments	System to have advance feature to select signature printing mechanism on cheques as per the rule (by amount, mode of operation etc.) set by the bank and the client.	What is the Requirement around Mode of Operation Rule?	The requirement is the solution needs to have different work flow in terms of Signature printing based on Amount /Mode of operations as set by client and bank.
377	59	Appendix-C >> Functional Requirements >> 2.3.3 >> Dividend warrants (DW)	Processing of DW less than 1 Rs. (20% payout transactions)	Kindly elaborate on the Requirement. How Different it is from a Normal DW (more than 1 Rs) Payout?	Processing is same however proposed solution should be able to process the same as ~30% payouts are less than Re. 1
378	59	Appendix-C >> Functional Requirements >> 2.3.9 >> Dividend warrants (DW)	DW Artwork parameterized	Kindly Elaborate on the Requirement	DW Artwork should provide details of the company & payout details to the share holder on the advice portion of MCC (multi city cheque) as per client request. Example-Company name & address on the top of the advice, share holder address & payout details.

379	61	Appendix-C >> Functional Requirements >> 2.5.19 >> Processing	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	Kindly elaborate on the Requirement around Pooling Branch location.	<p>Direct Debit – product features and process flow.</p> <ul style="list-style-type: none"> ☑DDEBIT functionality is applicable for Vistaar Corporate only. ☑The Transactions are file based and intra bank only. ☑In Direct Debit, the amount is debited from Dealers account and credited to Supplier (Corporate) Account. ☑Roles involved for the products- Regulator, Administrator, Uploader, DDebit user and Branch users. ☑Corporate Regulator will define the corporate profile for DD facility viz, Authorization, Dealer validation, mapping Admin to pooling accounts, location, File configuration, Dealer validation details etc., ☑Branch will approve the corporate request and mapping the commission account details. ☑Admin Creates a Ddebit user and Defines Rules for Ddebit transaction ☑Branch maker will map the dealers to suppliers and define the dealer code, threshold amount, validity period etc., and the same details will be approved by Branch authorizer. ☑Ddebit user Approves the Dealer ☑Uploader Uploads the Ddebit file and transaction file will be processed depends upon file authorization type defined by the Regulator.
380	62	Appendix-C >> Functional Requirements >> 3.1.1 >> Mandate registration	Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for physical as well as e-mandate registration of direct debit as well as NACH	<p>Typically e Mandate Registration with corresponding User Authentication happens outside the CMP platform. Registered Mandate info are shared with CMP platform for storage & further Usage for Transaction initiation.</p> <p>We presume SBI already has a platform (Microsite/3rd party Application), where E Mandate Registration originates. Kindly Confirm. In Case there is a different expectation around the same, kindly elaborate with a Brief Process Flow.</p>	<p>The understanding is correct.</p> <p>SBI has retail internet banking to support emandate authentication (debit card, internet banking, aadhar based). However, for corporates not having their own website, CMP solution should support extension of microsite for emandate initiation along with integration to internet banking platform.</p>
381	64	Appendix-C >> Functional Requirements >> 3.2.8 >> Mandate Transaction	Bounce Memo as per industry standard with digital signature. Bulk download for bounce memo should be given through Portal /SFTP/H2H	Kindly elaborate on the Digital Signature Requirement.	As the Bounce memo is used for Legal Purpose, bank has to sign the Memo, to automate the process and avoid manual intervention we use digital signature incorporate in PDF file so that customer need not visit/call branch for getting Bounce Memo.

382	65	Appendix-C >> Functional Requirements >> 3.3.10 >> 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 the Requirement around Timely Debit. Additionally share a Sample of Report to SEBI.	One use case is explained below for mutual funds: CMP solution should support automated transfer of funds collected from investor a/c of mutual fund broking companies and transfer to ICCL a/c. MIS also needs to be shared with ICCL in time bound manner. SFTP integration with ICCL will be required.
383	66	Appendix-C >> Functional Requirements >> 4.2.3 >> Execution	Full and partial amount reversal flexibility	Partial Amount Reversal is limited to the extent of Fund Availability in the Account Only. Kindly Confirm.	The understanding is correct, partial amount reversal is limited to extent of funds available.
384	66	Appendix-C >> Functional Requirements >> 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?	This to be handled within CMP as part of Liquidity management module. Integration to be done with SBI mutual Fund. Further Details can be provided at the time of implementation.
385	66	Appendix-C >> Functional Requirements >> 5.1.1 >> Invoice management	Dedicated portal and mobile application for Corporate and Dealer/ Buyer	SBI has a Mobile App called DigiDealer. Is there an expectation to replace the Same as well as part of this Modernization? If Yes, Kindly elaborate on the DigiDealer Capabilities.	"The requirement is to have separate portal and mobile app from digidealer for supporting payment against invoice for payers (dealers/ buyers/ customers) of the corporates. The bidder should provide the functionality as inbuilt capabilities to extend portal to dealers/ buyers within CMP solution or integrate with any fintech solution. Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN."

386	67	Appendix-C >> Functional Requirements >> 6.1.5 >> Balance & Transaction Reporting	Account statement- normal, enhanced statements, MT940, MT942 statements should be supported (in multiple formats viz., XLS,CSV, PDF, TXT,xml etc.) both individual and consolidated across accounts	Presume all these are Offline Statements which would be generated in Bank's Core banking System. Channel would be a Conduit to fetch & present the same to Corporates. Kindly Confirm. In Case there is a Different expectation w.r.t Statements, kindly elaborate.	The understanding is correct. The statement would be generated by CBS, CMP application should support fetching of the statements and also support customizations of statements as required by corporates.
387	69	Appendix-C >> Functional Requirements >> 6.2.2 >> Reconciliation	Self & automated reconciliation of all collection / payment using unique reference numbers generated in CBS and CMS. Reconciliation should be available in General ledger format on daily basis with CBS.	Kindly elaborate on the Requirement with a Brief Process Flow.	System should do auto reconciliation for both Bank and customers for all the kind of transaction done through the application with the CBS a/cs related to the transaction. The feed of transactions will be done from CMP as well as initiated through client's ERP to the CBS. The transactions fed from CMP, CBS and ERP should match with respective transaction reference numbers and proper report should be made available for easy tracking and reconciliation. The reconciliation tool is not limited to just receivable invoices and collections, but all type of transactions routed through CMP.
388	70	Appendix-C >> Functional Requirements >> 6.2.4 >> Reconciliation	Auto reconciliation for bank (various applications like CMP, CBS etc.) and corporate clients (ERP) with report for mismatch entries	Please provide in brief ..different reconciliation expectation by Bank. Which use Cases are Only Reports to be provided for Reconciliation?	System should do auto reconciliation for both Bank and customers for all the kind of transaction done through the application with the CBS a/cs related to the transaction. The feed of transactions will be done from CMP as well as initiated through client's ERP to the CBS. The transactions fed from CMP, CBS and ERP should match with respective transaction reference numbers and proper report should be made available for easy tracking and reconciliation. The reconciliation tool is not limited to just receivable invoices and collections, but all type of transactions routed through CMP.
389	70	Appendix-C >> Functional Requirements >> 6.3.1 >> Onboarding	System to provide capability of application form filling, document attachment, application tracker	Presume this refer to Online Self Registration of Corporate(with Banking relationship) to the CMP application. Kindly Confirm. What is the Requirement from Mobile Application POV?	1. Branch user/ FOS/ Operations team should be able to initiate applications on Branch portal/ mobile app for onboarding customers, including attachment of documents (such as indemnity, application form, kyc documents, board resolution formats) with tracking of the application initiated for availing CMP. 2. Customer portal should also support initiation for self registration for corporates with existing banking relationship.

