**Karnataka Grameena Bank**
**GeM Bid Number: GEM/2026/B/7783416 dated 14.07.2026**
**Reply to Pre-Bid Queries raised by Potential Bidders**

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 1 | 2 | Section-B | 8.Eligibility Criteria-S.No /Point No8 | 1)The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second.<br>2)Satisfactory certificate from the Scheduled Commercial Bank/s to be provided that proposed solution is live with more than 700 TPS (Transaction per second). | 1)The **Bidder/OEM** should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second.<br>2)Certificate from the banks to be provided that proposed solution is live with more than or equal to 700 TPS (Transaction per second)/ **Self-declaration certified by the bidder and duly notarized. The bank has the right to cross-check with the related bank.** | 1. Bidder to comply with RFP terms and conditions<br><br>2. Refer Amendment no.1 |
| 2 | 7 | SECTION A | BID DETAILS & ABBREVIATIONS | Bid submission Date/Time as per GeM Bid document i.e., on or before 31.07.2026 3:00 PM. | Considering the technical complexity and scope of this EFRM RFP, we request the Bank to extend the bid submission date by at least 10–15 working days from the date of release of pre-bid query responses, to allow bidders adequate time to prepare a comprehensive and compliant proposal. | Refer Amendment no.1 |
| 3 | 7 | Section A | Section A, Bid Schedule Row 9 | Pre-bid meeting will be held on 20.07.2026 at 3:00 PM...Bid submission Date/Time...on or before 31.07.2026 3:00 PM. | The bid submission deadline is 31.07.2026, leaving only 11 calendar days after the pre-bid meeting on 20.07.2026. Given the RFP is 271 pages with detailed technical and commercial requirements, will the bank consider extending the bid submission deadline by at least 10-15 working days after pre-bid query responses are published? | Refer Amendment no.1 |
| 4 | 7 | Section A | Section A, Bid Schedule Row 9 | Pre-bid meeting will be held on 20.07.2026 at 3:00 PM...Bid submission Date/Time...on or before 31.07.2026 3:00 PM. | The bid submission deadline is 31.07.2026, leaving only 11 calendar days after the pre-bid meeting on 20.07.2026. Given the RFP is 271 pages with detailed technical and commercial requirements, will the bank consider extending the bid submission deadline by at least 10-15 working days after pre-bid query responses are published? | Refer Amendment no.1 |
| 5 | 7 | Section A | Bid Details | Bid Details | EMD | Bidder to comply with RFP terms and conditions |
| 6 | 9 | Section A | SECTION A – BID DETAILS & ABBREVIATIONS | The Application Fee for the Tender document should be submitted by means of NEFT/Bankers Cheque/DD drawn on any Scheduled Commercial Bank for the above amount in favor of Karnataka Grameena Bank, payable at Bengaluru and submit the same along with the bid document. | As this tender is being processed through the GeM portal, we understand that GeM does not require payment of a separate tender/application fee during bid submission. Kindly confirm whether the payment of the tender/application fee mentioned in the RFP is mandatory for bidders participating through GeM or Hard Copy. If not applicable to GeM-based procurements, we request suitable clarification or exemption from this requirement. | Refer Amendment no.1 |
| 7 | 15 | B | 3. About RFP | OEM/System Integrator/Service Provider eligible | Kindly confirm whether OEM bidding directly as well as through an authorized SI is permissible, provided only one bid is finally submitted. | Bidder to comply with RFP terms and conditions |
| 8 | 16 | B | Cl.5.2 (CBS and Customizations) | At present Bank is using Finacle 10.2.25 version of CBS applications. Bank is having connect24 API gateway and Finacle integrator gateway. | Kindly confirm the exact versions of the Connect24 API gateway and the Finacle Integrator gateway currently deployed (and whether these are on-premises or EdgeVerve-hosted), and advise whether any Finacle CBS or gateway upgrades are planned during the contract period, so the Bidder can plan integration compatibility accordingly. | It is on primses setup and exist on both Militarized and Demilitarized zone and the bidder has to provide the solutions suitable to the existing setup |
| 9 | 18 | Section B | Section B, Sizing Table Row 6 + Annual Transaction Table | At present our Bank's indicative projection is as follows; | The sizing table (Row 6) states 71,04,123 CBS transactions per day including online transactions, while the transaction details table all transaction per day is approximately 3743632. Kindly clarify which sizing to consider. | Refer Amendment no.1 |
| 10 | 18 | Section B | Section B, Sizing Table Row 6 + Annual Transaction Table | At present our Bank's indicative projection is as follows; | The sizing table (Row 6) states 71,04,123 CBS transactions per day including online transactions, while the transaction details table all transaction per day is approximately 3743632. Kindly clarify which sizing to consider. | Refer Amendment no.1 |

