Appendix–M					
Pre-Bid Query Format (To be provided strictly in Excel format)					
Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
1	79	C) Service Milestones with Duration	Project kick off meeting and submission of Project Plan as per Bank's expected deliverables as per the RFP	No project manager requirement is mentioned in the resource requirement but project implementation plan is expected as delivery. Without a Project manager, plan can't be prepared hence requrested to add Project manager as required resource	i) No change in RFP Terms and Conditions. ii) The Technical Lead (from Selected Bidder's Side) is expected to perform the responsibilities of a project manager also.
2	79	4. Submission of Project Implementation Plan and Signoff (T1)	Project kick off meeting and submission of Project Plan as per Bank's expected deliverables as per the RFP.	i) Is it Fixed Price with Fixed Capacity project? Ii) Who will be managing the project Servicer provider project manager or Bank Project manager?	i) The product cost for FIU and FIP modules will be paid as a One Time Cost as per the Payment Schedule mentioned in the RFP. The resources will be engaged on Time and Material basis. ii) The Technical Lead (from Selected Bidder's Side) is expected to perform the responsibilities of a project manager also.
3	80	4. Term of the Project - Project Schedule; Milestones and delivery locations	Live in production - Production deployment and application Go-Live (includes updates / change requests) -- CSR Signoff + 1 week	Term of the Project will be 5 years, if the production Go Live gets completed in 4 months 3 weeks from PO acceptance, what would be the expectation from Service Provider for rest of duration of the porject	Post Go-Live of the application, the Service Provider will be engaged in application maintenance, support and customizations.
4	80	4. Term of the Project - Project Schedule; Milestones and delivery locations	Live in production - Production deployment and application Go-Live (includes updates / change requests) -- CSR Signoff + 1 week	Based on the timeline provided, Go Live is 4 months 3 weeks from the acceptance of PO. The number of resources fixed (13), and if the Service provider finds the timeline inadequate to deliver the project, what would be the actions?	Inability to deliver the project within stipulated timelines will attract penalties as mentioned in Appendix-J.
5	80	User Acceptance Testing	To ensure that all the FIP, FIU and integration with SBI enterprise entities that provide Account Aggregator functionalities to SBI user as per the regulatory and integration requirements are met and aligned to the expectations, based on reasonable co-operation between the Bank and the service provider	Is Support of fixing UAT defects expected from the Service provider or performing UAT testing will also be in scope for Service Provider	Fixing of UAT defects is in the scope of work of Service Provider. UAT Testing will be performed by Bank's Team.
6	79	Development	System testing to be done by the Service Provider and build should be ready for UAT deployment	There is no Tester resource requirement specified in resource requirement section but System testing in scope for service provider. Suggest to add Testers in resource requirement	System Testing to be performed by the project team. No change in RFP Terms and Conditions.
7	72	4. Details of Human Resources to be deployed at Bank's premises:	Role Experience L1 Support, Junior 2+ yrs L2 Support, Senior 5+ yrs DBA 5+ yrs Front End Developer , Senior 5+ yrs Backend Developer , Senior 5+ yrs System Administrator, Senior 5+ yrs Technical Lead 8+ yrs	i). Please specify DBA required for which database e.g. Oracle DBA or Sql Server DBA ii) Need to understand which technology Front end to be built eg. Angular/React iii) Which skillset is required for Backend developer, is it Java? Iv) Is System Admin required for Linux or Windows OS v) Based on Tech Lead skillset provided, it seems Tech leads required for Administrator not for Development Tech Lead. Please confirm if understanding correct vi) L1 & L2 support resources, are they need to be developers and supposed to fix implementation issues?	i) As mentioned in the RFP, human resources to be skilled in technologies used in the project as proposed by the bidder ii) L1 & L2 support resources do not need to be developers but should have exposure of handling implementation issues
8	84	Training	d) Cost of training – To be borne by the Service Provider which includes the cost of hiring the trainers, travel / boarding / lodging of the trainers, laptops / desktops specifically required for the training (this is over and above the infrastructure provided by the Bank in ordinary course of operations) etc.	Is the training pertaining to the Functionalities of the new product built & how to use? If so then instead of Service provider, wouldn't be Bank to carry the cost of the training?	i) Kindly refer ANNEXURE G - Transition & Knowledge Transfer Plan of the RFP ii) No change in RFP Terms and Conditions
9	84	Payment schedule	20% Development completion Signoff from the Bank 25% UAT completion Signoff from the Bank 35%- ISD completion Signoff from the Bank 10% Go-Live 10% Application Stabilization which will be observed for a period of 3 months post Go-Live date	As per Page 80 under Term of the Project, Go Live is expected in 4 months 3 weeks. Hence based on payment schedule, in 7 months 3 weeks all the project cost would be consumed hence remaining period of the contract 5 years how the Service Provider will be paid?	Post Project Go-Live, the Service Provider will be paid for the Product Cost as per the Payment Schedule mentioned in the RFP. The human resources engaged on Time and Material basis will be paid accordingly.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
10	54	ii	Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sl No 3 to 5 in table above.	Heading mentions relaxation for Sl 3 to 5 and 13 to 14 however, sub point does not mention anything about clause 13 to 14. Can you clarify if Startups are exempted from Clause 13 to 14 or are they any specific relaxations in relation to the same?	Kindly refer to the Corrigendum-3
11	58	Clause 2 of Functional Specifications	Bidder has the following SIX (out of THIRTEEN) human resources readily available:	What is the meaning of readily available? Do we have to provide resources right from the day PO is issued or when the solution goes live?	Six resources as mentioned in the RFP are to be identified and onboarded by the Selected Bidder, and made available to start work post PO issuance. However, the exact date will be advised by the Bank.
12	65	ii	Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sl No 3 to 5 in table above.	Heading of the section mentions that relaxations are provided for Sl No. 1 (a,b,c,d) however this clause refers to Sl No 3 to 5. Can you clarify the exact clauses for which relaxation is provided?	Kindly refer to the Corrigendum-3
13	62	Appendix-E	Scope of Work and Payment Schedule	We understand that currently bank is live over FIU and FIP modules with some other vendor. Hence, under this tender, do we need to ensure migration of information stored in current FIU and FIP modules to the new FIU and FIP modules that will be setup for the bank?	Data migration is in the scope of work of the Service Provider
14	62	Appendix-E	Scope of Work and Payment Schedule	Do we have to setup and integrate the solution with RRBs and Subsidiaries of the bank? Also, are there any separate support resources required to be provided for RRBs and Subsidiaries of the bank?	The procurement is for **State Bank Group** as mentioned in the RFP.
15		Generic	Generic	Is the bid open only for entities that have RBI approved Account Aggregator (AA) licenses or Sahamati approved TSP?	No. The RFP is not having any such restriction.
16	26	24. Bank Guarantee	Performance security in form of Bank Guarantee [BG] for the amount with validity period as specified in this RFP strictly on the format at Appendix-H is to be submitted by the finally selected Bidder (s). The BG has to be issued by a Scheduled Commercial Bank other than SBI and needs to be submitted within the specified time of receipt of formal communication from the Bank about their Bid finally selected. In case, SBI is the sole Banker for the Bidder, a Letter of Comfort from SBI may be accepted.	We wish to draw your attention to the Office Memorandum No.F.1/1/2022-PPD dated 02.02.2022 by which amendments to General Financial Rules (GFR), 2017 regarding Bid Security' and 'Performance Security' were the Department of Expenditure, Procurement Policy Division, Ministry of Finance has mandated to include Insurance Surety Bonds as Security Instrument. It clearly outlined that the Performance Security may be furnished in form of Insurance Surety Bonds. For both EMD and Performance Security, we request Bank to also include Insurance Security Bond as an acceptable instrument apart from Bank Guarantee as per the existing provision under GFR 2017.	No change in RFP Terms and Conditions
17	3	12. EMD	Rs. 50,00,000/- Amount should be deposited in (If Mode of Transaction is NEFT or RTGS) Account No: 4897932113433 IFSC: SBIN0011343 Branch: OAD, GITC, Belapur Account Name: Subsidy Inward Remittance	Request Bank to reduce EMD amount to Rs 25,00,000/-. This revision will help ensure broader participation while maintaining competitive bidding.	No change in RFP Terms and Conditions
18	52	Appendix-B - Bidder's Eligibility Criteria Point 3	The Bidder must have an average turnover of minimum Rs.24 crore during last 03 (three) financial year(s) i.e. FY2023-24, FY2022-23 and FY2021-22	We request the Bank to kindly lower the requirement criteria considering the GOI guidelines for MSEs. (Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10th March, 2016 has clarified that all Central Ministries/Departments/Central Public Sector Undertakings (CPSUs) may relax condition of prior experience with respect to Micro & Small Enterprises (MSEs) in all public procurements subject to meeting of quality and technical specifications.) Request Bank to consider average turnover of minimim Rs. 12 Crore for participation of MSMEs.	Kindly refer to the Corrigendum-3

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
19	52	Appendix-B - Bidder's Eligibility Criteria Point 3	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above.	We request the Bank to kindly lower the requirement criteria. Request Bank to consider positive net-worth for participation of MSMEs, and not make bidders to be profitable organization on the basis of profit before tax (PBT) mandatory requirement.	Kindly refer to the Corrigendum-3
20	62-63	TECHNICAL EVALUATION MATRIX FOR BIDDERS Point 3 (a)	CMMI Benchmark Appraisal – Maturity Level	Requesting Bank to please consider equivalent ISO certifications such as ISO 27001 as well, and not make CMMI Certification a mandatory requirement which will help MSMEs to score maximum marks.	No change in RFP Terms and Conditions.
21		Generic		Which type of Financial Information we are going to fetch through FIU Solution? e.g. Deposit, Term Deposit, GST etcs.	Currently, Deposit, Term Deposit and Recurring Deposit. Scope may be expanded as per Bank's requirements.
22	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	Number of years' experience in developing IT Software since inception of the Bidder's Indian Company/ LLP /Partnership firm (At least three projects completed in the last five years)	How many total references need to be provided to get maximum marks of 10	Kindly refer to the Corrigendum-3
23	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	Number of years' experience in developing IT Software since inception of the Bidder's Indian Company/ LLP /Partnership firm (At least three projects completed in the last five years) - Copy of the Work order / Purchase Order and / or Certificate of completion of the work.	Since there are NDA with respectioves client, we cannot share the PO/ Completion certificate. Can the bidder provide self certification and post selection arrange a call with the respective entity	Kindly refer to the Corrigendum-3
24	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	Past experience of IT Software projects in the last five financial years - Copy of the Work order / Purchase Order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.	the user acceptance report is not available in most projects now days and the usage of the software indicates the client acceptance. Hence request the bank to delete the respective clause	Kindly refer to the Corrigendum-3
25	61	TECHNICAL EVALUATION MATRIX FOR BIDDERS	Developed and Deployed Financial Solution / Proof of Concept (Artificial Intelligence, Machine Learning, Data Analytics) of a Financial Solution in the last five financial years. - Copy of the Work order / Purchase Order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.	1. Since there are NDA with respectioves client, we cannot share the PO/ Completion certificate. Can the bidder provide self certification and post selection arrange a call with the respective entity 2. the user acceptance report is not available in most projects now days and the usage of the software indicates the client acceptance. Hence request the bank to delete the respective clause	No change in RFP Terms and Conditions. However, email from Bidder's client confirming the project completion may be accepted as user acceptance report. (The email must clearly indicate the name, designation, department / unit of the person providing the confirmation.)