390	70	Appendix-C >> Functional Requirements >> 6.3.3 >> Onboarding	System should support addition of customer details, agency details and marketing team details	What is the Requirement from Mobile Application POV? Kindly elaborate on the Requirement from Agency Details & Marketing Details POV.	Details of Agency and marketing teams such as name, contact details etc should be supported to map against corporate ID. Onboarding should also be supported by onground marketing, FOS teams, hence addition of customer, agency, marketing details should be supported on portable device as well.
391	70	Appendix-C >> Functional Requirements >> 6.3.4 >> Onboarding	System to support proposal management for new applications of onboarding with dashboard	What is the Requirement from Mobile Application POV?	Proposal management means onboarding/ application status should be updated for tracking.
392	71	Appendix-C >> Functional Requirements >> 6.3.14 >> Onboarding	System to support set up of file expiry after certain duration, frequency of sharing files customer wise	Kindly elaborate on the Requirement around File Expiry.	File Expiry: If a customer does not authorize the payment file then it should get expire and will not be available for authorization after defined time. Frequency of sharing: MIS to be sharing based on defined frequency i.e. EOD, real time, T+1 basis etc.
393	71	Appendix-C >> Functional Requirements >> 6.3.16 >> Onboarding	Enquiry to be supported basis client ID, name etc	What is the Requirement from Mobile App POV?	FOS, onground marketing team should be able to support enquiry for client application status through mobile devices/ tablets.
394	71	Appendix-C >> Functional Requirements >> 6.3.17 >> Onboarding	Common customer ID mapping for N number of Products	What is the Requirement from Mobile App POV? Kindly elaborate on the Requirement around Common Customer ID Mapping to N Number of Products.	From mobile app POV, all products availed by the customer should be visible. One customer could have taken multiple products (e.g. e-payments, mandates, paper based collections etc). This requirement talks about mapping of customer ID with multiple products availed at the time of onboarding.
395	72	Appendix-C >> Functional Requirements >> 6.6.2 >> Charges & Billing	Billing Parameterization, e.g. After sanctioned period, calculation of charges based on existing Pricing/ Card rates whichever is higher.	Kindly elaborate on the Requirement	Sanctioned period is period for which rates agreed between corporate and Bank are applicable. After expiry of sanctioned period (i.e. expiry of period of proposal), system should compute billing basis new rates entered by Bank operations team. If the new rates are not entered, then system should pick up standard rates/ card rates or old rates whichever is higher.

396	76	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.1.2 >> Onboarding	Hierarchy creation & maintenance- for agencies & sub agencies for MIS / scrolls delivery, authorization matrix, balance and limits	Kindly elaborate on the Requirement around Balance.	For govt clients we need to maintain the hierarchy of their offices e.g. national level office, state level, region level etc. Further the Payment authorizations, MIS, Scrolls are made available hierarchy wise. E.g. Payment transactions/ Receipt Transaction will be visible to respective user as per the hierarchy, users scope will be confined to according to hierarchy. Balance and limits: For central govt clients we need to maintain the daily Opening and Closing balances according to hierarchy. There are limits also for each account in hierarchy which need to be maintained.
397	76	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.2.3 >> Processing	Option to replace/ amend Beneficiary account with card no., adhar no., imprest card	Kindly Elaborate on the Requirement	For few govt clients beneficiary account number is replaced with card number when requested by client.
398	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.2.8 >> Processing	Generation of settlement and amendmend reports for sharing with GAD (Govt accounts department)/ FSLO (Fund settlement link office),	Kindly elaborate on the Process of Settlement & Amendment at different Days (T+1, T+2) with an Example	Settlement and Amendment is either on T+0 or T+1. Hence, Settlement reports to be generated accordingly. Process flow was explained in the session given by bank on 18th August also.
399	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.2.9 >> Processing	Return marking and reversal entry for failed transactions (other manual processes also to be automated)	What are the Other Manual Process (other than Return Marking & Reversal for Failed Transaction)?	Bidders are expected to study existing processes during requirement gathering stage and suggest automation where feasible. Manual Process include Return Marking, Settlement Initiation, Amendment initiation etc.
400	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.2.12 >> Processing	Income tax refund order processing (integration with TIN 2.0)	Kindly elaborate on the Requirement with a Brief Process Flow.	Yes API readily available with Bank / ITRO and Process flow is at par with Govt Txns, only TDS adjustments process are to be mapped with Receipts functionality.

401	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.2.18 >> Processing	Delayed Period Interest (DPI) Calculation	Kindly elaborate on the Requirement.	Government Department lodges DPI claims in r/o 'Receipt' transactions which are settled to Government beyond T+1 basis.
402	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.4.2 >> Reconciliation	Reconciliation of Pooling and Parking Accounts for e-Payments / e-Receipts	Kindly elaborate with a Process Flow.	Respective Credit/Debit entries routed through Pooling / Parking A/cs shall be zeroised on T+0 or T+1 basis. Any deviation shall be triggered to the Branch Users.
403	77	Appendix-C >> Functional Requirements >> GOVERNMENT TRANSACTIONS >> 7.5.1 >> Other Govt features	Integration with following applications: 1. Payments- PSG, CBS, CINB, GBSS (GAD), NPCI, ICEGATE 2. Receipts- ePay, PSG, MOPS, Mobile banking (UPI), QR, VAN & Mandates from Corporate portal	Presume Government Payments would be in Bulk (initiated on CINB or SFTP or API). Kindly elaborate the use cases necessitating integration with ICEGATE etc. Kindly share a sample Process Flow for e Receipt (Collection).	Payments: Integrations are required for processing the payments (Bulk or Individual)(PSG, CBS, NPCI (ACH,APBS)), Settlement (GBSS), TAX Payments (ICEGATE) Receipts: Receipts are settlement of funds collected by various channels where each channel share the details of transactions and CMP consolidates the transactions and does settlement with GBSS(GAD) on the basis of MIS shared. Process flow was explained in the session given by bank on 18th August.
404	177	LIMITATION OF LIABILITY >> 22.1	The maximum aggregate liability of Service Provider, subject to clause 21.3, in respect of any claims, losses, costs or damages arising out of or in connection with this Agreement shall not exceed the total Project Cost.	Kindly note- the referred Clause "21.3" is not present in the RFP Document. Does this refers to "22.3" ? We just wanted to ensure that we are reading it right. Please confirm	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
405	177	LIMITATION OF LIABILITY >> 22.3	The limitations set forth in Clause 21.1 shall not apply with respect to.....	Kindly note- the referred Clause "21.1" is not present in the RFP Document. Does this refers to "22.1" ? We just wanted to ensure that we are reading it right. Please confirm.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.

406	4 & 215	Sl. no 13 and 14 of the Table 'Schedule of Events'	Page no.4 reads: The Validity of EMD (Earnest Money Deposit) as 180 days and that of Performance Security (in the form of Bank Guarantee) as 7 years and 3 months. While Page no. 215 says : "the Earnest Money/Security Deposit shall be valid upto a period of 5 years or the complete conclusion of the contractual obligations"	Request the bank to clarify the validity period for EMD, Performance Security, Security Deposit.	Validity period is already mentioned on Page 4 of RFP: Performance Security in form of BG should be valid for Seven (7) years and three (3) months from the effective date of the Contract. EMD shall be valid up to 180 days from bid submission date.
407	110	BROAD SCOPE TO BE COVERED	18th Bullet Point: Provide ATS and facility management support during the period of the contract (2 year warranty + 6.5 years on site support)"	As such the period mentioned in the clause adds-upto 8.5 years, but the Contract Period mentioned in the RFP is of 7 years. Please confirm.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 12 & 14). All other terms and conditions shall be as per the RFP.
408	124	APPENDIX F , Table- 'Name of the Bidder'; 4th Point	Comprehensive annual maintenance/ATS/S&S for Software Solution mentioned above for 4.5 years,including annual renewal cost, if any, after the end of comprehensive warranty.(This cost should be in the range 10% to 15% p.a. of license cost of software as quoted in S. No. 1 above)	The given statement mandates AMC for 4.5 years after the end of Warranty Period. This adds up to 6.5 years. But, Page 114, 5th Point of the Table 'Particulars and Requirements/Remarks' says AMC should be valid for entire Contract Period (which is 7 years). Please confirm. Also, the above mentioned point on Page 114 uses Comprehensive Warranty and AMC interchangeably (and warranty is for 2 years). We request the bank to clarify these clauses w.r.t. the duration as well as coverage.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
409	121	PAYMENT MILESTONES >> License costs	Billing and payment in intervals of six months, license cost billing to start from date of first go- live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract.	Typically, as per Industry practice, Licenses are paid upfront. We request the bank to re-consider the license payments terms from staggered/milestone-based payments to upfront-payment.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18). All other terms and conditions shall be as per the RFP.

410	33, 164	RFP Clause 39(vi) & SLA Clause 12.6	<p>39 (vi) of RFP - Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license....</p> <p>12.6. of SLA - Service Provider shall grant the Bank an irrevocable, non-exclusive, unlimited license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually</p>	The RFP under Clause 39 (vi) states that the license is non-exclusive, whereas, Clause 12.6 of the SLA states the same to be exclusive. Please confirm.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP.
411	31, 170	RFP Clause 39(i) & SLA Clause 16	<p>39(i) of RFP - For any technology / Software /solution developed/used/supplied by Service Provider for performing Services or licensing and implementing Software and solution for the Bank as part of this RFP, Service Provider shall have right to use as well right to license for the outsourced services or third party product. The Bank shall not be liable for any license or IPR violation on the part of Service provider.</p> <p>16. Ownership of SLA</p>	The RFP under Clause 39(i) states that the Service Provider is vested with the ownership and all rights with regards to the Intellectual Property in the service to provided, whereas, Clause 16 of the SLA provides that the Bank shall be the owner of the Intellectual Property and be vested with all rights. Please confirm	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
412	13	RFP Clause 7.5	No request for change in commercial/legal terms and conditions, other than what has been mentioned in this RFP or any addenda/corrigenda or clarifications issued in connection thereto, will be entertained and queries in this regard, therefore will not be entertained.	The Bidder has recently entered into a contract with SBI for its Wealth Management Solution. Bidder proposes to use the same terms and condition for the contract to be entered for this particular engagement or entering to an addendum to the existing contract. Please confirm.	No change in RFP terms.