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| 11 | 18 | | Business Projection: | No. of Transactions through CBS per day including online transactions | in one table it is giving 1st year volume as 7.8 Milllion/day and in other projection table as 45 Mn/year does the one having 7.8 Mn is containg duplicate transactions from MB/IB as well ,can we have CBS transaction which are exclusive of MB/IB/Debit card and UPI | Refer Amendment no.1 |
| 12 | 18 | | Eligibility Criteria/Pre-Qualification Criteria: | The bidder should have an average annual turnover of Rs. 24 Crores during last 3 financial years (i.e., 2023-24, 2024-25 & 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies. | We respectfully request the Bank to consider relaxing the minimum average annual turnover requirement from INR 24 Crores to INR 15 Crores. | Bidder to comply with RFP terms and conditions |
| 13 | 18 | | Eligibility Criteria/Pre-Qualification Criteria: | The Bidder shall have Support Office in Bengaluru | We respectfully request the Bank to modify this eligibility criterion. | Bidder to comply with RFP terms and conditions |
| 14 | 18 | | Eligibility Criteria/ Pre-Qualification Criteria: | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch) 5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP. Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | We respectfully request the Bank to relax the eligibility criterion by considering the implementation experience of eTHIC, our enterprise Audit, Risk, and Compliance Management solution. | Bidder to comply with RFP terms and conditions |
| 15 | 18 | | Eligibility Criteria/ Pre-Qualification Criteria: | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | We respectfully request the Bank to relax the above eligibility criterion by considering the implementation experience of eTHIC, our enterprise Audit, Risk, and Compliance Management solution. | Bidder to comply with RFP terms and conditions |
| 16 | 19 | B | The RFP permits participation by OEMs/SIs/SPs; however, consortium or joint venture participation has not been explicitly addressed. Kindly clarify whether consortium/joint venture arrangements are permitted. | OEM/SI/SP Participation | The RFP allows participation by OEM/SI/SP; however, consortium participation has not been explicitly addressed. Kindly clarify whether Consortium/Joint Venture arrangements are permitted. | Bidder to comply with RFP terms and conditions. Consortium is not permitted |

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| 17 | 19 | Section-B | 8.Eligibility Criteria-S.No /Point No.7 | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1.Mobile Banking<br>2.Internet Banking<br>3.UPI<br>4.Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified.<br>**The Bidder has to provide purchase order copy along with proof of execution/ Satisfactory Performance letter/ Certificate of completion of the work/ Credential Letter from Scheduled Commercial Banks in India.** | We request yout to amend the Eligibility criteria as :<br>**The Bidder/OEM should have** implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1.Mobile Banking<br>2.Internet Banking<br>3.UPI<br>4.Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least **one** Scheduled Commercial Bank in India having 1800 branches during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder/OEM should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | Bidder to comply with RFP terms and conditions |
| 18 | 19 | 6.3 | 6. Requirement Details: | All the Hardware, Database, Software etc. to be supplied by bidder and should have comprehensive onsite warranty of Three (3) years & AMC & ATS of Two (2) Years. | Kindly confirm, bank will provide:<br>1. Middleware, Backup (software and hardware), storage as part of bank's responsibility<br>2. Bank to extend exisitng tools for ITSM, Infra monitoring, backup, SLA and Patch management etc<br>3. SAN, LAN, TOR swicthes including SFP's | Bidder to comply with RFP terms and conditions |
| 19 | 19 | Requirement Details: | 6.2 | Bidder shall provide all the support as per the scope of work, the required licenses (if any), and required resources as mentioned in this document. Detailed functional & technical specification for the above Enterprise Fraud Risk Management (EFRM) Solution is furnished in Annexure-2. | Kindly confirm whether all required third-party licenses, APIs and interface specifications (CBS, UPI, NPCI, I4C, CCCP, etc.) will be provided by the Bank. | Bidder to comply with RFP terms and conditions |
| 20 | 19 | Requirement Details: | 6.3 | All the Hardware, Database, Software etc. to be supplied by bidder and should have comprehensive onsite warranty of Three (3) years & AMC & ATS of Two (2) Years | Kindly clarify whether the bidder may propose virtualization on the Bank's existing infrastructure, wherever adequate capacity is available, instead of supplying new hardware. | Bidder to comply with RFP terms and conditions |