26		Term of the Project - Project Schedule; Milestones and delivery locations	Term of the Project: The Project Contract will be of 5 years from the date of commencement.	Kindly clarify: the overall contract period will be 5 yrs including implementation Impl - 3 months warranty - 12 months Support - 45 months	The project includes Implementation (including any enhancements as required by the Bank), Warranty and Support.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
27	36	39 INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP:	Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, 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 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. 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.	Please clarity if the IPR of the solution will be owned by the Bank? In the case of the bidder bringing in a pre-existing IP, will the IPR of the same also need to be transffered to the bank?	i) Yes ii) Yes
28	36	39 INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP:	The source code /object code /executable code and compilation procedures 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.	does this mean that the software needs to be developed from scratch as per SoW? The bidder cannot propose any pre-existing IP?	As mentioned in the RFP, Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license........... for the complete solution, including any pre-existing IP. In case software is not readily available with the Bidder, it may be developed from scratch within the given timeframe mentioned in the RFP.
29	36	39 INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP:	The source code /object code /executable code and compilation procedures 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.	Or Does this mean that the software needs to be developed from scratch as per SoW? Can the bidder bring existing solution where IP is retained with the bidder and source code created for bank is shared?	As mentioned in the RFP, Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, unlimited, perpetual license........... for the complete solution, including any pre-existing IP. In case software is not readily available with the Bidder, it may be developed from scratch within the given timeframe mentioned in the RFP.
30	87	Indicative Price Bid	(No of resources) X (Man-day rate) X (300) X (5)	request bank to consider incremental rate for resources YoY	No change in RFP Terms and Conditions
31	88	Indicative Price Bid	# The 'Proportion to Total Cost' percentage mentioned here will have to be maintained in the final price quote also by the successful Bidder. The percentage should be mentioned in two decimal places. Variation in the final price should not exceed +/- 5%. See illustration at the end.	Request bank to delete the clause as the Reverse auction for L1 bidder is based on the total amount	No change in RFP Terms and Conditions
32	79	Appendix-E Scope of Work and Payment Schedule	Term of the Project - Project Schedule; Milestones and delivery locations

Completion of all the required development and customization of the product (FIP and FIU) as per the SoW and comply with the requirements as specified by regulator. (T1 + 2 months) | Incase the Bank is looking for a Bespoke solution , Bidder requests for a revision in delivery timeline as development of solution from scracth in 2 months is a very stringent ask. | No change in RFP Terms and Conditions |
| 33 | 89 | Appendix-G Certificate of Local Content | | can the same be provided as a self certification | No change in RFP Terms and Conditions |
| 34 | 162 | ANNEXURE-H Data Processing Agreement | | Request discussion around DPA with the selected bidder | No change in RFP Terms and Conditions |

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
35	61	TECHNICAL EVALUATION MATRIX FOR BIDDERS	CVs of human resources having exposure in the following technologies to be shared.	request bank to allow sharing of indicative profile. Since the bidder cannot hold manpower till award of project. If the bidder is selected similar human resources shall be provided	Bidder needs to provide CVs only for the skillset mentioned in the 'Technical Evaluation Matrix for Bidders.' The CVs may be indicative in nature but the human resource (whose CV is being shared) must be on the payroll of the Bidder as on the date of Bid submission.
36	230	Appendix-U Infrastructure requirement for the solution		Kindly clarify that the bidder only needs to provide sizing and the required infra shall be procured by the bank	Bidder needs to provide the proposed sizing for the project. The infrastructure will be arranged by the Bank as per Bank's Information Security policy, after discussion with the selected Bidder.
37	67	Appendix E Functional Requirements	The consent details of the customer should be made available to thecustomer via the SBI e-channels like YONO, YONO 2.0, Retail Loan Lifecycle Management System or any other customer facing application	We will provide the API call for Bank Application to consume . Hope this solution is acceptable	This solution is acceptable.
38	67	Appendix E Functional Requirements	o Maintain a log of all information sharing requests and the actions performed and submit the same to the Account Aggregator	How should the logs be shared ?. What is the frequency and storage period of logs	Log sharing frequency and retention period will be determined by the Bank.
39	69	Appendix E Functional Requirements FIP	Integration with e-channels (YONO, YONO 2.0, Retail Loan Lifecycle Management System etc.)	We will provide the API call for Bank Application to consume . Hope this is the understanding	This solution is acceptable.
40	69	Appendix E Functional Requirements FIP	Integration with e-channels (YONO, YONO 2.0, Retail Loan Lifecycle Management System etc.)	Bidder's solutiont to provide API Calls for the Banks Application to be consumed. Please confirm.	This solution is acceptable.
41	69	Appendix E Functional Requirements FIP	Creation of branch web portal specific to the branch user for raising the consent on behalf of the customer	Will the portal be integrated with existing branch user portals or do we need to provide user management/ validation etc.	User management/ validation through CBS SSO. Portal may not be integrated with existing branch portal. Bidder must develop branch portal.
42	70	Appendix E Functional Requirements FIU	Normalize & Parse Data from multiple sources into a structured format	Request to share the different data formats for which normalization is expected	Data formats as per REBIT AA API specifications.
43	52	Appendix B- Eligibility Sl no 7	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India.(Start and End Date of the Project to be mentioned) in the past (At least 03 client references are required)	What are the similar projects that will be considered? Request bank to consider projects where bidder has done integrations with AA/TSP for banks . Please clarify if we can provide any other projects of similar nature?	Similar projects may include any financial application / technology solution (transactional / non-transactional), financial accounting, financial taxation etc. Similar projects not limited to AA/TSP implementation for Banks.
44	55	Appendix C - Technical Specifications	The Solution should support both inbound and outbound mes-sages.	Please Provide More Clarity and details on this requirement.	This is a technical capability required for the solution.
45	55	Appendix C - Technical Specifications	The solution should support a portal content management for ease of monitoring	Please Provide More Clarity and details on this requirement.	The portal will assist in debugging issues, log monitoring etc. so that minimal backend access required.
46	55	Appendix C - Technical Specifications	The solution should generate plugging in key servers for ap-plication registration, token generation & token validation	Does this mean that various channels to register before leveraging FIU/FIP TSP services?	No, various channels need not to register before leveraging FIU/FIP TSP services.
47	55	Appendix C - Technical Specifications	The solution should have workflow for life cycle governance of APIs in UAT/Sandbox/Production environments with abil-ity to implement user approval based publishing	Does the Bank have an API gateway which is to be leveraged? Or is the requirement pertaining to something else.	The solution may leverage Bank's existing API Gateway.
48	56	Appendix C - Technical Specifications	The solution should have the ability to set quotas and rate lim-its per developer account	Please Provide More Clarity	This is a technical capability requirement to limit the number of hits to the solution. The quotas / rate limits should be configurable.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
49	58	Appendix C - Technical Specifications	Support for Multi Factor Authentication. It can be either be Biometric/OTP based. Option to be given to Bank to ena-ble/disable the feature as an when required.	Is authentication for the portal where reports and dashboard would be available? Or is it applicable for any other component in the solution?	Is authentication for the portal where reports and dashboard would be available? - Yes
50	68	Appendix E Functional Requirements	Should have Sandbox environment for Testing	Please Provide More Clarity	Sandbox environment to be setup by the Service Provider on the infrastructure provided by the Bank. Implementation granularities will be mutually decided by Bank and selected Service Provider.
51	69	Appendix E Functional Requirements	RBIH have developed a common Integrated Public Tech Platform for Finance (IPTPF) to act as a single point of collation for services to enable the delivery of frictionless credit to a Bank customer.	Does RBIH have a different API specification or is it the same as ReBIT 2.0?	RBIH have a different API specification.
52	69	Appendix E Functional Requirements	The platform contains API kit for utilization of various services like Land records, E-KYC, Satellite imagery data, Credit check, E-Sign, Transliteration, Account Aggregator etc. The platform will be integrated with external vendors / FinTechs by RBIH and banks will need to integrate with RBIH platform using these APIs.	Please Provide More Clarity	RBIH platform required for Account Aggregator integration only.
53	69	Appendix E Functional Requirements	RBIH platform can provide a single gateway whereby Banks can use all the linkages with vendors / FinTechs by doing a single integration with RBIH platform	Please Provide More Clarity	RBIH platform required for Account Aggregator integration only.
54	1	Schedule of Event	Last date and time for Bid submission - Upto 03:00 pm (time) on 08.04.2025 (date)	Request Bank to pls extend the bid submission date by 3 to 4 weeks from the date of release of pre bid queries response	Kindly refer to the Corrigendum-2
55	70	Appendix-E Scope of Work and Payment Schedule Background and Functional Requirements	o Provide tools for performance monitoring, logging, and analytics for both the application and data system.	Please clarify how additional tools etc need to be factored in commercial template?	The solution should support / be compatible for integration with Bank's enterprise grade monitoring, logging, and analytics tools.
56	82	Appendix-E Scope of Work and Payment Schedule Security Requirements	The VA shall be conducted on a monthly basis; PT shall be conducted at least on a quarterly basis. In addition, VA/PT shall be conducted as and when any new solution/product is introduced or when any major change is performed in solution/product.	Please confirm if VAPT to be conducted by Bank's vendor? Or does the bidder need to factor the same?	VAPT will be conducted by Bank's vendor. VA /PT closure to be ensured by the Bidder as per the timelines mentioned in the RFP.