413	-	General - Mobile Banking App Requirements	General - Mobile Banking App Requirements	<p>As per RFP we understand Bank expects a mobile app for Corp users, however during the system familiarization session it was clarified that chosen vendors are required to only expose necessary APIs to YONO business app for necessary business services extension in-line with the RFP.</p> <p>Kindly highlight the end-state architecture visualized by the bank w.r.t. mobile banking app requirements.</p>	YonoB mobile app which is managed separately shall act as front end for the CMP solution. However, end to end integration between Yono Business mobile app as front end and entire CMP backend system will be responsibility of the bidder.
414	-	Integration	H2H - Integration	As highlighted during system familiarization session, as part of "H2H", bank already uses Snorkel (a thick client based solution) to push files into banks server for onward processing. We presume, in the end-state architecture Snorkel will remain to push the files. Kindly confirm.	Bidder should provide the functionality of H2H solution as part of the product offered.
415	24	26. Services-iv	Bidder shall provide and implement patches/ upgrades/ updates for hardware/ software/ Operating System / Middleware etc as and when released by Service Provider/ OEM or as per requirements of the Bank, in a timely manner. Bidder should bring to notice of the Bank all releases/ version changes.	<p>Since the deployment is on the Private Cloud Infrastructure provided by the bank , can bidder assume as below:</p> <ol style="list-style-type: none"> 1. For all the software/ hardware/middleware/OS etc. provided by the Bank, the patches/upgrades/updates will be done by the Bank team and the vendor only needs to provide the confirmation to the Bank in case the changes may have an impact on the vendor solution. 2. For any software/ hardware provided by the bidder, the patches/upgrades/updates needs to be done by the bidder. <p>Request the Bank to please confirm this understanding.</p>	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.

416	25	26. Services-iiiv	Bidder shall provide maintenance support for Hardware// Software/ Operating System/ Middleware over the entire period of contract.	As requested in the earlier point, is it fair to assume that the bidders maintenance support will be limited to the software/hardware/Middleware/OS components provided by them as part of this RFP	Proposed Application support will responsibility of bidder also please refer to the Roles and responsibilities section (with respect to cloud), Annexure B of Corrigendum II dated 05.09.2023.
417	26	27. WARRANTY AND ANNUAL MAINTENANCE CONTRACT:	vi. In the event of system break down or failures at any stage, protection available, which would include the following, shall be specified. (a) Diagnostics for identification of systems failures (b) Protection of data/ Configuration	Since the deployment is on the Private Cloud Infrastructure provided by the bank, can the bidder assume that the mentioned services for the same is provided by Bank itself and bidder will be providing the necessary support only from the business application perspective	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
418	79	Architecture >> 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.	Please elaborate on the point around running DC and DR in an active active mode. Usually the DC and DR are hosted in different seismic zone and the latency between the two site is high, thereby not allowing the solution to be run in active active. Instead of that, the usual practice is to run the solution in active active between the DC and NDC site from the app tier perspective while keeping the DR in standby mode. Please also elaborate about desired state of NDC, NDR sites - should they be 'fully active' or 'only receiving data into database/s from DC/ DR sites.	As of now, Bank's DC in Navi Mumbai (Rabale) and Hyderabad (Gachibowli) are available for proposed solution. Going forward Bank will make available Near Site at both locations. The application/solution should be able to run in Active-Active mode across all four data centers and public cloud. The database should be in Active-Active mode at both data centers viz. PR & NR and DR & NDR. Based on available latest technologies, Bidder shall also ensure Active-Active database across cities and public cloud

419	79	Architecture >> 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.	We assume that the capacity of DC and DR are to be a mirror copy of each other. What is the Bank's view of NDC and NDR. Do they also needs to be the same capacity as the production. Please confirm.	As of now, Bank's DC in Navi Mumbai (Rabale) and Hyderabad (Gachibowli) are available for proposed solution. Going forward Bank will make available Near Site at both locations. The application/solution should be able to run in Active-Active mode across all four data centers and public cloud. The database should be in Active-Active mode at both data centers viz. PR & NR and DR & NDR. Based on available latest technologies, Bidder shall also ensure Active-Active database across cities and public cloud
420	80	Architecture >> 1.12	The system should be available for setup on Development, Staging/ Pre-Production, and other testing environments.	How many different environments are to be considered besides DC/NDC/DR/NDR ? For such non production environment, is there any specific sizing guidelines / load to be considered or can it be given based on standard practices.	"Production Environments: DC, NDC, DR, NDR Non Prod environments: UAT (20% of Prod), PreProd (30 % of Prod), Demo (10% of Prod)."
421	81	Architecture >> 1.18	The solution has to handle a TPS (Financial Transactions per second) of minimum 800.	Can bidder assume 800 TPS processing capability from the Sizing point of view for the end state requirements. Please confirm	TPS requirement is given as minimum requirement, it should not be considered as end state requirement.
422	82	Backup & Recovery >> 3.4	Real time backup and replication of data should be available between DC and DR site. Database at all data center sites should be in sync.	Since the DC and DR are typically hosted out of different seismic zones, the latency between them does not allow to go for synchronous replication. Can the Bank confirm if the latency provided by the Bank between the sites will be <5ms round trip to allow sync replication.	As of now, Bank's DC in Navi Mumbai (Rabale) and Hyderabad (Gachibowli) are available for proposed solution. Going forward Bank will make available Near Site at both locations. The application/solution should be able to run in Active-Active mode across all four data centers and public cloud. The database should be in Active-Active mode at both data centers viz. PR & NR and DR & NDR. Based on available latest technologies, Bidder shall also ensure Active-Active database across cities and public cloud

423	82	Backup & Recovery >> 3.5	The Data replication should happen from Primary site to all DR sites on real time to keep them synchronized. Expected performance metrics are: RTO (Real Time Objective): 15 minutes. RPO (Real Point Objective): 0 minutes.	Since the DC and DR are typically hosted out of different seismic zones, the latency between them does not allow to go for synchronous replication. Instead sync replication is done between DC & NDC. Can the Bank confirm if the latency provided by the Bank between the sites will be <5ms round trip to allow sync replication.	As of now, Bank's DC in Navi Mumbai (Rabale) and Hyderabad (Gachibowli) are available for proposed solution. Going forward Bank will make available Near Site at both locations. The application/solution should be able to run in Active-Active mode across all four data centers and public cloud. The database should be in Active-Active mode at both data centers viz. PR & NR and DR & NDR. Based on available latest technologies, Bidder shall also ensure Active-Active database across cities and public cloud
424	82	Backup & Recovery >> 3.6	The solution proposed should ensure regular backup on both online and offsite locations	Since bank is providing the Private Cloud facility along with the Infrastructure. Can bidder assume the backup will be taken by the Bank team using their existing enterprise backup solution and bidders role is limited to provide details on the data type that needs to be backed up.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.
425	82	Backup & Recovery >> 3.8	Backups taken in offsite location has to be preserved in a secured location with limited and restricted access to bank's personnel.	Since bank is providing the Private Cloud facility along with the Infrastructure. Can bidder assume the mentioned activity is done by the bank.	As asked in RFP bidder to provide Infra support team, it will be their responsibility to facilitate the Backup activities however, underlying infra will be provided by bank.
426	90	Security >> 10.11	System should be deployable on secured and hardened infrastructure including Application, OS, Database, load balancers, middleware (e.g. web servers tomcat, websphere etc.) as per Bank's IS policy	Since bank is providing the Private Cloud facility along with the Infrastructure. Can bidder assume the mentioned activity is done by the bank and a prehardened image confirming to Bank's security guideline will be provided by the Bank.	Bank will provide infrastructure, it's part of Implementation and Support activity to harden the servers as per bank policy.
427	108	Technical Expectations	Monitoring and Support- System to enable monitoring of all transactions and files for Ops team. System should be monitorable at component level and required telemetry, logs should be available for quick response & resolution as per defined SLAs.	Since bank is providing the Private Cloud facility along with the Infrastructure. Can bidder assume that the Monitoring tool (EMS/APM) is also provided by the Bank.	Monitoring tool should be provided by bidder only along with CMP solution.