| 21 | 19 | Participation Methodology | 7.1 | In this tender either the OEM/OSD/Principal/Service Provider/ partner/ distributor/System Integrator on behalf of the OEM/OSD/Principal or OEM/OSD/Principal itself can bid but both cannot bid simultaneously for the same solution/ software in the same tender. If participated, the bids of Principal/OEM/OSD and the authorized bidder/s are liable for rejection | Kindly clarify whether OEM and authorized partner may jointly participate, with one entity acting as the prime bidder and the other providing technical support, without attracting disqualification. | Bidder to comply with RFP terms and conditions |

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| 22 | 19 | Participation Methodology | 7.4 | In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal should assume complete responsibility on behalf of the bidder for providing solution/ product/ service i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/ distributor certificate for the proposed solution/ product/ service as per Annexure-10 &11. | Kindly clarify whether the OEM undertaking may be submitted in the OEM's standard format instead of the prescribed format, provided all required commitments are covered. | Bidder to comply with RFP terms and conditions |
| 23 | 20 | 8 Eligibility Criteria/ Pre-Qualification Criteria | 7 | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and<br>the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | Request bank to change the number of bank requirement from two to one.<br>The Bidder should have implemented the<br>**similar** ~~**proposed**~~ EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and<br>the solution is running in real time in at least **one (1)** ~~**Two (2)**~~ Scheduled Commercial Banks in India with at least **1600** ~~**1800**~~ branches each during last 5 years as on bid submission date of RFP.<br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the **Similar** ~~**proposed**~~ solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | Bidder to comply with RFP terms and conditions |
| 24 | 20 | 8 Eligibility Criteria/ Pre-Qualification Criteria | 8 | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | Request bank to change the clause as below.<br>The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than **500** ~~*700*~~ transaction per second. **Product having capability to support more than 700 TPS.** | Bidder to comply with RFP terms and conditions |
| 25 | 20 | 8 Eligibility Criteria/ Pre-Qualification Criteria | 3 | The bidder should have an average annual turnover of Rs. 24 Crores during last 3 financial years (i.e., 2023-24, 2024-25 & 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies. | Request bank to modify the clause to , as this will make sure that financial stable bidder participate.<br>The bidder should have an average annual turnover of Rs. **50** ~~**24**~~ **Crores** during last 3 financial years (i.e., 2023-24, 2024-25 & 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies. | Bidder to comply with RFP terms and conditions |
| 26 | 20 | 8 Eligibility Criteria/ Pre-Qualification Criteria | 9 | Bidder should be having minimum accreditations of ISO 27001:2013 or ISO 9001 certifications with current validity | Request bank to modify the clause to<br>Bidder should be having minimum accreditations of ISO 27001:2013 ,ISO 9001 and **CMMI Level 5** certifications with current validity | Bidder to comply with RFP terms and conditions |

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| 27 | 20 | Section B – Eligibility/Pre-Qualification Criteria, Clause 8, Sl. No. 7 | The bidder should have implemented the proposed EFRM solution and integrated it with CBS and specified digital channels in at least two Scheduled Commercial Banks. Integration with Finacle CBS in at least one Bank is mandatory. | We request the Bank to relax the mandatory requirement of prior integration with CBS/Finacle CBS. The bidder/OEM has extensive experience in implementing EFRM solutions and integrating them with major digital and payment channels. Accordingly, the Bank may consider experience in EFRM implementation and integration with any three of the specified digital/payment channels. | This relaxation will enable participation by experienced EFRM solution providers while ensuring the required technical and integration capabilities. The selected bidder/OEM shall undertake complete integration with the Bank's Finacle CBS and other required channels under the proposed scope. | Bidder to comply with RFP terms and conditions |
| 28 | 20 | 8. Eligibility Criteria/ Pre-Qualification Criteria: | 8 | The bidder should have an average annual turnover of Rs. 24 Crores during last 3 financial years (i.e., 2023-24, 2024-25 & 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies. | Since FY 2025-26 audits may not be completed by the bid submission date, kindly confirm that CA-certified provisional financial statements shall be accepted for turnover calculation. | Bidder to comply with RFP terms and conditions |