57	31 and Pg 30			Bank will conduct such audits, to the extent feasible, only during normal business hours and in a manner that will result in a minimum of inconvenience and disruption to Bidder's business operations. If the inspection and or audit results in a finding that the Bidder is not, insofar as it is applicable, rendering the Services in terms of this Agreement, the Bidder shall, at its cost and expense, promptly take all actions required to achieve such compliance. The auditor appointed by the Bank shall not be the direct competitor of the Bidder. The external or third party auditor appointed by the Bank shall sign the confidentiality undertaking and security compliance undertaking in a format provided by the Bidder before conducting any such audit. The Bank shall not have access to the proprietary data of, or relating to, any other customer of the Bidder, or a third party or Bidder's cost, profit, discount and pricing data. The cost of the audit shall be borne by the Bank. The audit shall not be permitted if it interferes with Bidder's ability to perform the services in accordance with the service levels, unless the Bank relieves Bidder from meeting the applicable service levels."	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
58	34 iii and Pg 31		The maximum aggregate liability of Service Provider, subject to below mentioned sub-clause (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. iii The limitations set forth herein shall not apply with respect to: a claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b damage(s) occasioned by the Gross Negligence or Willful Misconduct of Service Provider, c damage(s) occasioned by Service Provider for breach of Confidentiality Obligations, 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.	The total cumulative liability of either party arising from or relating to this Agreement shall not exceed the total amount paid to Bidder by the BUYER in the preceding twelve months under that applicable work that gives rise to such liability (as of the date the liability arose) iii The limitations set forth herein shall not apply with respect to: a claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b damage(s) occasioned by the Gross Negligence or Willful Misconduct of such Party,	No change in RFP Terms and Conditions
59	36 (iii) and Pg 32		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)	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) SLA Exclusions: The time lost due to any of the following causes shall not be included in calculating "Fix/Work Around Available Time" or "Resolution Time": iTime lost due to power or environmental failures; iiTime taken to recover the equipment because of power or environmental failures; iiiTime lost due to damage or malfunction of the equipment or any of the units thereof due to causes attributable to Customer/OEM, such as attachment of additional devices, making alteration to the system, participate in maintenance of the system, etc., without Bidder/ Vendor's consent. ivTime taken for scheduled maintenance/troubleshooting (including back-up and restore times) either for preventive purposes or improvement in function or other purposes; vTime taken for reconfiguration or other planned downtime situations; viScheduled shutdowns as required by Owner/ Purchaser. Bidder/ Vendor may also request Owner/ Purchaser for a shutdown for maintenance purpose, which request will not be denied unreasonably by Owner/ Purchaser. viiTime taken for booting the systems. viiiTime taken to get approval from all stakeholders for the exclusive	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
60	37 (iii) and Pg 32		Service Provider will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is Service Provider's negligence. Service Provider will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.	Service Provider will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is Service Provider's negligence.	No change in RFP Terms and Conditions
61	42© Pg 41		Banning from Ministry/Country-wide procurements	Request SBI to delete this clause	No change in RFP Terms and Conditions
62	47 i.i and Pg 44		All disputes or differences whatsoever arising between the parties out of or in connection with the Contract (including dispute concerning interpretation) or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of the Contract, abandonment or breach of the Contract), shall be settled amicably. If, however, the parties are not able to solve them amicably within 30 (Thirty) days after the dispute occurs, as evidenced through the first written communication from any Party notifying the other regarding the disputes, the same shall be referred to and be subject to the jurisdiction of competent Civil Courts of Mumbai only. The Civil Courts in Mumbai, Maharashtra shall have exclusive jurisdiction in this regard	All disputes or differences whatsoever arising between the parties out of or in connection with the Contract (including dispute concerning interpretation) or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of the Contract, abandonment or breach of the Contract), shall be settled amicably. If, however, the parties are not able to solve them amicably within 30 (Thirty) days after the dispute occurs, as evidenced through the first written communication from any Party notifying the other regarding the disputes, the same shall be referred to and be in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The Arbitrators shall be mutually appointed by both the Parties.The venue of arbitration shall be Mumbai and judgement on the award may be entered into any court having jurisdiction thereof. The arbitration shall be conducted and award shall be rendered in English language.. The Civil Courts in Mumbai, Maharashtra shall have exclusive jurisdiction in this regard.	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
63	Pg 102 clause 3.4 (Payments)	Appendix K	Appendix K 3.4.1 The Bank will pay properly submitted valid invoices within reasonable period but not exceeding 30 (thirty) days after its receipt thereof. All payments shall be made in Indian Rupees. 3.4.2 The Bank may withhold payment of any product/services that it disputes in good faith and may set-off penalty amount or any other amount which Service Provider owes to the Bank against amount payable to Service Provider under this Agreement. However, before levying penalty or recovery of any damages, the Bank shall provide a written notice to Service Provider indicating the reasons for such penalty or recovery of damages. Service Provider shall have the liberty to present its case in writing together with documentary evidences, if any, within 21 (twenty one) days. Penalty or damages, if any, recoverable from Service Provider shall be recovered by the Bank through a credit note or revised invoices. In case Service Provider fails to issue credit note/ revised invoice, the Bank shall have right to withhold the payment or set-off penal amount from	3.4.1 The Bank will pay properly submitted valid invoices within reasonable period but not exceeding 30 (thirty) days after its receipt thereof. All payments shall be made in Indian Rupees. 3.4.2 All payments due for more than thirty (30) days will attract an interest at the rate of 2 percent per month on the invoice amount calculated from the date the payment became due until the recovery is made in full with interest. Without prejudice to the other rights available, Bidder also reserves the right to withhold the provision of services till such time all the payments due to it under this Agreement have been made by BUYER and any such withholding by the Bidder shall not be treated as breach by it of the provisions of this Agreement. All fees payable to Bidder are exclusive of any sales, use, value added tax, service , GST or taxes of a similar nature measured by the services, deliverables or charges thereon, imposed by any applicable taxing jurisdiction and where such taxes are applicable, BUYER shall be responsible to pay or reimburse Bidder the amount of such taxes. Where applicable, Bidder shall invoice such taxes as a separate line item in applicable invoices and shall pay such amount of tax to the appropriate taxing authority upon receipt of such amount from the BUYER. Any increase or decrease in the existing taxes or newly introduced taxes shall be to the account of the BUYER. Each party is responsible for its own income taxes, corporate taxes and franchise taxes.The Bank may withhold payment of any product/services that it disputes in good faith and may set-off penalty amount or any other amount which Service Provider owes to the Bank against amount payable to Service Provider under this Agreement. However, before levying penalty or recovery of any damages, the Bank shall provide a written notice to recovery of any damages, the Bank shall provide a written notice to	No change in RFP Terms and Conditions
64	21 (Pg 131)		The limitations set forth in abovementioned sub-Clause 21.1 shall not apply with respect to: (i) claims that are the subject of indemnification pursuant to Clause 1210 (infringement of third party Intellectual Property Right); (ii) damage(s) occasioned by the Gross Negligence or Willful Misconduct of Service Provider; (iii) damage(s) occasioned by Service Provider for breach of Confidentiality Obligations ; 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.	The total cumulative liability of either party arising from or relating to this Agreement shall not exceed the total amount paid to Bidder by the BUYER in the preceding twelve months under that applicable work that gives rise to such liability (as of the date the liability arose) The maximum aggregate liability of Service Provider, subject to below mentioned sub-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. The limitations set forth in above mentioned sub-Clause 21.1 shall not apply with respect to: (i) claims that are the subject of indemnification pursuant to Clause 1210 (infringement of third party Intellectual Property Right); (ii) damage(s) occasioned by the Gross Negligence or Willful Misconduct of Service Provider; damage(s) occasioned by the Gross Negligence or Willful Misconduct of such partyService Provider; (iii) damage(s) occasioned by Service Provider for breach of Confidentiality Obligations ; 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.	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
65	183 . 3©		Receiving Party acknowledges that monetary damages may not be the only and / or a sufficient remedy for unauthorized disclosure of Confidential Information and that disclosing party shall be entitled, without waiving any other rights or remedies (including but not limited to as listed below), to injunctive or equitable relief as may be deemed proper by a Court of competent jurisdiction. i. Suspension of access privileges ii. Change of personnel assigned to the job iii. Termination of contract	Receiving Party acknowledges that monetary damages may not be the only and / or a sufficient remedy for unauthorized disclosure of Confidential Information and that disclosing party shall be entitled, without waiving any other rights or remedies (including but not limited to as listed below), to injunctive or equitable relief as may be deemed proper by a Court of competent jurisdiction. i. Suspension of access privileges ii. Change of personnel assigned to the job iii. Termination of contract	No change in RFP Terms and Conditions
66	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	Number of years' experience in developing IT Software since inception of the Bidder's Indian Company/ LLP /Partnership firm (At least three projects completed in the last five years) - Copy of the Work order / Purchase Order and / or Certificate of completion of the work. At least 3 work Work order / Purchase Order for each financial year claimed by Bidder.	Pls confirm does this mean that the bidder needs to provide 3 references for every year. or basically the bidder needs to provide 3 references for projects completed in 5 years	Kindly refer to the Corrigendum-3
67	2	Corrigendum 1 - Schedule of Event	Last date and time for Bid submission - Upto 03:00 pm (time) on 08.04.2025 (date)	Again requesting Bank to pls extend the bid submission date by 3 to 4 weeks from the date of release of pre bid queries response	Kindly refer to the Corrigendum-2
68	67	Appendix-E Scope of Work and Payment Schedule	9. Infrastructure Management Metrics	Please clarify the scope for infrastructure Management for the bidder.	Kindly refer to Appendix-E - Scope of Work.
69	61	Technical Evaluation Matrix for Bidders	Human Resources skilled in niche technologies such as Kubernetes, a) Kubernetes – 1 CV b)Message Queuing System (Kafka, RabbitMQ etc.) - 1 CV c) NoSQL Database (MongoDB, Cassandra, CouchDB etc.) – 1 CV d)Mobile App development with consent management – 1 CV e)AI / ML Developer – 1 CV f)API Integration Specialist – 1 CV The format of the CV is as per Appendix-T.	Bidder understands that CV's only for niche skills mentioned in technical Evaluation matrix need to be provided. CV's for L1, L2 , DBA ,system admin etc don't need to be provided. Please confirm the above understanding and also allow indicative CV's to be provided as the bidder cannot hold manpower till award of project. If the bidder is selected similar human resources shall be provided	Bidder needs to provide CVs only for the skillset mentioned in the 'Technical Evaluation Matrix for Bidders.' The CVs may be indicative in nature but the human resource (whose CV is being shared) must be on the payroll of the Bidder as on the date of Bid submission.
70	67	Financial Information	FIP provide Financial information of customers to Account Aggregator on requesting by integrating with Bank's core banking systems via the Enterprise Integration Services layer	Whether any readily available documentation for integrating with the core banking integration?	Documentation available for CBS integration.
71	69	Financial Information	Integration with e-channels (YONO, YONO 2.0, Retail Loan Lifecycle Management System etc.)	We assume that according to the use cases the integration is required with YONO, YONO 2.0 as per the curresnt scope. Please confirm	Integration is required with YONO, YONO 2.0, Retail Loan Lifecycle Management System or any other customer facing application
72	70	Appendix-E Scope of W	All the requirements which will originate as regulatory requirement has to be developed and implemented by the Bidder without any additional cost to the Bank	Depending on the scope and impact of regulatory requirements this can be mutually agreed between both parties.	No change in RFP Terms and Conditions
73	79	Term of the Project - Project Schedule; Milestones and delivery locations	a) Term of the Project: The Project Contract will be of 5 years from the date of commencement.	What is the support duration? Does the 5 year contract period include development and support?	5 year contract period includes development and support.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
74	79	Term of the Project - Project Schedule; Milestones and delivery locations	**Service Category** : Submission of Project Implementation Plan and Signoff (T1) **Milestone** : Project kick off meeting and submission of Project Plan as per Bank's expected deliverables as per the RFP. Final signoff from Bank. **Duration** : T + 2 week	What is T here ?	T is Date of acceptance of Purchase Order and the same has been defined in the RFP.
75	81	Appendix-E Scope of W	Integration / Migration Requirements with existing systems The Account Aggregator solution should integrate with a. SMS Gateway b. Core Banking System through Enterprise Integration Services layer c. SIEM / DAM / PIMS d. Any other system as desired by the Bank from time-to-time	Any oter integrations other than the ones highlighted in scope of work would be taken up as a change request.	Additional integration requirement may be undertaken by the onsite development team.
76	84	Backup system / POC / test & training system / DR system	As per project requirement.	How many non-prod environments would be there?	Details will be shared with selected Bidder.
77	126	Ownership 16.1	Service Provider will provide Source Code for every version of the Software supplied or 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 would be the IP of the product owner. Hence is bank fine with an escrow arrangement?	Escrow arrangement is not part of this RFP. Source code to be handed over to the Bank as mentioned in the RFP.
78	127	Ownership 16.9	9 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.	Source code would be the IP of the product owner. Hence is bank fine with an escrow arrangement?	Escrow arrangement is not part of this RFP. Source code to be handed over to the Bank as mentioned in the RFP.