428	120	PRIVATE CLOUD DEPLOYMENT	<p>The proposed application shall be deployed on private cloud of SBI - Meghdoot. The vendor shall be responsible to give sizing for hardware procurement. Following is the list of services available in Meghdoot:</p> <ul style="list-style-type: none"> 22. DevOps Automation for Virtual Machines 23. Code to Container 24. Container Registry 25. Audited Kubernetes Application Runtime 26. Spring Runtime 27. In-Memory Caching (Gemfire) 28. Message Broker-as-a-Service (RabbitMQ) 29. K8's & Tanzu Developer Desktop Tools 30. Logging-as-a-Service 31. Integration service to integrate with code scanning security tool like HP-Fortify. 32. DevOps Automation for Containers & Microservices 	<p>For kubernetes based deployment, from the list of services, it appears that Bank has VMware Tanzu platform. Is this the only k8s platform available on the private cloud of the Bank or are there other kubernetes platforms like Openshift available.</p> <p>If other k8s platforms are available, we request the bank to provide details of the same.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 17). All other terms and conditions shall be as per the RFP.</p>
429	229	Annexure - S	Bill of Material format	<p>Some details sought by the Bank may require us to provide information using additional columns. We request the bank to confirm if we can make changes to the format provided by the Bank while ensuring that all the information sought by the Bank is provided.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 27). All other terms and conditions shall be as per the RFP.</p>

430	49	Appendix B Point 7	OEM or System integrator/ Authorized Partner of OEM should have experience of minimum five years in installation, integration, implementation and support involving multiple products/ solutions in IT projects like Core banking, Cash management platform, or Internet banking at Scheduled Commercial Banks in India	Is it to be read as "Core Banking or Cash management platform or Internet Banking"?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 8). All other terms and conditions shall be as per the RFP.
431	80	2.2	Access to developer portal of vendor should be provided to bank to enable basic customizations/ tweaking of the available APIs.	<< Question Missing >>	No change in RFP terms
432	106	VI Helpdesk	24*7 support provided to customers with single touchpoint	We understand that this is a helpdesk for customers in addition to the application support. Is there a projection of call volume from the customers to estimate the number of resources required for this helpdesk?	Helpdesk for customers is one of the offerings that forms part of CMP solution offering to customers. The helpdesk will be handled by Operations team, operations team will redirect customers to application support resources in case there is technical query/ issue being faced by customer.
433	106	CHANNELS	Web portal with all functionalities	Is there a requirement to implement new web portal or expose APIs to the existing web portal	The requirement is solution should support both- separate web portal as well as APIs to existing web portal. There is Yono B authentication layer, after login all activity will happen in CMP portal
434	106	CHANNELS	<ul style="list-style-type: none"> · Mobile application for corporates to authorize payment transactions/ files · Mobile application for corporates to place orders for cash/ cheque collections · Mobile application for agencies to accept orders for cash/ cheque collections 	Is there a requirement to implement new Mobile app or expose APIs to the existing mobile app	YonoB mobile app which is managed separately shall act as front end for the CMP solution. However, end to end integration between Yono Business mobile app as front end and entire CMP backend system will be responsibility of the bidder.
435	108	Technical Expectations	The Bank may ask bidder to onboard and enter into agreement with such third parties directly.	Can this be elaborated on type of the agreement?	These could be future requirements if required by bank, agreements would be for engaging/ onboarding any fintech or third party to provide functionality enhancements.

436	110	Technical Expectations	Provide ATS and facility management support during the period of the contract (2-year warranty + 6.5 years on site support). Configuration changes, version up-gradations, performance monitoring, troubleshooting, bug fixing, patch installation and liaison with bank officials for various support issues etc. and assist bank officials in switching to DR site in case of system failure and conduct DR drills in conjunction with the Bank	The contract is for 7 years. The 2 yrs warranty & 6.5 years onsite support comes to 8.5 years.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 12). All other terms and conditions shall be as per the RFP.
437	110	Technical Expectations	Perform version migration and security patch updates during the period of contract at no extra cost to the Bank. All patch update and patch management of the solution modules has to be deployed by the selected bidder after obtaining approval of the Bank.	What is the version migration referred to?	Version migration refers to the requirement of migrating of the bidders solution from one version to another based on any requirement related to solution upgrade or downgrade.
438	113	5	Implementation and maintenance of setup at Primary and DR sites, Operations Centre along with UAT setup. Clearance of solution architecture from Bank E&TA Dept.	Please clarify what is need at Operation center.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 13). All other terms and conditions shall be as per the RFP.
439	113	8	Bidder to provide the 24*7*365/(366) support for Implementation, Integration, Maintenance, Administration, Onsite-Support and Licenses for Cash management application during contract period of 7 years.	Is 24X7X365 support expected at onsite?	Yes, support is required 24*7*365 onsite. Resources can work in shifts. Count of 30 resources mentioned is inclusive of shifts.

440	115	8	c) Service Provider should provide adequate onsite resources 24 * 7 * 365/(366) in the Bank's premises at GITC Mumbai. The onsite resources can also be required to be deployed at Hyderabad and/ or any other location in India as suggested by the Bank. The resources must be proficient in OS, Database, Middleware, Network and any Monitoring Tool like Dynatrace. Further, the service provider should have adequate resources locations to provide technical and operational support.	Is this for customer support? Is this over and above the application support mentioned in point 6 (AMC Term)?	No, this is the same point as application support mentioned in point 6 who can provide technical and operational support.
441	117	16	1. After integration and implementation of the proposed solution, the bidder shall be required to perform User Acceptance Test and demonstrate all the functionalities, required as per this RFP and contract document of the proposed solution.	Is the expectation for the bidder to perform UAT or support the UAT?	Bidder should support User acceptance testing.
442	117	16	2. On evaluation of the User Acceptance Test results and if required in view of the performance of the proposed solution, as observed during the User Acceptance Test, the Vendor shall provide necessary solution at his own cost thereof, to ensure the performance of the proposed solution is meeting the requirement, as envisaged in this document.	Is there expectation to execute performance testing?	Bank is currently using Jmeter for performance testing, bidder is required to provide enterprise support services and expertise and continue using Jmeter for conducting automated performance testing of solution provided. Bidder is required to conduct extensive performance testing before each product/CR release. Bidder may have to implement an environment for performance testing by bank UAT team, further it can be discussed at the time of implementation.
443	136	Appendix J	Payment Processing Failure: The application fails to process high-value or time-sensitive payments, causing significant financial losses or delays for the bank's customers.	Is there any definition of high value? Is there any definition of time-sensitive?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.

444	138	Appendix J	In case of change requests, the classification of change request into minor change request will be made on a case to case basis. No payment will be made for these.	Any changes with effort less than 5 days. Is it accounted in the overall 2000 person days of customization effort? Because there is a penalty clause "Penalty for minor change request KPIs will be calculated for the month in which they are requested with penalty being applied on that month's billing."	In case of change requests, the classification of change request into minor change request will be made on a case to case basis where development period is less than or equal to 5 man days . No payment will be made for these and these will not be accounted in the overall 2000 person days of customization effort. Penalty for minor change request KPIs will be applicable as per the RFP.
445	165	INTELLECTUAL PROPERTY RIGHTS	12.6 Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually.	Is upgraded version is limited to the upgradation done in the Bank?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP. Kindly refer Warranty / amc terms as defined in the RFP.
446	223	Appendix I - Detailed Technical scoring model- 2a	Number of banks in India where Payments module of cash management solution is implemented in last 5 years in India (Payments include paper based payments, electronic payments)	Can it be global implementation?	No change in RFP terms
447	224	Appendix I - Detailed Technical scoring model- 2b	Number of banks where Collections module of cash management solution is implemented in last 5 years in India (Collections include paper based collections, electronic collections, virtual accounts, mandates)	Can it be global implementation?	No change in RFP terms
448	95		Solution should support the option of integration with banks existing BRE solution for consuming business rules.	Please provide us with the relevant list of interfaces with different existing systems (IPH, CBS, BRE, Corporate Client APIs/ Systems, Corporate Client ERP systems (SAP, other systems), Channels etc.), across Payments, Collections, Mandates, Govt, Dividend Warrants.	The high level solution architecture shared in the RFP covers the current integration requirements. The interfacing systems are also covered as part of technical requirements session. Further if any session is conducted by bank will be intimated to bidders

449	144	Appendix J-4	Penalty	The penalty is levied based on a single miss , or based on the highest resolution incident. This is an unfair calculation to penalize the vendor based on a single instance of missing or single ticket resolution time. For example, if 1000 tickets got resolved in 2 hours and 1 ticket took 3 hours, then the whole month penalty would be levied.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
450	146	Appendix J		WE request to calculate the Penalty post considering the short term holiday requests from the employees. Few days of CL/PL must be allowed as per labor laws.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
451	115	Appendix E(8)	Helpdesk Requirements	Please clarify if the Bank would provide the Helpdesk setup (like Call receiving, call tracking , IVRS, toll free number etc)	Bank may use existing call center services or our Operations team may facilitate the Call receiving facility. However few resources may be required to be deployed with Operation team for immediate support for customer calls. It will be mutually decided at the time of implementation
452	115	Appendix E(8)	Helpdesk Requirements	Please clarify if the bank would provide the ITSM tool, (please provide the name).In case Vendor need to provide, please confirm	CRM tool will be used
453	115	Appendix E(8)	Helpdesk Requirements	We understand that the Resources required for Helpdesk are for L1 and Monitoring type of work only. As the L2, L3 resources are covered under 6(AMC)	a. Resources required are for L2. b. L3 resources are covered as part of AMC. C. L1 resources are not required by the Bank.
454	115	Appendix E (6)	Annual Maint (AMC) term	We understand that the bank has performed sufficient due diligence on these FTE count and if any additional person is required, the same would be discussed and funded by Bank.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
455	115	Appendix E (6)	Annual Maint (AMC) term	Please clarify that this staffing is sufficient to take over all the L2, L3, Changes , Regulatory , Compliance requirements , and Service Requets. Any additional manpower requirement would be discussed with Bank.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.