| 29 | 20 | 8. Eligibility Criteria/ Pre-Qualification Criteria: | 8 | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP. | The requirement of implementation in two Scheduled Commercial Banks with minimum 1800 branches each appears restrictive. Kindly amend it to "Two Scheduled Commercial Banks/RRBs/Financial Institutions with minimum 800 branches each. | Bidder to comply with RFP terms and conditions |
| 30 | 20 | 8. Eligibility Criteria/ Pre-Qualification Criteria: | 8 | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | The RFP requires the bidder to have implemented the proposed EFRM solution in a large-scale Scheduled Commercial Bank in India with more than 700 transactions per second (TPS) and to furnish documentary evidence for the same.<br><br>Since banks generally do not issue certificates containing transaction throughput (TPS) details, we request the Bank to kindly permit bidders to submit a self-declaration, duly signed by an authorized signatory, confirming compliance with this eligibility criterion in lieu of a customer certificate.<br><br>Further, we request the Bank to kindly relax the eligibility criterion from more than 700 TPS to more than 500 TPS. This would encourage wider participation from competent and experienced bidders without compromising the Bank's functional or performance requirements, thereby fostering greater competition and ensuring a more competitive bidding process. | Bidder to comply with RFP terms and conditions |
| 31 | 21 | Section-B | Sec-B, Cl.8, Sl.No.7-Note (Eligibility) | Bidder should have integrated proposed solution with Finacle CBS in at least one Bank and it should be Live; else not qualified. | Please let us know if the Bank is looking for Pre-Built adaptors for Finacle CBS? | Bidder to comply with RFP terms and conditions |
| 32 | 21 | 8. Eligibility Criteria/ Pre-Qualification Criteria: | Point 7 | the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP | Scheduled Commercial Banks should encompass all regulated banks in India Such as Payment banks, RRBs, Cooperative banks, etc. request bank to confirm | Bidder to comply with RFP terms and conditions |

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| 33 | 21 | 8. Eligibility Criteria/ Pre-Qualification Criteria: | Point 7 | the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP | Request the bank to revise this clause from 2(two) SCBs to 1(one) SCB in India with 1800 branches as on bid submission date of RFP. | Bidder to comply with RFP terms and conditions |
| 34 | 21 | Annexures | Annexure-1, Sl.No.8 | Bidder should have implemented the proposed EFRM solution in large scale SCB/s in India with more than 700 TPS. | Please clarify whether the '700 TPS' requirement must be demonstrated (a) cumulatively across all channels combined at a single Bank, or (b) for any single channel/application; and confirm whether a satisfactory certificate from the referee bank confirming '>700 TPS live' (without disclosing the exact figure) will be accepted as compliant proof. | Bidder to comply with RFP terms and conditions |
| 35 | 21 | B | 8. Eligibility Criteria/ Pre-Qualification Criteria: (Point 8) | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | We request bank to consider OEM expereince as well and modify this clause as following for fair participation and to ensure inclusivity:<br>The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 300 transaction per second.<br><br>Further a self-declaration certified by the bidder and duly notarized to be provided stating that proposed solution is live with more than or equal to 300 TPS (Transaction per second). The bank has the right to cross-check with the related bank. | Refer Amendment no.1 |
| 36 | 21 | Section B, Cl. 8, Sr. 8 | | The bidder should have implemented the proposed EFRM solution in large scale SCB with more than 700 TPS. | We request the Bank to provide relaxation for this experience requirement for DPIIT-recognized Startups, | Bidder to comply with RFP terms and conditions |
| 37 | 21 | ction B Introduct | 8. Eligibility Criteria/ Pre-Qualification Criteria: | 8. The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | We request bank to remove the clause of Schedule commercial Bank in India, and instead of 700 transaction per second revise it to 500 TPS | Bidder to comply with RFP terms and conditions |
| 38 | 22 | 9.1 | Scope modifications | Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario, and internal requirements within the overall objective of EFRM Solution. | As the pricing is based on multiple assumptions including tenure of contract, SLA, penalties, LD, volume, scope of services, and nature of software licence, any increase or decrease in scope by the Bank may result in deviation from these assumptions. We request the Bank to amend this clause as follows:<br>"Any change in scope requested by the Bank shall be subject to a formal Change Control Procedure. No change shall be effective unless agreed in writing by both parties, including agreement on: (a) the technical feasibility of the change; (b) the impact on timelines, milestones, and SLAs; (c) the additional cost payable by the Bank (if any); and (d) the revised acceptance criteria. The Vendor shall not be in breach of this Contract for non-implementation of any scope change that has not been agreed through the Change Control Procedure." | Bidder to comply with RFP terms and conditions |