79	228	Appendix-T	Format for Curriculum Vitae (CV) Name of human reso	Resource availability at the time of project start is subject to multiple factors. Profiles shared would be indicative of the experience and capabilities that the team will bring to the table.	i) Resources to be on-boarded as per the timelines mentioned in the RFP. ii) Bidder needs to provide CVs only for the skillset mentioned in the 'Technical Evaluation Matrix for Bidders.' The CVs may be indicative in nature but the human resource (whose CV is being shared) must be on the payroll of the Bidder as on the date of Bid submission.
80	53	Appendix-B Bidder's Eligibility Criteria	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references are required)	1. Request bank to modify the clause to include Bidder / OEM references. 2. Do similar projects include only AA solution implementation projects?	1. No change in RFP Terms and Conditions 2. Similar projects is not limited to Account Aggregator solution.
81	62	Technical Evaluation Criteria Sl. No. 3	CMMI Benchmark Appraisal – Maturity Level	We acknowledge the CMMI certification requirement. As we do not currently hold this certification, we request an exemption and are prepared to provide alternative evidence of our capabilities for participation in the RFP.	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
82	55	Appendix C - Technical and Functional Specifications Technical Specifications Sl. No. 5	The proposed solution should allow each business unit in an organisation to publish, consume and manage its APIs on a single, centralized portal	What are the strategic reasons and practical methods organizations employ for publishing and managing their APIs? Request you to kindly clarify	The Account Aggregator APIs which will be exposed to the various e-channels for consumption are to be routed through the centralized Enterprise Integration Services API layer.
83	Generic	Generic	Generic	Is the RFP limited to Sahamati-registered TSPs? Request you to kindly clarify	The RFP is not limited to Sahamati-registered TSPs.
84	Generic	Generic	Generic	Who will be responsible for the provision of the infrastructure layer and the API management platform? Request you to kindly clarify	The solution will be hosted on Bank's private cloud. The infrastructure and API management platform will be provisioned by the Bank as per Bank's Information Security policy.
85	55	Appendix - C, Technical Specifications - Sl No. 8	The solution should support a portal content management for ease of monitoring	What is the expected role of content management in monitoring ?	The portal will assist in debugging issues, log monitoring etc. so that minimal backend access required.
86	55	Appendix - C, Technical Specifications - Sl No. 10	The proposed solution should be able to support existing APIs/call existing Web-services as XML OVER HTTP at DMZ level with use of customized adapters etc.	What is meant by existing API calls ? Please elaborate	Existing API calls include APIs for CBS, SMS etc. integration
87	56	Appendix - C, Technical Specifications - Sl No. 18	The solution should manage API traffic prioritization.	How is this point relevant to FIU, eeems to be more like FIP. Kindly confirm.	The solution should manage API traffic prioritization for both FIU and FIP module.
88	58	Appendix - C, Technical Specifications - Sl No. 46	Support for Multi Factor Authentication. It can be either be Biometric/OTP based. Option to be given to Bank to enable/disable the feature as an when required.Multi-factor auth is for end customer?	Multi factor authentication is supported by the Account Aggregator, what is the expectation from the TSP over here ?	Multi factor authentication is required for branch web portal only.
89	68	Appendix - E, Requirements - Sl No. 1 - FIP	FIP module to send SMS notification to customer post consent approval or rejection by customer with validity	Bank shall be providing the SMS APIs and FIP module will trigger those APIs to send SMS to end customers. Kindly confirm.	The understanding is correct.
90	68	Appendix - E, Requirements - Sl No. 1 - FIP	In the FIP module there should be an option to revoke the consent. FIP to expose API to the channels like YONO displaying all the active consents with the option to revoke it.	The FIP model can provide the list of consents and API to register consent revocation request. After the consent is registered, user has to login to AA and confirm consent revocation on AA page. This is as per ReBiT. Kindly confirm this.	The understanding is correct.
91	68	Appendix - E, Requirements - Sl No. 1 - FIP	The consent details of the customer should be made available to the customer via the SBI e-channels like YONO, YONO 2.0, Retail Loan Lifecycle Management System or any other customer facing application	FIU will expose the API interfaces, the integration will be done by the Bank or their existing vendors managing these applications ? Kindly confirm.	The understanding is correct.
92	69	Appendix - E, Requirements - Sl No. 1 - FIU	Creation of branch web portal specific to the branch user for raising the consent on behalf of the customer. - User (customer) consent authorization should be implemented via OTP or Code - Branch users should have the option to revoke consent at any time on behalf of the customer	Please confirm how the branch user will access this portal? What is the login mechanism? As per ReBiT, the consent can be revoked only by the end customer by logging into the account aggregator platform? Branch user can raise the request and send the SMS to customer to login in to AA for consent revocation.	Branch user will access branch web portal through CBS SSO.
93	69	Appendix - E, Requirements - Sl No. 1 - Integration with AA	Integration with Anumati as Account Aggregator through RBIH Platform?	The RBIH integration is only from the FIU to RBIH, where FIU raised the request to RBIH and RBIH raises the request to Anumati? Please confirm if this is also in the RFP scope.	This is part of the RFP Scope.
94	69	Appendix - E, Requirements - Sl No. 1 - Integration with SBI YONO App	Integration with SBI YONO App for Income verification through account aggregator (Fetch salary account transactions)?	FIU fetches all the transaction of a bank account for a given date range. Please confirm Is statement analysis also to be part of this scope.	Statement analysis is not part of the RFP Scope.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
95	69	Appendix-E	Integration with Anumati as Account Aggregator through RBIH Platform	Will there be only one AA to integrate or need to onboard all AAs.	Integration with all AAs as per RBIH specification.
96	12	Clause 3 (ii)	"**Bidder/Channel Partner**" means an eligible entity/firm submitting the Bid in response to this RFP.	Can an existing vendor apply for the RFP or not?	Please refer to RFP Terms and Conditions.
97	12	Clause 3 (ii)	"**Bidder/Channel Partner**" means an eligible entity/firm submitting the Bid in response to this RFP.	Is a Group company of an existing vendor eligible for participation?	Please refer to RFP Terms and Conditions.
98	27	Clause 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. Bidder should bring to notice of the Bank all releases/ version changes.	Kindly confirm if the hardware would be supplied by the bank? Is appendix-U is for the hardware sizing details to be shared.	Bidder needs to provide the proposed sizing for the project vide Appendix-U. The infrastructure will be arranged by the Bank as per Bank's Information Security policy after discussion with the selected Bidder.
99	34	Clause no 37 (ix)	• Software OEM/Owner/Vendor should design a Vulnerability Exchange Document (VEX) after a vulnerability is discovered informing the bank about the exploitability status to help prioritize the remediation efforts. Subsequently, Software OEM/Owner/Vendor should provide the Common Security Advisory Framework (CSAF) advisory, which includes detailed information about the vulnerability, such as a description, affected product versions, severity assessment, recommended mitigation steps etc	Please share the format of Vulnerability Exchange Document (VEX) & Common Security Advisory Framework (CSAF)	The VEX and CSAF formats will be mutually agreed between Bank and the selected Service Provider.
100	219	Appendix-S	The CVs of the human resources to be shared as per Appendix-T. iv	Is it mandatory for the CVs shared, for the same person to be on the project?	Bidder needs to provide CVs only for the skillset mentioned in the 'Technical Evaluation Matrix for Bidders.' The CVs may be indicative in nature but the human resource (whose CV is being shared) must be on the payroll of the Bidder as on the date of Bid submission.
101	30	30.V	System integration testing and User Acceptance testing will be carried out as per requirement of the Bank	Can you elaborate what do we mean by this? what will be the process followed by the bank	The solution supplied by the Bidder will undergo System integration testing and User Acceptance testing as per Bank's SDLC prior to project Go-Live and for additional customizations undertaken by the development team.
102	30	31.I	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	How many times? how many certificate? how much time will this take (so that we can aportion this into our planning)	Audits will be conducted as per discretion of the Bank, any regulator including Government of India, and the Bidder has to participate in the same if deemed necessary by the Bank. The audit scope ranges from the supplied software, human resources of the Bidder, policies / processes followed in Bidder's firm etc.
103	30	31.I	Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable notice not less than 7 (seven) days to Service Provider before such audit and same shall be conducted during normal business hours.	What all can we expect in this audit, How long will such audits be? How many time in a year we can expect this?	Audits will be conducted as per discretion of the Bank, any regulator including Government of India, and the Bidder has to participate in the same if deemed necessary by the Bank. The audit scope ranges from the supplied software, human resources of the Bidder, policies / processes followed in Bidder's firm etc.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
104	31	31.II	Where any deficiency has been observed during audit of the Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the Service Provider shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies.	Is there a way to define deficiency in risk parameter?	Any deficieny on part of the Bidder will be communicated by the Bank to the Bidder for prompt rectification.
105	31	31.III	Service Provider further agrees that whenever required by the Bank, it will furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and/or any regulatory authority(ies).	Is there a way to define what all can be asked by banks?	The audit requirements will be furnished at material time.
106	32	34.D	Regulatory or statutory fines imposed by a Government or Regulatory agency for noncompliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider.	Only when the same is linked to Service providers job. If it is not in our perview we won't be able to do anything	Please refer to RFP Terms and Conditions.
107	34	37.IX.2	Software OEM/Owner/Vendor should design a Vulnerability Exchange Document (VEX) after a vulnerability is discovered informing the bank about the exploitability status to help prioritize the remediation efforts.	To what extent? Who will be liable for any additional cost arrising becuase of this? (when we know its not because of service provider)	Service Provide to provide the documents as mentioned in the SLA without any additional cost to the Bank.
108	34	37.X	Service Provider agrees to comply with the guidelines contained in the Bank's IT Outsourcing Policy / IT Procurement Policy or any other relevant policy (ies) of the Bank, including any amendment thereto, along with compliance to all the Laws of Land and Statutory/Regulatory rules and regulations in force or as and when enacted during the validity period of the contract.	We will complay, but subsequent changes should not increase the workload which is not part of this project? If it does, we will need to sit together and discuss the additional requirement	No change in RFP Terms and Conditions
109	34	38.I	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, process documents, technical manuals, functional specification, software requirement specification, on-line tutorials/ CBTs, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.	Format of the document? & for On-line Tutorials: are needed in what form/media?	Format of the documents, form / media for Online Tutorials will be mutually agreed between Bank and selected Service Provider.
110	35	38.II	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.	What could be such scenarios, When bank would want to see this?	These reports may be shared with the Bank as and when required by the Bank.
111	35	38.III	Service Provider shall also provide the MIS reports, data flow documents, data register and data dictionary as per requirements of the Bank.	What will be format of MIS? will this format be fixed?	MIS format will be mutually agreed between Bank and Service Provider.
112	35	39.II	Without the Bank's prior written approval, Service provider will not, in performing the Services, use or incorporate, link to or call or depend in any way upon, any software or other intellectual property that is subject to an Open Source or Copy- left license or any other agreement that may give rise to any third-party claims or to limit the Bank's rights under this RFP	Can you please explain this, we are not clear on this clause	The clause is self-explicit

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
113	55	Annexure C, Sr. No 4	The proposed solution should have facility to test APIs directly from the web console	What all do we need here? Any specific expectation	The web console should have an interface where users can test APIs directly without needing external tools like Postman or Curl.