456	115	Appendix E (6)	Annual Maint (AMC) term	Please clarify that this staffing is sufficient to take over all the L2, L3, Changes , Regulatory , Compliance requirements , and Service Requets. Any additional manpower requirement would be discussed with Bank.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
457	115	Appendix E (6)	Annual Maint (AMC) term	Please clarify that this staffing is sufficient to take over all the L2, L3, Changes , Regulatory , Compliance requirements , and Service Requets. Any additional manpower requirement would be discussed with Bank.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 21). All other terms and conditions shall be as per the RFP.
458	94	11.3	Support and Monitoring	Please confirm if the bank has any APM tool (somewhere it says Dynatrace) or do the vendor need to bring the APM tool	Bidder to provide APM tool.
459	17	13. PERIOD OF BID VALIDITY AND VALIDITY OF PRICE QUOTED	i. Bid shall remain valid for duration of 9 calendar months from Bid submission date	9 calander months is large duration, consider changinit to 6 months or 180 day's from the bid submission date.	No change in RFP terms
460	25	26. SERVICES	vii. Bidder has to support older versions of the hardware/ software/ Operating System /Middleware etc in case the Bank chooses not to upgrade to latest version.	Proposing to upgrade to higher version of the products as per OEM Release. Older version support will be continued provided OEM supports as per cut-off time of the product version	No change in RFP terms
461	25	26. SERVICES	ix. All product updates, upgrades & patches shall be provided by the Bidder/ Service Provider free of cost and in a timely manner during warranty and AMC/ ATS/ S&S period.	<ul style="list-style-type: none"> Any updates, upgrades and patches implementation result into hardware upgradation/changes, such additional cost to be bare by SBI. Any Technology change/s requirement, to be covered separately. Bank and Service provider to discuss mutually to agreed on timeline and cost. 	No change in RFP terms
462	28	32. SUBCONTRACTING	As per scope of this RFP, sub-contracting is not permitted.	Consider allowing Sub-contracting with prior intimation to the Bank.	No change in RFP terms
463	33	40. LIQUIDATED DAMAGES	If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon .	Kindly consider adding wording in this clause that Liquidated damages to be applied only if reason for delayed deliverable solely attributable to the service provider.	No change in RFP terms

464	33	40. LIQUIDATED DAMAGES	If the Service Provider fails to deliver product and/or perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost . Once the maximum deduction is reached, the Bank may consider termination of the Agreement.	Recommending Liquidated damages deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of the delayed deliverable cost of each week or part thereof maximum up to 5% of delayed deliverable cost .	No change in RFP terms
465	38	43. TERMINATION FOR DEFAULT	ii. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to Service Provider, the Bank may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Service Provider shall be liable to the Bank for any increase in cost for such similar Software Solution and/or Services .	Consider capping of increase in cost / step in cost s at 110% of the value of undelivered software solution and/or services.	No change in RFP terms
466	39	43. TERMINATION FOR DEFAULT	vi. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank,	Consider modifying the clause statement as "During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider for a period of 1 month, at no extra cost to the Bank, "	No change in RFP terms
467	39	43. TERMINATION FOR DEFAULT	If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total Project Cost on demand to the Bank,	As service provider will be providing Transition services for a period mutually agreed with customer, transition penalty is not applicable to Service provider . Propose removal of the transition penalty.	No change in RFP terms
468	40	45. TERMINATION FOR INSOLVENCY	The Bank may, at any time, terminate the Contract by giving written notice to Service Provider , if Service Provider becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person.	Consider modifying the clause statement as "The Bank may, at any time, terminate the Contract by giving 30 days written notice to Service Provider, "	No change in RFP terms
469	110	Appendix-E Scope of Work and Payment Schedule - BROAD SCOPE TO BE COVERED	Provide ATS and facility management support during the period of the contract (2-year warranty + 6.5 years on site support).	Please clarify 6.5 years is inclusive of 2 years warranty?	Please refer to the Corrigendum II dated 05.09.2023. All other terms and conditions shall be as per the RFP.

470	121	Appendix-E Scope of Work and Payment Schedule - PAYMENT MILESTONES	License costs : Billing and payment in intervals of six months, license cost billing to start from date of first go-live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract	Consider modify payment terms for license cost as 100% payment on delivery of licenses to the Bank.	Please refer to the Corrigendum II dated 05.09.2023. All other terms and conditions shall be as per the RFP.
471	142	Appendix-J SLA & PENALTIES - Penalties	All penalties (excluding penalties for liquidated damages and losses incurred by Bank on account of penalties levied by Government authorities) will be additive but total penalty will not exceed 20% of the total project cost.	Consider modifying the clause as "All penalties (excluding penalties for liquidated damages and losses incurred by Bank on account of penalties levied by Government authorities) will be additive but total penalty will not exceed 5% of the total project cost. "	No change in RFP terms
472	146	Appendix-J SLA & PENALTIES - 7. Managed Services KPIs	Managed services Performance slab Penalty ----- % Cumulative duration 99.99% to 97.5% 0.50% of Onsite support staff 97.4% to 95% 1% < 95.00%	Resource base penalties not accepted. Suggest to remove these resource base penalties.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 22). All other terms and conditions shall be as per the RFP.
473	146	Appendix-J SLA & PENALTIES - 7. Managed Services KPIs	Resource availability: No Resource will be relieved /transferred from the project without prior approval of Bank's respective department head. A penalty of INR 5,500/- per day resource rate for each resource relieved from project without prior approval will be applicable.	Resource base penalties not accepted. Suggest to remove these resource base penalties.	No change in RFP terms
474	55	1.4.1 to 1.4.9	Agency management- adding details like name, code, agents' data, locations, billing etc along with provision to integrate with agencies system	Does bank have separate Agency Banking platform? What is the technology it is on / OEM vendor? Does it have APIs to expose for integration?	No, Bidder has to provide the Agency Management functionality as part of solution
475	54	1.2.1 to 1.2.7	Cash and cheque collections- direct deposition/ through agency- including guaranteed/ on realisation/ deferred credits/ consolidated credits	Does this also need to be on Microservices since most of the physical instruments are going down in volumes	Yes
476	57	2.1.3	Electronic domestic payments - NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit (SBI to SBI transfers), BBPS, APBS, prepaid cards and international payments/ cross border remittances including any new electronic payments mode (such as CBDCs/ digital currency)	Does bank do these products today? prepaid cards and international payments/ cross border remittances including any new electronic payments mode (such as CBDCs/ digital currency). What are the use cases?	Yes, bank uses NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit (SBI to SBI transfers), BBPS, APBS, prepaid cards at present. CBDC is future requirement may be required to be implemented.
477	58	2.2.7	It should support single Cheque format and multiple cheque format / size and CTS compliance. Integration with CTS for clearing cheques.	Can we assume bank has cheque scanning, inbound cheque clearing integrations - from the Payment Hub?	This requirement is of Artwork for payments, inbound cheques are part of Collections