| 39 | 22 | 9.1 | Scope modifications | Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario, and internal requirements within the overall objective of EFRM Solution. | As the pricing is based on multiple assumptions including tenure of contract, SLA, penalties, LD, volume, scope of services, and nature of software licence, any increase or decrease in scope by the Bank may result in deviation from these assumptions. We request the Bank to amend this clause as follows:<br>"Any change in scope requested by the Bank shall be subject to a formal Change Control Procedure. No change shall be effective unless agreed in writing by both parties, including agreement on: (a) the technical feasibility of the change; (b) the impact on timelines, milestones, and SLAs; (c) the additional cost payable by the Bank (if any); and (d) the revised acceptance criteria. The Vendor shall not be in breach of this Contract for non-implementation of any scope change that has not been agreed through the Change Control Procedure." | Bidder to comply with RFP terms and conditions |

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| 40 | 22 | | 8.2 | Non-compliance to any of Eligibility criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided must be in line with the details mentioned in "Documents to be submitted for Eligibility Criteria Compliance". Any credential detail mentioned in "Eligibility Criteria Compliance" not accompanied by relevant proof documents will not be considered for evaluation. | Kindly clarify whether the Bank will provide an opportunity to explain any discrepancy identified during technical evaluation before disqualification. | Bidder to comply with RFP terms and conditions |
| 41 | 22 | - Scope of Wor | 9.1 Brief Scope of Work | Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of Enterprise Fraud Risk Management Solution. Any guidelines on changes/modifications/enhancements given by RBI/regulatory body's with regard to the proposed Solution will be added to the scope of work. | Request confirmation that changes causing material additional effort, hardware or licences (e.g., new channels, OEM major-version upgrades, new regulatory mandates) will be handled through a mutually agreed change-control process with commercial implications, rather than being absorbed within the fixed contract price. | Bidder to comply with RFP terms and conditions |
| 42 | 23 | Section B | 9.3 | The Proposed Solution should support prevention, detection, analytics and management of frauds across user profiles, accounts, products, processes and channels. The solution should be capable of operating in multiple monitoring modes, namely real-time inline decisioning for channels where transactions can be declined/challenged before completion, near real-time alerting for follow-up action, and batch/T+1 analytics for post-transaction monitoring and analysis, as applicable to the respective channel. | The RFP describes EFRM receiving a transaction from CBS/channel, evaluating risk, and returning a decision (allow/decline/hold/challenge). However, the RFP does not describe whether CBS will send the **final transaction outcome** (Success, failed, reversed, timed-out) back to EFRM after its internal processing. Please confirm will CBS publish final transaction status/outcome events back to EFRM for counter correction? | It is the responsibility of the bidder to interface with all the channels including CBS for getting the transaction information and the necessary analytical and monitoring mode to be enabled |
| 43 | 23 | Scope of Work: | 9.3 | The Proposed Solution should support prevention, detection, analytics and management of frauds across user profiles, accounts, products, processes and channels. The solution should be capable of operating in multiple monitoringmodes, namely real-time inline decisioning for channels where transactions can<br>be declined/challenged before completion, near real-time alerting for follow-up action, and batch/T+1 analytics for post-transaction monitoring and analysis, as applicable to the respective channel. | Kindly clarify which channels require inline blocking, near real-time alerting and batch monitoring respectively.<br>Kindly confirm that for channels not supporting inline response, alert generation shall be treated as compliance. | Bidder to comply with RFP terms and conditions |