114	55	Annexure C, Sr. No 9	In order to communicate with legacy systems, the solution should support standard transformations (i.e. XML to JSON, JSON to XML, SOAP to REST, REST to SOAP).	Are these the only requirement, or these are just sample?	These are just samples.
115	36	39.IV	Service Provider shall grant the Bank a fully paid-up, irrevocable, exclusive, 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 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. 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.	Is this the only way? can you talk about this in details and what are few other ways in which this has scope for revision/update	No change in RFP Terms and Conditions
116	64	5	The approach presented in the presentation should be for an on-premise private cloud deployment model	Could you please specifuy the cloud provider.	Details will be shared with the selected Bidder
117	76	5.2	For Software Commissioning, PR / DR Setup, Human Resource deployment (2) Any other location as decided by the Bank	Will the other locations also be place out of Mumbai or will it be in any of the Metro cities or will it be pan India.	Any other location is Pan India.
118	-	-	-	If there an extention for the submission deadline.	Kindly refer to the Corrigendum-2
119	15	9.i	The Bidder shall furnish EMD for the amount and validity period mentioned in Schedule of Events of this RFP.	Kindly help with the EMD value to be paid	EMD value mentioned in the RFP under '1Schedule of Events'
120	47	53	EXEMPTION OF EMD AND TENDER FEE:	Are MSME (Medium) Companies exepted from EMD charges.	As per section '53EXEMPTION OF EMD AND TENDER FEE' of the RFP, Micro & Small Enterprises (MSE) units and Start-ups are exempted from payment of EMD and tender fee.
121	219		Terms and Conditions	Does the scope include software development, or is it excluded? If it is included, can the development and support team be combined, or should they be separate? Alternatively, is this decision left to the bidder?	As per RFP Terms and Conditions.
122	81	Appendix E, Sl no.7	Integration/ Migration Requirements with existing systems	If a TSP is already in place, is data migration included in the scope?	Data migration is in the scope of work of the Service Provider
123	232	Appendix V, Point 2	We also declare that the solution supports / will support 16,000 transactions per second on average, can sustain a peak of 32,000 transactions per second and is highly scalable (without any restrictions and additional commercials) to meet the future requirements (for both FIU and FIP gateway solutions)	If a TSP is already in place, what is the current number of concurrent tracsactions per second?	Concurrency requirements already defined in the RFP Appendix-E-Description of Product/Services.
124	176	Annexure B	Infrastructure Management metrics	If a TSP is already in place, what does the current infrastucture look like?	Infrastructure requirements to be submitted by the Bidder as per their proposed solution.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
125	30			Does the TSP need to be registered with RBIT as a prerequisite or no external registration needed?	TSP need not be registered with RBIT.
126	55	Technical & Functional Specifications	The proposed solution should provide comprehensive plat- form for AA integration as FIU for both execution and monitoring	If a TSP is already in place, are there any third-party integrations available? If so, will the FIP/FIU only consume the requests, or will APIs need to bhe built?	The Bidder to provide solution as per RFP requirements without any dependency on extant TSP solution.
127		Clause 53	Appendix E; Page 65	We would like to seek clarification regarding the exemptions available for startups as mentioned in the RFP. As a recognized startup, holding a Certificate of Recognition issued by DPIIT, we would like to avail the exemptions for Earnest Money Deposit (EMD), the Tender Fee and other aspects as specified.

However, we would still like to be evaluated on a full scale (out of 100 marks) during the selection process. Kindly confirm whether this is permissible under the terms of the RFP. | No change in RFP Terms and Conditions |
| 128 | 139 | 3.2.1 | Taking into account the nature, scope, context and purposes of Processing (provided in Schedule 2) as well as the risk of varying likelihood and severity for the rights and freedoms of natural persons, Processor shall in relation to Personal Data implement appropriate technical and organizational measures (Processor obligations in Schedule 3) to ensure a level of security appropriate to that risk, including, as appropriate, the measures referred to in Article 32(1) of the GDPR. | The RFP specifies integration with external APIs. Can you confirm if the bank follows RESTful, SOAP, or any specific API standards? Should APIs conform to OAuth 2.0, OpenID Connect, or any specific security standard? | External API standards already defined by REBIT. |
| 129 | 139 | 3.2.3 | The Processor shall use appropriate technical and organisational measures to prevent the unauthorised or unlawful processing of Personal Data and protect against accidental loss or destruction of, or damage to, any Personal Data during processing activities. | The solution must comply with RBI's Account Aggregator guidelines. Are there additional compliance requirements such as GDPR, DPDP Act 2023, or other data localization laws that need to be addressed? | Data localization laws as mandated by the Government of India will be applicable. Kindly also refer to the SLA template included in the RFP. |
| 130 | 139-140 | 3.4 | Data subjects (SBI NRI customers) whose Personal Data is processed pursuant to this Agreement have the right to request access to and the correction, deletion or blocking of such Personal Data under Data Protection Legislation. | Should authentication mechanisms include FIDO2, MFA, or biometric verification? Should the consent framework be centralized or decentralized? | Authentication mechanisms as per Bank's Information Security policy.
Consent framework should be centralized. |
| 131 | 68 | Non-Functional Requirements | FIU and FIP provided should be highly scalable, resilient and highly available with a 99.9% uptime on a 24 hours x 07 days basis for 365 / 366 days in a year. | Can you provide specific SLAs for API response time (<100ms, <500ms), uptime requirements beyond 99.9%, and transaction processing speed expectations? | API Response Time, Transaction processing speed will be finalized during implementation of the solution.

Uptime requirements have been mentioned in the RFP. |
| 132 | 67-68 | Functional Requirements | Integration with Anumati as Account Aggregator through RBIH Platform: The platform will be integrated with external vendors / FinTechs by RBIH and banks will need to integrate with RBIH platform using these APIs. | Should the solution support NDML, Sahamati, OCEN, or other Open Banking standards? Will a sandbox environment be required for testing integrations before production deployment? | This requirement will be discussed at material time with the selected Service Provider. |
| 133 | 76 | Infrastructure Management Metrics | The solution to be provided on Bank's private cloud and Service Provider will be responsible for infrastructure set up regarding software, database. Bank will provide only cloud set up with basic installed operating system. | Should we assume an on-premises deployment only, or is there flexibility for hybrid cloud deployment? Are there any restrictions on using specific cloud services for certain workloads? | The solution to be deployed on-premise in SBI private cloud with no dependency on any public cloud services. |

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
134	78	Active-Active architecture Disaster Recovery (DR)	The bidder has to ensure proper implementation to meet resiliency architecture for data where workloads are distributed across two or more nodes in a cluster to keep the data safe and available in the event of an unexpected component failure.	Can you confirm expected RTO and RPO values beyond what's already specified? Should the DR setup be active-active or active-passive?	RTO, RPO, DR setup details mentioned in the RFP in Appendix-E - Description of Product/Services.
135	70	Non-Functional Requirements	The following table represents the volume that the solution will need to support: Year since Go-live - Concurrent Txn. / Second - Peak Concurrent Txn. / Second: Y1: 16,000 - 32,000, Y2: 17,600 - 35,200, Y3: 19,360 - 38,720, Y4: 21,296 - 42,592	What is the expected growth in transaction volume beyond Year 4? Should the system support auto-scaling based on transaction load? Are there any predefined benchmarks for concurrent users?	Expected transaction volume beyond Year 4 will be shared with the selected Bidder. The solution may be designed to support the concurrency mentioned in the RFP, without auto scaling feature.
136	68-69	Functional Requirements	Provide User Access Logs and reporting dashboards if required by the Bank	Will the system require real-time reporting dashboards, or is batch processing sufficient? Should reports be exportable in specific formats like Excel, CSV, or PDF?	Real-time reporting dashboards is required. Reports should be exportable in formats like Excel, CSV, PDF etc.
137	69	Functional Requirements	Encrypt the Financial Data while in transit	Should we use specific standards like AES-256 for data encryption and TLS 1.3 for transport encryption? Should a zero-trust architecture be implemented for all components?	These granularities will be deliberated with Bank's security / architect team during implementation.
138	139-140	3.5 Personal Data Breach	Processor shall notify SBI without undue delay upon Processor becoming aware of a Personal Data Breach affecting Personal Data	Should key management be on-premise, cloud-based, or hybrid? Is a dedicated HSM required, or can we use cloud KMS solutions? Should we support BYOK or HYOK?	Key management to be on-premise.
139	145	Schedule 2 Personal Data	Table showing "Category of Personal Data, Category of Data Subject, Nature of Processing Carried Out, Purpose(s) of Processing, Duration of Processing",	"Does all data need to reside within India per RBI guidelines? Is tokenization/pseudonymization of sensitive financial data required beyond standard encryption?"	All data need to reside within India per regulatory, Government of India guidelines. Pseudonymization of sensitive financial data is required.
140	139-140	3.4 Data Subject Rights	Data subjects (SBI NRI customers) whose Personal Data is processed pursuant to this Agreement have the right to request access to and the correction, deletion or blocking of such Personal Data under Data Protection Legislation.	Should we implement attribute-based access control (ABAC) along with RBAC? Should Just-in-Time (JIT) privileged access provisioning be enforced for sensitive operations?	Not mandatory but may be implemented.
141	212-216	Schedule 3 S. No. 19-22	Whether quarterly vulnerability assessment and penetration testing is being done by the Processor for their infrastructure?	Should the bidder conduct quarterly security audits, or will the bank arrange them? Is compliance with ISO 27001, PCI-DSS, and SOC 2 Type II mandatory for the solution?	Bidder to participate in security audits arranged by the Bank. ISO 27001 and SOC 2 are mandatory.
142	100	i. Penalty for defects	Category of defect - Critical: The will apply for the following scenarios: o Bank's image has been impacted adversely, o Bank has been exposed to a reputational risk, o Bank has been exposed to a financial loss or risk / possibility of a financial loss	What is the expected Mean Time to Detect (MTTD) and Mean Time to Respond (MTTR) for security incidents? Should the bidder implement a SIEM solution integration as part of the offering?	MTTD and MTTR will be mutually agreed between Bank and selected Service Provider. Bidder to integrate with Bank's SIEM and DAM solution.
143	100	q. Vulnerability Closure	Vulnerability Closure: Measured as a percentage by the number of vulnerability corrections performed within a predefined time limit, over the total number of vulnerability corrections which are reported within a predefined time period	Should logs be retained for a specific period (e.g., 90 days, 180 days)? Are log aggregation and real-time anomaly detection required as part of the solution?	Logs to be retained as per frequency decided by the Bank. Are log aggregation and real-time anomaly detection required as part of the solution? - Yes
144	86-87	Appendix-F Indicative Price Bid	Compliance with security best practices may be monitored by periodic security audits performed by or on behalf of the Bank. Bank/Regulator/Bank's empaneled Auditors has the right to conduct the security Audit.	Should the system support immutable audit logs? Are there any specific compliance frameworks beyond RBI and NPCI requirements that need to be addressed?	System should support immutable audit logs. Compliance to be ensured with Sahamati, REBIT, Bank's security / compliance requirements as advised to the Service Provider from time to time.