478	58	2.2.12	System to have advance feature to select signature printing mechanism on cheques as per the rule (by amount, mode of operation etc.) set by the bank and the client	Does bank give this provision to the Corporate as well?	Yes
479	59	2.2.14	Cheque/DD Dispatch Management – Maintenance Courier Details, Covering Letter Generation, Dispatch Tracking Reference Number capture.	Does bank have integratoin to courier agencies right now? Is this expected in the product?	Not integrated but Maintenance of details is required for tracking and Letter generation
480	59	2.3.9	DW Artwork parameterized	Does bank have any DMS platform to integrate where the templates for these are maintained?	No it should be part of solution offered
481	60	2.5.4	System should support payment initiation through web portal, SFTP, H2H API banking	Please confirm the API Gateway and H2H product used in the bank	"1. For CBS transaction posting, EIS layer will be API Gateway 2. For Yono-B, there is API Gateway for login purpose only. 3. For functionalities and services within CMP, Bidder should provide API Gateway 4. Third Party Integration including CMP clients, Fintechs, Open Banking platforms like ONDC, CBDC, etc. should be provided by the Bidder. " Bank is expecting the H2H to be part of solution offered
482	66	5.1.4, 5.1.3	Automated extraction/ capture of data from Invoices/ PO/ credit / debit notes through embedded ML	Does bank accept scanned physical copies of Invoices, 5.1.3 says specifically uploads will be expected in a specific format. Will bank dictate the format if so?	This is a future requirement. Ask is to the invoice details through ML. As this is a future requirement Format need to be devised in discussion with BU and Operations team
483	75	6.9.1, 6.9.2	Grievance redressal (ticketing mechanism) to raise and track ticket along with dashboards	Should we be integrating to bank's existing Grievance Redressal Mechanism (say CRM)? Same for AI based chatbot?	CRM integration will be required for end to end tickets management. Bidder should provide chatbot for integrating with proposed CMP solution.
484	NA	NA	General	Can bank give total number of customers by customer segment? What is the expected timelines for migration of customers to new platform?	No of customers are already mentioned in RFP under SCOPE of WORK Migration timelines can be discussed at the time of Implementation.
485	NA	NA	General	What is the total volume of data to be migrated - will this cover the historic data back to how many years?	Around ~100 TB
486	NA	NA	General	Will bank provide middleware for integrating with backend systems or is bidder expected to provide sizing for the same?	1. For CBS transaction posting, EIS layer will be API Gateway 2. For Yono-B, there is API Gateway for login purpose only. 3. For functionalities and services within CMP, Bidder should provide API Gateway 4. Third Party Integration including CMP clients, Fintechs, Open Banking platforms like ONDC, CBDC, etc. should be provided by the Bidder.

487	NA	NA	General	Is bidder expected to create a native mobile app or will bank's existing mobile app be used to enable the functionality?	YonoB mobile app which is managed separately shall act as front end for the CMP solution. However, end to end integration between Yono Business mobile app as front end and entire CMP backend system will be responsibility of the bidder.
488	NA	NA	General	What are the modes through which tickets would be received by the Helpdesk team?	Bank's CRM integration will be required for end to end tickets management.
489	54	Collections/1.2.2	Cash collected for the corporate is credited into the customer's account at the end-of-day or as per credit arrangement e.g., Day-0,1 (in case of vaulting arrangement)	Please elaborate on the ask regarding vaulting. What is the expectation from the application. Would it be similar to accepting future dated receivables.	For vaulting, CMP solution should be consuming application for Cash collection MIS shared by agency either through API integration/ chron job etc. MIS data will be pushed by agency and consumed by Bank. Based on MIS, credit should happen to customer a/c and debit to BGL a/c on T+0 basis. On T+1, BGL reconciliation to be done.
490	55	Collections/1.5.1	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different accounts as per the VAN parameter defined by clients	Clarification: Kindly elaborate on the "credit based on some criteria", if possible with a business use case	Consolidated credit can be offered to the Corporates opting for a single credit into their collection with the funds collected through Collection Module. Customized MIS with transaction details will be provided which can be integrated with their ERP for auto reconciliation. Brief details of these functionalities are as under: Consolidated Credit: Suitable for the Clients opt to receive a single credit in their collection account based on the criteria like a) instrument types (SBI Cheques, Other bank cheques) b) Branch-wise, c) Day-wise, or d) any other parameter of the VAN as furnished by the corporate etc
491	55	Collections/1.5.2	Maintenance of client-wise data for validation prior to processing the transactions. Data Validation is to be done for single or multiple criteria like amount, CBS account number or combination of them against data maintained for each client.	Clarification: Kindly elaborate on the validations required, if possible with a business use case.	In VAN product, the amount collected and deposited by agencies against the VAN is credited to Corporate account, some corporates require validation on parameters like amount, Long VAN, before transferring the funds.
492	55	Collections/1.3.3	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.	Kindly clarify this requirement with the help of examples.	System should allow VAN wise limit (fixed amount or percentage basis) for credit into the VAN and also validation of amount to be done before credit to VAN.

493	56	Collections/1.5.14	Digicode based collection for both cash & cheque	Kindly elaborate on the process for Digicode based collections	<p>Users of digicode: Digicode based collections is used by agencies, dealers of the corporate through digidealer application. Dealer represents corporate's locations (e.g. franchisees, outlets, dealers).</p> <p>Digidealer application Presently Bank has Digi Dealer Mobile Application for Cash and cheque deposit solution to the Corporate and their dealers. It facilitates Depositor (Direct/Agency Based) to deposit Cash and cheque by using Cash Collections and Cheque Collections options. Using this app, dealers can generate Digi Code and deposit Cash/cheque directly in SBI branches or take the assistance of an agency for deposition. Digicode is a unique reference number that represents deposit request and transaction. User can download the Mobile App (Yono Business) from the play store and use mobile number for registration under the "CMP Dealer/Agents" tab and start using immediately after receiving MPIN.</p>
494	56	Collections/1.5.15	API based collection should be supported	As API based collections are in nature not device driven, please clarify the need the for the same on customer online and mobile banking platforms?	<p>Customer web portal and mobile banking platform should support reporting of electronic credit transactions in accounts that have been executed through API</p> <ol style="list-style-type: none"> 1. Validation of VAN via API 2. MIS sent via API 3. Uploading/ updation of dealer master
495	56	Collections/1.5.7	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940 ,MT942 ,csv ,xml, Power Jyoti MIS (CBS product) with provision for customizing as per corporate's ERP desired format	Please explain the MT940, MT942 requirement in the case of collections.	MT940/942 are standard bank account statements formats, requirement is to get MIS in similar format for collections

496	57	Electronic Payments / 2.1.5	Merchant payment with 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.	<p>What is a Merchant Payment Limit?</p> <p>§ Merchant Pre-Approved Transaction (MPAT) Limit is a transaction limit (maximum amount which can be paid online at merchant website) set by maker and checker of a corporate in advance before making merchant payments. Actual payment can take place only if sufficient balance is available in the account.</p> <p>§ Once MPAT is set, it will be valid up to maximum 10 days for payment.</p> <p>§ By creating a Merchant Payment Limit, payments of utility bills/taxes can be made at merchant websites in a single session (without maker checker process) up to the balance available in the Merchant Payment Limit. Since the limit is already pre-approved by the authorizer, there will be no need for multiple users to login and authorize the merchant transactions. Once MPAT limit is set, the authorizer of MPAT Limit can initiate payment directly in a single step by visiting the merchant website.</p> <p>Corporate can choose one of below MPAT limit types</p> <p>§ Generic Limit: It is a common pooled limit amount which can be used for payment to any of the merchant added by corporate. This can be used when corporate does not want to setup MPAT limit for each merchant.</p> <p>§ Merchant Specific Limit : This can be used when corporate wants to set up separate transaction limits for separate merchants added by corporate.</p>
497	61	Electronic Payments / 2..5.12	Should support dedupe check for payments at file level, account level and individual transaction level with an option to disable the functionality	Kindly elaborate on the meaning of “dedupe” check?	Dedupe implies duplication check at file, record level for a field/ combination of fields e.g. payment reference numbers, date, unique reference number of clients etc.