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| 44 | 23 | B | 9.4 | The Proposed Solution should be capable of generating transaction-level risk scores using rule-based, behavioural, statistical and/or machine-learning/self-learning capabilities based on customer behaviour, transaction patterns, channel, device, location, beneficiary, environment and other relevant parameters. The risk score generated by the Risk Engine should be used to prevent and detect fraud through appropriate actions such as decline, hold, challenge, step-up authentication, alert generation or case creation, as applicable to the respective channel. | Will the Bank provide labelled fraud and genuine transaction history for model training, validation and calibration? Please share expected lookback period and data volume. | Bidder to comply with RFP terms and conditions |
| 45 | 23 | 9.1. | a | Identification of Fraud on every stages and levels in real-time, near real time, schedule manner and also both online as well as offline mode of monitoring during End to End operations of the customers i.e from On-boarding of Customer, Account opening, | Is the expectation here to integrate with onboarding solution of Bank , presume DE will be avaialble to be injested to EFRM solution | Bidder to comply with RFP terms and conditions |
| 46 | 23 | Section B | 9.3 | The Proposed Solution should support prevention, detection, analytics and management of frauds across user profiles, accounts, products, processes and channels. The solution should be capable of operating in multiple monitoring modes, namely real-time inline decisioning for channels where transactions can be declined/challenged before completion, near real-time alerting for follow-up action, and batch/T+1 analytics for post-transaction monitoring and analysis, as applicable to the respective channel. | The RFP describes EFRM receiving a transaction from CBS/channel, evaluating risk, and returning a decision (allow/decline/hold/challenge). However, the RFP does not describe whether CBS will send the **final transaction outcome** (Success, failed, reversed, timed-out) back to EFRM after its internal processing. Please confirm will CBS publish final transaction status/outcome events back to EFRM for counter correction? | Bidder to comply with RFP terms and conditions |
| 47 | 23 | Scope of Work: | 9.1a | | Kindly provide the list of applications involved in Customer Onboarding, Account Opening, CKYC, Video KYC and Customer Due Diligence which require integration. | Bidder to comply with RFP terms and conditions |
| 48 | 23 | Scope of Work: | 9.1a | | Kindly confirm whether all integrations mentioned under Section 9 are mandatory for Go-Live or can be implemented in mutually agreed phases. | Bidder to comply with RFP terms and conditions |
| 49 | 23 | Scope of Work: | 9.2 | The Proposed Solution should cover the risks associated with the indicative list of channels and products mentioned in scope of work. The Solution should cover detection and prevention of frauds at different process stages for all channels, products for all types of transactions, financial and non-financial transactions etc | Kindly provide the complete list of channels and products proposed for integration, including future channels expected during the contract period.<br><br>Kindly confirm whether new banking applications introduced after Go-Live shall be treated as Change Requests. | Bidder to comply with RFP terms and conditions |

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| 50 | 23 | Scope of Work: | 9.4 | The Proposed Solution should be capable of generating transaction-level risk scores using rule-based, behavioural, statistical and/or machine-learning/self learning capabilities based on customer behaviour, transaction patterns, channel, device, location, beneficiary, environment and other relevant parameters. The risk score generated by the Risk Engine should be used to prevent and detect fraud through appropriate actions such as decline, hold, challenge, step-up authentication, alert generation or case creation, as applicable to the respective channel. | Kindly clarify whether AI/ML-based risk scoring is mandatory across all channels or only for identified high-risk transactions.<br>Kindly clarify whether the Bank expects pre-trained AI/ML models or whether model training using Bank data after implementation shall be acceptable.<br>Kindly clarify whether explainable AI with feature importance and decision rationale shall satisfy the explainability requirement. | Bidder to comply with RFP terms and conditions |
| 51 | 23 | rief Scope of Wo | 9.1 -The Bank intends to implement an Enterprise Fraud Risk Management Solution (EFRM) with the real time/near real time detection and prevention capability with the following objectives, **a** | **a. -**Identification of Fraud on every stages and levels in real-time, near real time, schedule manner and also both online as well as **offline mode of monitoring during End to End operations of the customers** i.e from On-boarding of Customer, Account opening, Account monitoring, Transaction monitoring, tracking of various of Digital and Payment channels, etc | Please clarify the intended meaning of 'offline' monitoring in this context (e.g., scheduled batch/T+1 analysis) | Bidder to comply with RFP terms and conditions |