145	77-79	Application Maintenance and Support Metric	Minor: Where defect is small, and it does not affect Bank's business or the functionality of the product. Example – typo errors etc.	Should the bidder conduct penetration testing in-house, or will the bank appoint an external auditor? What frequency is expected beyond the quarterly requirement mentioned?	Penetration testing will be performed by Bank's Team (may include empanelled vendors) as per frequency desired by the Bank.
146	70	Non-Functional Requirements	The hardware sizing needs to target below 60% levels of CPU, Memory, Heap Utilization even during super peak times	If some cloud components are permitted, should security controls align with specific frameworks like CIS Benchmarks or NIST Cybersecurity Framework?	Bidder needs to provide the proposed sizing for the project. The infrastructure will be arranged by the Bank as per Bank's Information Security policy, after discussion with the selected Bidder.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
147	101	Penalty Cap	Penalty Cap: The penalty for non-performance of SLA to not exceed 10% of Contract Value / Project Cost or the amount paid by the Bank whichever is lower. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.	The SLA template mentions measurement criteria to be filled by departments. Can bidders propose their own response/resolution SLAs for evaluation?	The SLA will be signed as per the penalties, response / resolution times mentioned in the RFP.
148	101	Penalty Cap	This penalty cap includes the penalty that may be levied under 'Transition Requirement' clause (kindly refer to page 42 of the RFP document).	Does the 10% penalty cap include security breaches, performance issues, or only service outages? How are different types of SLA breaches categorized within this cap?	As per RFP Terms and Conditions.
149	78-79	Application Maintenance and Support Metric	Impact / Urgency Level, Description / Measure, Response Time, Resolution Time	If a service-level failure is due to dependencies on third-party providers, will the bidder still be penalized, or will there be a review mechanism to determine responsibility?	Bidder will not be penalized for any incident beyond the control of the Bidder. The Bidder will need to provide evidence to justify the same.
150	70	Non-Functional Requirements	Architecture should be designed to handle future growth in the AA framework	Does the bank require multi-region failover capabilities, or is single-region redundancy sufficient? Should there be real-time SLA dashboards for monitoring system performance?	Multi-region failover capabilities will be discussed with the selected Service Provider during implementation. Real-time SLA dashboards for monitoring system performance is required for the solution.
151	68-70	Non-Functional Requirements	FIPs must implement heartbeat mechanism for reporting their system uptime in real-time	Should monitoring tools integrate with existing bank infrastructure, or can the bidder propose third-party AIOps tools for advanced monitoring?	The solution must integrate with Bank's enterprise grade application monitoring tools.
152	143	ANNEXURE-C APPLICATION DEVELOPMENT & MAINTENANCE METRIC	Impact Level, Description/Measure, Response Time, Resolution Time	What is the escalation matrix for resolving SLA disputes? Will independent third-party audits be conducted to verify breaches, or will the bank's assessment be final?	Escalation matrix from Bank for resolving SLA disputes will be shared with the selected Service Provider. Bank's assessment of the breaches will be final. However, Bank may engage any 3rd party for verification.
153	100	j. Penalty for delay in delivery / rectification	Penalty for delay in delivery / rectification of defect detected / FAR issue / Process failure / Process issue	What is the expected turnaround time for critical, high, medium, and low-severity bug fixes? Are emergency patches required within a specific timeframe like 24 hours?	The Response Time and Resolution Time for the different categories of bugs is mentioned under Appendix-E - Description of Product/Services of the RFP. Emergency patches to be deployed in consultation with the Bank.
154	70	Non-Functional Requirements	The following table represents the volume that the solution will need to support: Year since Go-live - Concurrent Txn. / Second - Peak Concurrent Txn. / Second: Y1: 16,000 - 32,000	Should the solution be horizontally scalable to accommodate future increases beyond the specified peak TPS, or will the bank handle additional infrastructure provisioning?	Solution should support horizontal scalability. Infrastructure will be provisioned by the Bank as per Bank's Information Security policy.
155	70	Non-Functional Requirements	Y4: 21,296 - 42,592	By Year 4, the expected peak TPS is 42,592. Should the solution auto-scale horizontally without manual intervention, or will manual provisioning be acceptable?	Manual provisioning will be acceptable.
156	69	Functional Requirements	The FIU / FIP system should be containerized / developed using latest technologies, have High Availability, Fault Tolerance, Portability, Horizontally / Vertically scalable	Should the bidder ensure automatic scaling based on workload spikes, or will infrastructure scaling be managed by the bank's IT operations team?	Proposed application architecture should have the capability to handle spikes.
157	70	Non-Functional Requirements	The Bidder will need to provide the exact active and passive storage requirements to support the above functional and non-functional requirements of the Bank	The RFP doesn't specify if a bank-managed load balancer will be used. Should the bidder assume an existing Application Load Balancer (ALB) / Network Load Balancer (NLB), or must it be defined as part of the application?	Application Load Balancer (ALB) and Network Load Balancer (NLB) will be required for the solution.
158	79-80	Service Milestones with Duration	T1 + 2 months (Development), T1 + 3 months (User Acceptance Testing), T1 + 4 months (Comprehensive Security Review)	The timeline for development appears to be quite aggressive (2 months). Is there flexibility in this timeline? Can the Bank consider a phased approach to implementation with intermediate milestones and deliverables?	No change in RFP Terms and Conditions
159	222-227	Roles and Responsibilities for Human Resources	The resources deployed at Bank's onsite location should be technically qualified for implementation of the project along with managing, supporting and troubleshooting of issues.	Can the Bank provide more specific expected qualification criteria for each role beyond what's specified in the RFP? Are certifications like OCEG (Open Banking), or specific cloud certifications desirable for these roles?	Qualification, Experience, Certification, Roles and Responsibilities of the human resources have been clearly defined in the RFP.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
160	219-221	Terms and Conditions for Human Resources	In case the resource is unable to work due to medical incapacity, a certificate is to be provided from a registered medical practitioner within a week of such incident.	For extended leaves (medical or otherwise), what is the process for temporary replacement of resources? Will the Bank allow remote work arrangements for certain roles during exceptional circumstances?	Replacement of human resources has been documented in Appendix-S.

VPN may be provided to vendor's onsite resources as per Bank's discretion. |
| 161 | 118-119 | Transition Requirement | 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. | Can the Bank provide more details about the expected knowledge transfer process? Is there a specific methodology or documentation format the Bank prefers for knowledge transfer? | The ANNEXURE G-Transition & Knowledge Transfer Plan is self-explicit. Any specific documentation if required from the Service Provider will be communicated at material time. |
| 162 | 81 | 5. Warranty Term | 1 year from the date of Go-live | What are the specific service levels expected during the warranty period? Are they different from the SLAs during the operational phase? Will warranty period extend on deployment of significant new features? | SLA service levels will be the same during the currency of the Agreement.
Warranty period extend on deployment of significant new features? - No |
163	82	6. Annual Maintenance (AMC) Term	The maintenance of the application will be handled by the on-premise support human resources. Hence there will be no separate payment made to the Service Provider for AMC.	If there are major upgrades or significant changes to the platform architecture during the contract period, would those be considered within the scope of the on-premise support resources, or would they be treated as separate change requests?	It will be considered within the scope of on-premise support and development resources.
164	120-122	12. INTELLECTUAL PROPERTY RIGHTS	Service Provider hereby grants the Bank a fully paid-up, irrevocable, unlimited, perpetual 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.	Would the Bank require escrow arrangements for the source code? In case of customized components developed specifically for the Bank, would those be considered work-for-hire with full ownership rights to the Bank?	Escrow arrangement is not part of this RFP. Source code to be handed over to the Bank as mentioned in the RFP.
165	26-27	25. SYSTEM INTEGRATION TESTING & USER ACCEPTANCE TESTING	Service Provider should integrate the software with the existing systems as per requirement of the Bank and carry out thorough system integration testing.	Will the Bank provide test data for UAT, or is the Service Provider expected to generate synthetic test data? What is the expected test coverage ratio required by the Bank for unit tests, integration tests, and end-to-end tests?	UAT testing will be conducted by Bank's empanelled vendor team and concerned Business Unit. Test data will be provided by the Bank. The Service Provider to close all the UAT bugs listed by the Bank.
166	25-26	24. BANK GUARANTEE	Performance security in form of Bank Guarantee [BG] for the amount with validity period as specified in this RFP strictly on the format at Appendix-H is to be submitted by the finally selected Bidder (s).	Is partial release of bank guarantee possible based on successful completion of key milestones? If yes, what would be the milestone-based BG reduction structure?	No
167	84	19. Payment schedule	20% Development completion Signoff from the Bank, 25% UAT completion Signoff from the Bank, 35% ISD completion Signoff from the Bank, 10% Go-Live, 10% Application Stabilization which will be observed for a period of 3 months post Go-Live date	For the payment milestones, what are the specific deliverables/artifacts required for each milestone signoff? Is there any retention amount held for the entire contract period beyond the application stabilization milestone?	As per RFP Terms and Conditions.
168	67-68	FIU and FIP	Integration with SBI YONO App for Income verification through account aggregator (Fetch salary account transactions). Functionality of account aggregators on YONO App for fetching balance and account statement of other bank account.	What are the current YONO integration points and APIs available? Will the Bank provide detailed API documentation for all systems that need to be integrated with? Are there any specific performance requirements for YONO integration?	API documentation to be prepared by the Service Provider. Other granular details pertaining to YONO will be shared with the selected Service Provider.
169	84	18. Training	Number of officials to be trained – Maximum 30 (Includes Bank staff and other vendor partners). Type of training – On-premise in SBI Offices. Period of training – After project Go-Live as decided by the Bank.	Could the Bank provide more details about the expected training content, methodology, and evaluation criteria? Would train-the-trainer approach be acceptable, or does every staff member need to be trained directly by the Service Provider?	The granular details of the training will be mutually decided by Bank and the selected Service Provider.
170	71-73	3. Documentation	The Bidder to design / create / assist the Bank in creating the following high-level documents: Solution Document, Application Artchitecture, Deployment Architecture, Network Diagram, Data Flow Diagram, Integration Or Interface Diagram etc.	Is there a specific documentation standard or template that the Bank expects to be followed? Would the Bank require all documentation to be version-controlled, and if so, through which platform?	Service Provider will provide relevant inputs in the documentation artefacts. The version controlling will be maintained by the Bank.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
171	67	Background and Functional Requirements	Account Aggregation functionality as set forth in the Reserve Bank of India (RBI) Master Direction DNBR.PD.009/03.10.119/2016-17 dated 2nd September 2016 (updated as on November 22, 2019; as on February 23, 2018; as on November 09, 2017) and ReBIT Technical standards as may be updated from time to time.	Given that regulatory requirements are subject to change, how will modifications required due to changes in RBI/ReBIT guidelines be handled during the contract period? Would such changes be considered within the scope of maintenance or treated as change requests?	No change in RFP Terms and Conditions
172	82-83	7. Integration / Migration Requirements with existing systems	The Account Aggregator solution should integrate with a. SMS Gateway b. Core Banking System through Enterprise Integration Services layer c. SIEM / DAM / PIMS d. Any other system as desired by the Bank from time-to-time.	Can the Bank provide details about the current SMS Gateway, SIEM, DAM, and PIMS systems in use? What protocols and message formats are currently supported by these systems for integration?	Details will be shared with the selected Bidder.