498	61	Electronic Payments / 2..5.19	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location	Kindly elaborate on this requirement for better understanding with the help of examples.	<p>Direct Debit – product features and process flow.</p> <ul style="list-style-type: none"> } DDEBIT functionality is applicable for Vistaar Corporate only. } The Transactions are file based and intra bank only. } In Direct Debit, the amount is debited from Dealers account and credited to Supplier (Corporate) Account. } Roles involved for the products- Regulator, Administrator, Uploader, DDebit user and Branch users. } Corporate Regulator will define the corporate profile for DD facility viz, Authorization, Dealer validation, mapping Admin to pooling accounts, location, File configuration, Dealer validation details etc., } Branch will approve the corporate request and mapping the commission account details. } Admin Creates a Ddebit user and Defines Rules for Ddebit transaction } Branch maker will map the dealers to suppliers and define the dealer code, threshold amount, validity period etc., and the same details will be approved by Branch authorizer. } Ddebit user Approves the Dealer } Uploader Uploads the Ddebit file and transaction file will be processed depends upon file authorization type defined by the Regulator.
499	65	Other Mandate Requirement / 3.3.10	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.	<p>One use case is explained below for mutual funds: CMP solution should support automated transfer of funds collected from investor a/c of mutual fund broking companies and transfer to ICCL a/c. MIS also needs to be shared with ICCL in time bound manner. SFTP integration with ICCL will be required.</p>
500	67	Balance & Transaction Reporting / 6.1.3	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?	The source of data will be separate card management system, no involvement of core banking system.
501	67	Receivables Management/5.3.1	Email link functionality to initiate the payment, invoice through email, SMS	We assume the email link will be sent to onboarded customers/payers.	Email link will be sent to remitters of corporates

502	69	Balance & Transaction Reporting / 6.1.26	System should support customization of reports generated by CBS such as MT940, MT942, E9 statements, Power Jyoti reports, bank statements etc	Kindly elaborate on what are Power Jyoti reports.	"Powerjyoti is Cash collection product of CBS, application need to: a. onboard the customer in CMP application b. customise the report received from CBS and provide MIS as per customer need. As per MIS sent by application c. Billing to be done as per other collection products." 1. onboard the customer in CMP application 2. customise the report received from CBS and provide MIS as per customer need. As per MIS sent by application, 3. Billing to be done as per other collection products.
503	71	Onboarding / 6.3.17	Common customer ID mapping for N number of Products	Kindly elaborate on the requirement (Common Customer ID mapping for N number of products) with the help of examples	One customer could have taken multiple products (e.g. e-payments, mandates, paper based collections etc). This requirement talks about mapping of customer ID with multiple products availed at the time of onboarding.
504	71	Onboarding / 6.3.18	Single customer ID mapping for N number of Accounts	Kindly elaborate on the requirement (Single customer ID mapping for N number of accounts) with the help of examples	One customer could have taken multiple accounts. This requirement talks about mapping of customer ID with multiple accounts at the time of onboarding.
505	76	Other requirements / 6.11.4	The application should have the capability to provide integrated nodal account for e commerce entities with collection and payment services.	Kindly clarify this requirement with the help of examples.	By providing facility for nodal account, Bank refers enabling CMS services to e-Commerce merchants acting as intermediaries and connecting customers to vendors. Bank collect money online from customers on behalf of vendors. It safeguards the interest of customers and vendors so that payments are collected, processed and payouts are done to relevant vendors on completion of cycle/ fulfilment of agreement clauses
506	76	Other requirements / 6.11.5	The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.	Kindly clarify this requirement with the help of examples.	The application should have open APIs and should be configurable to integrate with relevant Fintech application for enhancement of functionalities. There are integrations required with ERP solutions/ neobanking platforms, hence fintech onboarding is required.
507	76	Government Transactions/7.2.5	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	Scroll is MIS of Transactions done in a day for govt and not the account statement.
508	76	Government Transactions/7.1.3	Configuration of product accounts, BGL Accounts should be supported	Please elaborate on the BGL accounts process. We understand that the payments are funded by the bank, Govt. re-imburses the same post payment success. Clarification: Are the BGL accounts funded - either through funds or OD/Loan limits? If not, can the process be changed to funding the BGL accounts to enable payments	BGL a/c is notional account of bank, funding of BGL account for government is out of scope for CMP solution.

509	80	Architecture/1.15	<p>The Solution Infrastructure should be sized based on the banks current and future growth. Following parameters of current data can be considered for the same. No. of Active Users: 45,00,000 No. of concurrent users: ~5000 Financial Transactions: Volume per year: ~330 Cr Peak transactions per DAY: ~7 Crore. No. of records in one file: 1,00,000 transactions No. of records in one API request (in case of batch): 100 transactions. No. of records in one file through API: 50,000 transactions Module wise details for the above would also be provided for designing services around it. Note: · A Year-on-year growth of 25% is expected in the above numbers. · These parameters mentioned above should not be linked to license cost. License to be priced on perpetual basis.</p>	<p>Kindly indicate: - Number of corporate accounts that will be onboarded on proposed Cash Mgmt. For example, if the bank has 100 corporate customers, and each corporate has 5 accounts, the number of accounts will be 5000 - Number of virtual accounts to be issued - Number of invoices that will be reconciled using teh application for virtual accounts</p>	<p>Total no of accounts: 1.6 crore accounts. 25% YOY growth is expected by business.</p> <p>Total no of VAN to be provided: ~3.6 crore long virtual accounts numbers (VAN) at present. 25% YOY growth is expected by business.</p> <p>Number of Invoices will be approx.: 1,00,000 invoices per month per corporate. 25% YOY growth is expected by business.</p>
510	100	Scoring for Functional Requirements	<p>Description Scoring (as % of point) Required feature/ functionality is available out of the box (OOTB) A (Available out of the box) = 100% Required feature/ functionality can be made available with customization within 6 months from date of PO C1 (Customization within 6 months) = 75% Required feature/ functionality can be made available with customization within 12 months from date of PO C2 (Customization within 12 months) = 50% Required feature/ functionality can be made available with customization within 18 months from date of PO C3 (Customization within 18 months) = 25%</p>	<p>Request you to please add the below classifications as well: - Not Supported - Partially Supported</p>	<p>No change in RFP terms</p>

511	121	Payment Milestones	Billing and payment in intervals of six months, license cost billing to start from date of first go-live of the application. The amount quoted in price bid for license cost to be pro-rated basis, from go-live date till end of contract.	Software License will attract Annual Subscription fees for term of 5 years. The license can be renewed for an additional term of 5 years after the expiry of earlier term. There will an exercise of assessing latest volumes, and re-negotiating the commercials. The Annual Subscription Fees will start from date of execution of contract & will have to be paid bt by Bank 100% in advance. Annual Subscription Fees covers the Support Fees. Request Bank to accept the above and make suitable changes.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 18). All other terms and conditions shall be as per the RFP.
512	165	INTELLECTUAL PROPERTY RIGHTS/12.6	Service provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual, exclusive license throughout the territory of India or abroad to access, replicate, modify and use Software licensed/developed including its upgraded versions available during the term of this Agreement by Service provider as part of this engagement, including all inventions, designs and trademarks embodied therein perpetually.	Software License will attract Annual Subscription fees for term of 5 years. The license can be renewed for an additional term of 5 years after the expiry of earlier term. There will an exercise of assessing latest volumes, and re-negotiating the commercials. The Annual Subscription Fees will start from date of execution of contract & will have to be paid bt by Bank 100% in advance. Annual Subscription Fees covers the Support Fees. In line with Global Software Providers' practice; version upgrades entailing Technology & Architectural changes attract additional License Fees. Vendor should not force the Bank to undertake version upgrades and allow the Bank to run the stable version. Support commitments change based on version in use at Bank. The implementation charges for upgrades will be separate. Request Bank to accept our submission.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 24). All other terms and conditions shall be as per the RFP.
513	2	Schedule of Events/ 8. Last date and time for Bid submission	Upto 5:00 pm on 07/09/2023	This is a complex bid. Request Bank to extend the bid submission to at least 19th October	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1 & 2). All other terms and conditions shall be as per the RFP.
514		RFP Submission date	RFP submission 07th September 2023	Request the bank to consider extending the submission date by 4 weeks.	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 1 & 2). All other terms and conditions shall be as per the RFP.

515			Appendix-E – Scope of Work and Payment Schedule – Broad Scope to be Covered (Page 111)	<ul style="list-style-type: none"> IBM requests modification to reflect: (i) that IBM will comply with laws applicable to IBM as an information technology services provider, (ii) that all practices and systems required for data security must be discussed by SBI and IBM at time of execution of the contract and pre-agreed by IBM and SBI in the agreement, and (iii) deletion of the indemnity, although IBM agrees to be responsible and liable for data security breaches attributable to it as per the terms of the mutually agreed contract. 	No change in RFP terms.
516			Appendix-K – Service Level Agreement Clause 4.2.F: Applicable Laws	<ul style="list-style-type: none"> IBM clarifies that for purposes of this Contract, the ‘Applicable Laws’ to it shall be those that it is required to comply with in capacity of an Information Technology Services provider. 	No change in RFP terms.
517			Appendix-K – Service Level Agreement Clause 6: General Indemnity	<ul style="list-style-type: none"> While IBM is willing to accept the indemnity obligations stated herein, it’s position is however dependent on SBI agreeing to limit the indemnity to third party claims, exclude IBM from any responsibility for third party products, permitting payment of only court awarded damages and allowing IBM to maintain defence and control of the claim. 	No change in RFP terms.
518			Appendix-K – Service Level Agreement Clause 12.6: Intellectual Property Rights And Part-I – Clause 39 – Intellectual Property	<ul style="list-style-type: none"> IBM may only grant Bidder ownership for copyright in work of authorship. Therefore, the Bidder requests for the following amendments: - 	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.