173	67-68	Functional Requirements	The FIU and FIP system systems should support: Data replication for fault tolerance, Partitioning for efficient storage and query performance, Elastic scalability to handle variable workloads, Incorporate CI/CD pipelines for streamlined build, deployment, and updates	Does the Bank have any existing CI/CD pipelines or DevOps tools that the solution needs to integrate with? What is the Bank's preferred CI/CD toolchain for this implementation?	The solution will be expected to integrate with enterprise grade CI / CD tools like GitLab, GitHub etc.
174	83	14. Security Requirements	As per the project requirements in consultation with Bank's ISD Team. However, an illustrative list of responsibilities is given below.	Does the Bank have a security testing and code validation process that must be followed? Is there any specific security testing tool or methodology that the Bank prefers for this implementation?	Does the Bank have a security testing and code validation process that must be followed? - Yes Is there any specific security testing tool or methodology that the Bank prefers for this implementation? - Will depend upon the proposed solution hence cannot be elaborated further at this juncture
175	83-85	14. Security Requirements	f. Vulnerability Assessment and Penetration Testing: The VA shall be conducted on a monthly basis; PT shall be conducted at least on a quarterly basis. In addition, VA/PT shall be conducted as and when any new solution/product is introduced or when any major change is performed.	For monthly VA and quarterly PT, is the bidder expected to perform these assessments using internal resources and tools, or will the Bank engage a third-party security testing vendor? What is the expected turnaround time for remediation of identified vulnerabilities?	VA / PT will be performed by Bank's Team (may include empanelled vendors) as per frequency desired by the Bank. Bidder to close the open observations. Turnaround time for remediation of identified vulnerabilities has been mentioned in Appendix-J of the RFP.
176	69	Functional Requirements	The FIU / FIP system should be containerized / developed using latest technologies, have High Availability, Fault Tolerance, Portability, Horizontally / Vertically scalable, implement a distributed database system capable of handling large-scale, high-velocity data.	Does the Bank have a preferred container orchestration platform (Kubernetes, OpenShift, etc.)? Are there specific database technologies the Bank prefers for high-velocity, large-scale data processing?	Will be discussed with the selected Service Provider during implementation.
177	69	Functional Requirements	The solution must implement DEPA (Data Empowerment & Protection Architecture) principles.	Does the Bank have specific DEPA implementation guidelines or reference architectures that should be followed? Are there any additional consent governance frameworks or standards beyond DEPA that need to be implemented?	1. Vendors must adhere to the DEPA guidelines as published by the Government of India under the Data Protection and Empowerment Architecture (DPDP) Act. These guidelines emphasize secure, consent-based data sharing to empower individuals while protecting their privacy. While following DEPA guidelines, the product should also be flexible enough to accommodate the bank's specific reference architectures regarding data protection. This ensures that the solution aligns with the bank's internal policies and regulatory requirements. 2. While additional consent governance frameworks or standards beyond DEPA are not yet available, the product should be designed to be flexible enough to accommodate these frameworks as they become available.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
178	Page No. 72 of 232	Appendix-E (Sr.1 Technical Documentation & NonTechnical Documentation)	**Technical Documentation** •Solution Document •Application Artchitecture, Deployment Architecture, Network Diagram, Data Flow Diagram, Integration Or Interface Diagram etc. •Project Reports as mandated by Bank / Regulatory bodies •Installation Manuals / System Configuration Manual •Hardware Specifications / Software Requirements Specifications (SRS) •Process Documents including Process flow diagram •SIT Reports / Diagnostic Documents / Test Procedures / Test Bug Reports/ Root Cause Analysis documents •List of product components, dependent / eternal modules etc. •Performance Test report •Any other document as required by the Bank **Non-Technical Documentation** •Certificate of incorporation •PAN, GSTN, TAN of Company •Audited Balance Sheet of last three financial years Memorandum of Association and Articles of Association •Copy of certificate of registration under applicable labour laws. •Copy of registration certificate for ESIC, PF and evidence for latest payment of PF contribution to	We humbly request you to kindly clarify the below mentioned query: Regarding Appendix-E, which is part of the Scope of Work and Payment Schedule, we noticed that you have requested company credentials. Could you kindly clarify whether the documents you have asked for, under both Technical and NonTechnical Documentation, are considered part of the Technical Proposal? If these documents are indeed part of the Technical Proposal, we would like to point out that all the documents mentioned in the Non-Technical Documentation section have already been included under the Eligibility Criteria. Additionally, we would appreciate it if you could confirm whether the requested documents in Technical Documentation are for the successful bidder or if they are required at the time of the demonstration.	The documents mentioned in Appendix-E (Sr.1 Technical Documentation & NonTechnical Documentation) is an indicative list of documents to be submitted by the selected Bidder only during the time of signing of the Service Level Agreement.
179	55	Appendix-C - 6	The proposed solution should automatically create interactive documentation from industry-standard WADL/ RAML/ Swagger files	Do we need support all of these or WADL or RAML or Swagger?	Will be discussed with the selected Service Provider during implementation.
180	56	Appendix-C - 18	The solution should manage API traffic prioritization	Need More clarification for Prioritazion Parameter Perspective	Will be discussed with the selected Service Provider during implementation.
181	57	Appendix-C - 36	The proposed solution should be able to handle time-based user consents.	Need More Clarification	This is a REBIT AA framework requirement.
182	55	Appendix-C - 8	The solution should support a portal content management for ease of monitoring	Need More Clarification on the content management requirements	The portal will assist in debugging issues, log monitoring etc. so that minimal backend access required.
183	56	Appendix-C - 21	The proposed solution should Pass rigorous vulnerability tests, and integrates with any popular IAM system with sup-port for OAuth and RADIUS	Need details on IAM System	The solution should have capability to integrate with any enterprise grade IAM system.
184	69	Appendix E	The FIU / FIP system should be containerized / developed using latest technologies, have High Availability, Fault Tolerance, Portability, Horizontally / Vertically scalable, implement a distributed database system capable of handling large-scale, high-velocity data.	Is the solution expected to be COTS or Bespoke ?	No such fixed mandate. The solution must be as per the requirements laid out in the RFP.
185	69	Appendix E	The FIU / FIP system should be containerized / developed using latest technologies, have High Availability, Fault Tolerance, Portability, Horizontally / Vertically scalable, implement a distributed database system capable of handling large-scale, high-velocity data.	Will the kubernetes/Container Orchestration platform be provided by the bank ?	Kubernetes/Container Orchestration platform, in case required for the proposed solution, will be provided by the Bank as per Bank's Information Security policy.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
186	57	Appendix C Clause #38	Platform must adhere to security standards such as ISO27001/OWASP-MASVS, OWASP-ASVS/ReBit and other relevant OWASP standards, security and data protec-tion guidelines in ISO 12812, threat catalogues and guides developed by NIST, CERT-IN etc	Is the Platform mentioned here referring in context of mobile application framework?	Security standards as applicable for Web and Mobile application frameworks to be adhered to.
187	55	Apendix C Clause #7	The Solution should support both inbound and outbound messages	Will the bank give preference to a container-based, cloud-native messaging solution that can be deployed using a Kubernetes-based operator framework?	Preference is at discretion of the Bank.
188	58	Appendix C Clause #46	Support for Multi Factor Authentication. It can be either be Biometric/OTP based. Option to be given to Bank to enable/disable the feature as an when required.	Will the Bank give preference to open source technologies for the Authentication System providing MFA to be open source tools supported by enterprise OEM.	Incase open source tools are used in the solution they may be supported by the Bidder or enterprise OEM. The support has to be ensured by the Bidder.
189	57	Appendix C Clause #41	Bidder proposed technology stack but not limited to Operating system, Hypervisor, Runtime, Cloud Native Components, Cloud Native Components, Container, Middleware, partner libraries, third party libraries, database and should have minimum life cycle of 3 Years with complete and full support from respective OEM but should not reach EOL(End Of Life)/EOS (End of Support) by respective OEM.	Does the middleware tools need to be light weight, modular, with subatomic startup time, with low foorptint reusable extensions - without any adiitional costs and cloud native based on latest techologies like Quarkus, Micronaut, to cater to high volumes of transactions.	The Bidder may select an appropriate middleware as per the RFP requirements.
190	52	Appendix B, 03	The Bidder must have an average turnover of minimum Rs.24 crore during last 03 (three) financial year(s) i.e. FY2023-24, FY2022-23 and FY2021-22.	Can this requirement be waived for MSME.	Kindly refer to the Corrigendum-3
191	52	Appendix B, 05	Bidder should have experience of minimum 5 years in providing the Software Solution/services.	Can this requirement be waived for MSME.	Kindly refer to the Corrigendum-3
192	53	Appendix B, 13	The Bidder should have minimum 30 IT Human Resources on its pay roll in India at the time of submission of Bid excluding those who are working in BPOs.	Can minimum IT staff criteria be waived for MSME.	Kindly refer to the Corrigendum-3
193	54	Appendix B, 14	The Bidder should have successfully completed contract of Rs.100 lakhs or above from a single client in providing Software for IT project in BFSI sector during any of the last five financial years.	Can this requirement be waived for MSME.	Kindly refer to the Corrigendum-3
194	64	5	The approach presented in the presentation should be for an on-premise private cloud deployment model	Could you please specifuy the cloud provider.	Details will be shared with the selected Bidder
195	76	5.2	For Software Commissioning, PR / DR Setup, Human Resource deployment (2) Any other location as decided by the Bank	Will the other locations also be place out of Mumbai or will it be in any of the Metro cities or will it be pan India.	Any other location is pan India.
196	-	-	-	If there an extention for the submission deadline.	Kindly refer to the Corrigendum-2
197	15	9.i	The Bidder shall furnish EMD for the amount and validity period mentioned in Schedule of Events of this RFP.	Kindly help with the EMD value to be paid	EMD value mentioned in the RFP under '1Schedule of Events'
198	47	53	EXEMPTION OF EMD AND TENDER FEE:	Are MSME (Medium) Companies exepted from EMD charges.	As per section '53EXEMPTION OF EMD AND TENDER FEE' of the RFP, Micro & Small Enterprises (MSE) units and Start-ups are exempted from payment of EMD and tender fee.

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
199	52	3	The Bidder must have an average turnover of minimum Rs.24 crore during last 03 (three) financial year(s) i.e. FY2023-24, FY2022-23 and FY2021-22.	Request for exemption for this clause.	Kindly refer to the Corrigendum-3
200	52	4	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above.	Request for exemption for this clause.	Kindly refer to the Corrigendum-3
201	52	5	Bidder should have experience of minimum 5 years in providing the Software Solution/services.	Request for exemption for this clause.	Kindly refer to the Corrigendum-3
202	47	53	EXEMPTION OF EMD AND TENDER FEE:	Requesting exemption from the Earnest Money Deposit (EMD) as a consortium, as both the companies in the consortium are startups.	Kindly refer to '53EXEMPTION OF EMD AND TENDER FEE' of the RFP'
203	2	Schedule of Events	Last date and time for Bid submission: 08-04-2025 (as per corrigendum dated 15-03-2025)	Considering the year-end activities and extent of documents required, we request Bank to give atleast 3 weeks time from the date of publishing Corrigendum and pre-bid responses	Kindly refer to the Corrigendum-2
204	52	Appendix-B, Point 5	Eligibility Critirea: 5. Bidder should have experience of minimum 5 years in providing the Software Solution/services.	We have experience of developing and implementing multiple large scale IT projects. However, considering the vast scope of the RFP, it will require working with few OEMs to bring-in the best available expertise and capabilities to meet the Bank's requirements. Hence we request Bank to have Bidder/OEM as part of this condition. Following request is made: Bidder/OEM should have experience of minimum 5 years in providing the Software Solution/services.	No change in RFP Terms and Conditions
205	53	Appendix-B - Point 7	Eligibility Critirea: 7. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references are required)	We have experience of developing and implementing multiple large scale IT projects. However, considering the vast scope of the RFP, it will require working with few OEMs to bring-in the best available expertise and capabilities to meet the Bank's requirements. Hence we request Bank to have Bidder/OEM as part of this condition. Following request is made: Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/OEM has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references are required)	No change in RFP Terms and Conditions
206	54	Appendix-B - Point 14	Eligibility Critirea: 14.The Bidder should have successfully completed contract of Rs.100 lakhs or above from a single client in providing Software for IT project in BFSI sector during any of the last five financial years.	We have experience of developing and implementing multiple large scale IT projects. However, considering the vast scope of the RFP, it will require working with few OEMs to bring-in the best available expertise and capabilities to meet the Bank's requirements. Hence we request Bank to have Bidder/OEM as part of this condition. Following request is made: The Bidder/OEM should have successfully completed contract of Rs.100 lakhs or above from a single client in providing Software for IT project in BFSI sector during any of the last five financial years.	No change in RFP Terms and Conditions
207	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	1. Past Experience of the Bidder (track record) (a) Number of years' experience in developing IT Software since inception of the Bidder's Indian Company/ LLP /Partnership firm (At least three projects completed in the last five years)	In continuation with our request to Bank on inclusion of Bidder/OEM as part of eligibility critirtea condition considering the vast scope of the RFP which requires working with OEMs with the best expertise and capabilities, we request Bank to make this consistent in the Techncial Evaluation matrix as well by including Bidder/OEM in all points in this table.	Kindly refer to the Corrigendum-3
208	60	TECHNICAL EVALUATION MATRIX FOR BIDDERS	1. a) Documents to be submitted for Past Experience of the Bidder - At least 3 work Work order / Purchase Order for each financial year claimed by Bidder.	Request Bank to clarify if Work Order/ PO for each financial year is required to be submitted. Request Bank to relax this condition for each financial year	Kindly refer to the Corrigendum-3

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
209	61	TECHNICAL EVALUATION MATRIX FOR BIDDERS	1. c) Developed and Deployed Financial Solution / Proof of Concept (Artificial Intelligence, Machine Learning, Data Analytics) of a Financial Solution in the last five financial years.	We are a Sahamati-certified Technology Service Provider for Account Aggregator having implemented and deployed AA FIU modules with multiple financial institutions. Considering this RFP is for Account Aggregator solution FIU and FIP modules and integrations, we request Bank to also include - "Account Aggregator FIU module" in addition to Artificial Intelligence, Machine Learning, Data Analytics.	No change in RFP Terms and Conditions
210			IT infrastructure	Request Bank to confirm whether the entire IT infrastructure including but not limited to servers, OS, database, API gateway, Kubernetes and other application softwares, would be provided by the Bank or the Bidder has to factor-in the cost of these licenses and procurement.	The entire IT infrastructure including but not limited to servers, OS, database, API gateway, Kubernetes etc. will be provided by the Bank as per Bank's Information Security policy.

				Appendix–M	
				Pre-Bid Query Format (To be provided strictly in Excel format)	
Sl. No	**RFP Page No**	**RFP Clause No.**	**Existing Clause**	**Query/Suggestions**	**Bank's response**
211		Generic	Generic	Acceptance of Deliverables BUYER will carry out acceptance of deliverables (for the deliverables which are subject to acceptance procedure) as per the schedule presented in the accompanying Technical Proposal. The application software (if any) will be delivered/installed for acceptance to BUYER as and when the same is ready for delivery. The actual Acceptance Testing of the software will be the responsibility of BUYER. BUYER will prepare the Acceptance Test data along with the expected test results (consistent with the detailed specifications of the system and any change-request agreed in the documents) and keep it ready at least four (4) weeks in advance before the scheduled commencement of the Acceptance Testing of the software. The acceptance testing will be based on the test cases provided by BUYER. Bidder will provide support for any clarifications during the Acceptance Testing of the system. Defects if any, observed by BUYER, will be notified to Bidder in writing not later than two (2) weeks of delivery. Bidder will correct the defects that are a deviation from the baseline immediately following the acceptance, whichever is later. BUYER will confirm acceptance in writing to Bidder. The BUYER shall not withhold or delay the issuance of acceptance certificate of any of the deliverables, if the deliverables substantially meet the specifications or on account of any minor defects which have no material effect on the functionality of the deliverables. Notwithstanding the foregoing sentence, a deliverable shall be treated as accepted by BUYER if the BUYER (a) fails to provide the list of non conformities within two (2) weeks of delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT). Reworking of defects shall be at the cost of Bidder provided the defects are for reasons solely and entirely attributable to the Bidder, in all other cases it shall be to the account of the BUYER. Items reported as defects that are not deviations from the immediate previous accepted baseline will be reported again through fresh Change Request documents under the Change Management Procedure described herein. Items reported through the Change Management Procedure will be dealt with separately.	No change in RFP Terms and Conditions
212		Generic	Generic	Change Management Procedure A change identified at any stage of the assignment which requires the deliverable to deviate from the then current baseline or the approved deliverable of the previous baseline to be modified, will be conveyed by the BUYER to Bidder or vice-versa in the form of a Change Request document. The request for change will then be assessed by Bidder to evaluate its impact on feasibility, time schedules, technical requirements in consequence of the proposed change and cost. Bidder will present this assessment to the BUYER for its approval within a reasonable time period. Bidder will incorporate the change after receiving the BUYER's written approval. In case of delay in approval by the BUYER, the baseline itself may undergo a change; this will mean a reassessment of the charges. Changes in the requirements like office space, hardware/software, and tools etc. during the execution of the assignment will be conveyed by Bidder to the BUYER. These will be evaluated jointly by the BUYER and Bidder and will be provided by the BUYER at no cost to Bidder.	No change in RFP Terms and Conditions
213		Generic	Generic	Cost Escalation Bidder will monitor the cost components related to this assignment. At each milestone and at the time of periodic reviews, in case of variances against its budget for reasons not attributable to Bidder like delays in inputs/approvals by the BUYER, non-availability of facilities at the BUYER, increase in the scope of the agreed Change-Requirements or increase in the BUYER's Implementation support requirements etc., Bidder will bring this to the attention of the BUYER. All such cost increases will be discussed and mutually agreed upon. Bidder will then raise invoices, payment period and other conditions for such invoices, which will be similar to those for payments laid out in this proposal.	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
214		Generic	Generic	Warranty Bidder shall warrant that the delivered software meets the requirements as specified in the detailed Specifications. This warranty shall remain valid for three (3) months after the acceptance of the software by the BUYER or three (3) months after the delivery of the software, whichever is earlier. BUYER shall promptly notify Bidder in writing of any 'defect' in the software arising due to the reasons solely and entirely attributable to Bidder under this warranty. Upon receipt of such notification, Bidder shall remove the 'defect' in the application software. The scope of the warranty shall be limited only to correction of any bugs that were left undetected during acceptance testing by the BUYER. Warranty shall not cover any enhancements or changes in the application software, carried out after acceptance testing. This warranty is only valid for defects against approved Specifications. The above mentioned warranty shall also not apply if there is any (i) combination, operation, or use of some or all of the deliverables or any modification thereof furnished hereunder with information, software, specifications, instructions, data, or materials not approved by Bidder and operation of the deliverables on incompatible hardware not recommended by Bidder; (ii) any change, not made by Bidder, to some or all of the deliverables; or (iii) if the deliverables have been tampered with, altered or modified by the BUYER without the written permission of Bidder; or (iv) defects in components or materials provided to Bidder by BUYER in connection with the preparation of the deliverable. In case of breach of this warranty, BUYER's exclusive remedy will be to obtain (1) the re-performance of the service or the correction or replacement of any service deliverable that provides substantially similar functionality or (2) if both parties mutually determines that such remedies are not practicable, a refund of the fees allocable to that part of the deliverable will be due to the BUYER if already paid by the BUYER. EXCEPT AS SET FORTH IN THIS AGREEMENT, BIDDER MAKES NO WARRANTIES TO BUYER, EXPRESS OR IMPLIED, WITH RESPECT TO ANY SERVICES OR DELIVERABLES PROVIDED HEREUNDER, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. ALL SUCH OTHER WARRANTIES ARE HEREBY DISCLAIMED BY THE BIDDER.	No change in RFP Terms and Conditions

Sl. No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's response
215		Generic	Generic	General Indemnity Bank will, during the period of the coverage of this assignment, indemnify and hold Bidder harmless from any loss, injury, claim or damage resulting from any death or injury to any person or property of Bidder arising out of the use or possession of the equipment or location of the BUYER by Bidder or its personnel, unless caused by the negligence of Bidder personnel and the limitation or liability provided herein shall not apply to such loss, injury, claim or damages. Indemnity for infringement of intellectual property rights Bank warrants that all software, information, data, materials and other assistance provided by it under this proposal shall not infringe any intellectual property rights of third parties, and agrees that it shall at all times indemnify and hold Bidder harmless from any loss, claim, damages, costs, expenses, including Attorney's fees, which may be incurred as a result of any action or claim that may be made or initiated against it by any third parties alleging infringement of their rights. IPR indemnity from Client: Client warrants to Bidder that the software, materials, and other assistance ('Client materials') supplied by Client to Bidder for the purpose of execution of the terms of the agreement are either Client owned properties or are properties obtained by Client under proper intellectual property licenses. Client further warrants that the said software, material and other information, to be provided by Client shall not infringe the intellectual property rights, proprietary rights or any other property rights of any party. If Client materials supplied by Client are found to infringe the intellectual property rights of any party, then Client shall hold harmless and indemnified Bidder , against all claims and actions associated with such infringement, including without limitation the attorney fees spent by Bidder in defending such actions and claims, and any compensation that may be paid by Bidder to settle such claim either in satisfaction of a court decree or otherwise. This clause shall survive the termination of this agreement. The Client will indemnify, defend and hold Bidder harmless from any loss, injury, claim or damage resulting from any death or injury to any person or property of Bidder arising out of the use or possession of the facilities/equipment or location of Client by Bidder or its personnel, unless caused by the negligence of Bidder personnel and the limitation of liability provided herein shall not apply to such loss, injury, claim or damages.	No change in RFP Terms and Conditions
216		Generic	Generic	Termination in case of default and non payment of fees: Service Provider may terminate this Agreement for cause if Client materially breaches this Agreement, provided Bidder gives Client notice of such breach and it remains uncured after 30 days following notice. If any amount due and payable by Client under the Agreement is more than 30 days overdue; and there is no dispute between Client and Bidder in relation to that amount, Bidder may issue to Client a notice that payment is overdue. If Client fails to pay Bidder within 7 days after the date of such notice, Bidder may by a further notice to Client terminate the Agreement or at its election withdraw services or stop performance of its obligations until payment is made.	No change in RFP Terms and Conditions