519			Rights and Ownership	<p>Service Provider shall grant the Bank a fully paid-up, irrevocable, non-exclusive, worldwide, license to use, execute, reproduce, display, perform, sublicense, distribute and prepare derivative works of work made for hire. unlimited, perpetual license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually. The source code, object code, executable code and compilation procedures of the Technology Solution Copyright in works of authorship made under this agreement are the proprietary property of the Bank and as such Service Provider shall make them available to the Bank after successful User Acceptance Testing. Service Provider agrees that the Bank owns the entire right, title and interest to any inventions, designs, discoveries, writings and copyright in works of authorship that the Service Provider develops under this agreement. including all Intellectual Property Rights, copyrights. Any work made under this agreement shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
520				<p>IBM retains an irrevocable, nonexclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of the Deliverables.</p>	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>
521				<ul style="list-style-type: none"> It is also clarified that passing of title in work made for hire to SBI shall only pass, upon due payment for the same being made. 	<p>Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.</p>

522			Appendix-K – Service Level Agreement Clause 18: Termination	<ul style="list-style-type: none"> • IBM wishes to clarify that it shall also have an equal right to terminate for default by the SBI. It wishes to clarify that non-payment/ late payment is a material breach, which gives IBM the right to terminate. SBI should specifically agree that it shall pay for all Services and products delivered until the effective date of Termination, including payment for software licenses delivered. Bank will pay for the licenses for any reason other than termination too, such as if there is a solution change and the licenses are no longer required. 	No change in RFP terms
523				<ul style="list-style-type: none"> • The Service Provider clarifies that it shall remain liable to the Bank only if undelivered portion of the Services is procured from a vendor of similar market repute and technical capabilities. 	No change in RFP terms
524				<ul style="list-style-type: none"> • SBI has a right to terminate for convenience by giving 90 days' notice only after completion of half of the total Contract period (inc. notice period). SBI should specifically agree that it shall pay for all Services and products delivered until the effective date of Termination, including payment for software licenses delivered. Bank will pay for the licenses for any reason other than termination too, such as if there is a solution change and the licenses are no longer required. 	No change in RFP terms

525			Appendix-K – Service Level Agreement Clause 19: POWERS TO VARY OR OMIT WORK	<ul style="list-style-type: none"> 19.1 No alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the Agreement shall be made by either Party, unless mutually agreed via the Change Control Process. Service provider except as directed in writing by Bank. The Bank Parties shall have full powers, subject to the provision herein after contained, from time to time during the execution of the Agreement, by mutual agreement via the Change Control Process notice in writing to instruct Service Provider to make any variation without prejudice to the Agreement. Service Provider shall carry out such variations and be bound by the same conditions, though the said variations occurred in the Agreement documents. If any suggested variations would, in the opinion of Service Provider, if carried out, prevent them from fulfilling any of their obligations under the Agreement, they shall notify the Bank, thereof, in writing with reasons for holding such opinion and Bank shall instruct Service Provider to make such other modified variation without prejudice to the Agreement. Service Provider shall carry out such variations and be bound by the 	No change in RFP terms
526			Appendix-K – Service Level Agreement Clause 21: Limitation of Liability	<ul style="list-style-type: none"> IBM clarifies that loss of goodwill/reputation is also an indirect loss and thereby excluded. 	No change in RFP terms
527				<ul style="list-style-type: none"> IBM does not agree to unlimited liability for gross negligence or willful misconduct. However, we are willing to agree to uncapped liability if the definitions provided in the contract are modified as follows: 	No change in RFP terms

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<p>- “Gross Negligence” means any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes personal injury, damage to life, personal safety, real property, harmful consequences to the other party, which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding, Gross Negligence shall not include any action taken in good faith.</p>	No change in RFP terms
<p>- “Wilful Misconduct” means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in personal injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.</p>	No change in RFP terms
<ul style="list-style-type: none"> • IBM can agree to uncapped liability for confidentiality obligations as follows: damage(s) occasioned due to misuse or misappropriation of the Confidential Information for the Service Provider’s benefit by Service Provider for breach of Confidentiality Obligations. 	No change in RFP terms

531				<ul style="list-style-type: none"> IBM clarifies that damages occasioned because of 'Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider', shall not be outside the limits of liability. Instead, the proposed deviation is: Regulatory or statutory fines imposed by a government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to Service Provider, the Bank, provided such guidelines were brought to the notice of Service Provider. 	No change in RFP terms
532			Appendix-O – Integrity Pact	<ul style="list-style-type: none"> Section 5.1(iv) – IBM requests deletion of the requirement relating to recovery of sums already paid at an interest rate of 2% higher than LIBOR. 	No change in RFP terms
533				<ul style="list-style-type: none"> Section 6 – IBM requests deletion of this clause as a similar system or sub-system is not possible to provide. Every project is different and has different complications. IBM is providing custom built solution and therefore, to compare this solution with any other solutions provided to other government institutions may not be practical. 	No change in RFP terms
534				<ul style="list-style-type: none"> Section 8 – IBM requests that only those documents that are relevant to the Services should be examined as part of examinations under this section. 	No change in RFP terms
535				In earlier RFPs, these issues have been addressed by way of a cover letter with SBI.	No change in RFP terms
536	86	6.7		What is the bank IS policy?	The details will be shared with successful bidder
537	90	10.2	Security	Does service provider has to procure AD?	Solution offered to be integrated with Banks's AD services.
538	90	10.8	Security	What is existing password policy and product has to follow it?	The details will be shared with successful bidder

539	91	10.27	Security	Please specify the level of authorization	The details will be shared with successful bidder
540	155	2	Scope of Work	Could you provide an estimated timeline for the investigation and forensic audit process? Are there any potential cost implications for the Service Provider in case of an investigation?	The details will be shared with successful bidder
541	155	2	Scope of Work	What specific processes or protocols should the Service Provider follow when facilitating and/or handing over the Device for investigation and forensic audit? Are there any compliance standards to adhere to during this process?	The details will be shared with successful bidder
542	155	2	Scope of Work	Is there a maximum timeframe within which the Service Provider should facilitate the handover for investigation upon request?	The details will be shared with successful bidder
543	155	2.1.6	Scope of Work	Could you provide details on the industry standards or best practices that the Service Provider needs to meet to ensure effective protection against unauthorized access, malware, and threats during remote access?	The details will be shared with successful bidder
544	155	2.1.6	Scope of Work	What processes or technologies does the Bank expect the Service Provider to implement to achieve network protection?	The details will be shared with successful bidder
545	158	4.2	LIABILITIES/OBLIGATION	Are there any specific tools or methodologies the Service Provider should use to verify and certify that the software solution is free from vulnerabilities?	The details will be shared with successful bidder
546	158	4.2	LIABILITIES/OBLIGATION	Is there a regular reporting or assessment schedule for the software solution's vulnerability status?	The details will be shared with successful bidder
547	158	4.2	LIABILITIES/OBLIGATION	Can you share the recommended approach or tools for filtering phishing, spamming, and overflow attacks? What level of effort is expected to maintain these filters on a continuous basis? ¹⁵⁸	The details will be shared with successful bidder
548	158	4.2	LIABILITIES/OBLIGATION	Are there any specific compliance standards or guidelines that the filtering measures should adhere to?	The details will be shared with successful bidder
549	158	4.2	LIABILITIES/OBLIGATION	Is there a requirement for real-time response to such attacks, and if so, what is the expected timeframe for mitigation?	The details will be shared with successful bidder

550				Could you provide more details about the scope and depth of the security review of the Code? What is the process for collaboration between the Bank and the Service Provider during these reviews?	The details will be shared with successful bidder
	158		4.2 LIABILITIES/OBLIGATION		
551				Are there specific security frameworks or coding standards that the Code should adhere to?	Please refer Technical Requirements - Information Security section.
	158		4.2 LIABILITIES/OBLIGATION		
552				What is the frequency and schedule of the periodic security reviews?	The details will be shared with successful bidder
	158		4.2 LIABILITIES/OBLIGATION		
553				Whether Vendor / Agency Portal is required for agency monitoring & enriching data as part of the solution?	Yes
			<<General>>		
554				Whether Partner Portal is required for Invoice payments, monitoring, view invoice data as part of the solution?	Yes
			<<General>>		
555				Whether SWIFT FIN & SWIFT Fileact channels are required for Fin message transfer and Fin Statements as part of the solution?	Not required at this point, however, solution should have capability to integrate with such systems at Bank level.
			<<General>>		
556				Escrow services – Can you elaborate the functions which are expected as part of this?	Please refer to the Corrigendum II dated 05.09.2023 (Point No. 23). All other terms and conditions shall be as per the RFP.
	76	6.11.3:	Other requirements		
557				Seperate sheet for Finacle Universal Banking Solutions questionnaire	Details requested by bidder are very generic and not required at this stage