| 52 | 24 | Scope of Work: | 9.6(XII) | Interface with Bank's Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / I4C integration and ML bases Money Mule Account detection Solution | Kindly clarify whether CCCP, NCRP and I4C APIs are currently operational and available for integration.<br>Kindly confirm whether API documentation and test environments for CCCP/NCRP/I4C shall be provided by the Bank. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 53 | 24 | Scope of Work: | 9.6(XII) | Fraudulent/suspected accounts, mule accounts, compromised accounts and watch listed entities | Kindly clarify whether the Bank already maintains watchlists for mule accounts, compromised accounts and fraudsters or expects the bidder to build these repositories. | Bidder to comply with RFP terms and conditions |
| 54 | 24 | 9.6 | The detection-based mechanism shall include, but not be limited to, analysis and correlation of the following parameters.<br><br>III,IV | **III. -** Device-based parameters, including device fingerprinting and device registration details | Kindly clarify whether the Bank's Mobile Application already includes an embedded Device Collector SDK, with the Bidder only required to consume the exposed APIs, or whether the Bidder is required to provide, integrate, and embed the Device Collector SDK within the Mobile Application for capturing device information. | It is the Bidder's reposnibility to make a proper propsed solution to comply with this RFP clause |
| 55 | 24 | B | 9.6 XV | Deviation from normal customer behaviour, peer-group behaviour and historical transaction pattern | Please clarify customer segmentation expected for peer-group analysis such as Retail, MSME, SHG, JLG, Agriculture and Corporate customers. | Bidder to comply with RFP terms and conditions |
| 56 | 24 | Scope of Work: | 9.6. III | Device-based parameters, including device fingerprinting and device registration details | Kindly clarify whether the Bank already has a Device Fingerprinting solution or expects the bidder to provide one.<br>Kindly clarify the expected number of digital users to be enrolled under Device Fingerprinting. | Bank already has an arrangement of Biometric solution. Bidder to comply with RFP terms and conditions |

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| 57 | 26 | Scope of Work: | 9.21 | Regulatory updates, minor upgrades, major upgrades, new fraud detection techniques, new channel requirements and updates advised by regulatory/statutory authorities, NPCI or other relevant agencies, wherever applicable. Such updates should be implemented without adversely impacting the existing production environment, integrations, performance and functionalities of the Solution. | Kindly confirm that regulatory changes requiring development of new modules, interfaces or workflows shall be treated as Change Requests unless specifically included in the RFP scope. | Bidder to comply with RFP terms and conditions |
| 58 | 26 | B | 9.17 | The Proposed Solution should analyze behaviour and relationships among related users/customers/CIFs, accounts, customer profiles, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other related entities to identify organized criminal activity, fraud rings, mule account networks, corruption, collusion, misuse or other suspicious patterns. The Solution should support link analysis/network analysis to establish relationships between entities and transactions wherever applicable. | Please specify expected graph entities including customers, accounts, devices, IPs, beneficiaries and merchants. | Bidder to comply with RFP terms and conditions |
| 59 | 26 | B | 9.17 | The Proposed Solution should analyze behaviour and relationships among related users/customers/CIFs, accounts, customer profiles, beneficiaries/payees, devices, mobile numbers, IP addresses, locations, channels and other related entities to identify organized criminal activity, fraud rings, mule account networks, corruption, collusion, misuse or other suspicious patterns. The Solution should support link analysis/network analysis to establish relationships between entities and transactions wherever applicable. | Please clarify maximum graph traversal depth and expected number of connected entities per investigation. | Bidder to comply with RFP terms and conditions |
| 60 | 26 | Scope of Work: | 9.21 | Further the bidder should carry out the following activities as part of scope of work<br>a) Supply, Installation, Implementation and Maintenance of Enterprise Fraud Risk Management (EFRM) Solution for a period of Five Years.<br>b) Creation of Rules, Alerts, Checks, Controls, validations in Enterprise Fraud Risk Management (EFRM) Solution<br>c) Interface with EWS, AML, OTM, I4C, Money Mule, etc for triggering fraud-related alerts | Kindly provide interface specifications for EWS, AML, OTM, I4C and Money Mule integrations. | Bidder to comply with RFP terms and conditions |
| 61 | 27 | Section-B | Sec-B, Cl.9.1(j) (Scope of Work) | Scope includes 'Supply of agents for EFRM Call centre'; no indicative headcount specified. | Kindly specify the indicative minimum number of call centre agents required per shift, for accurate BOM costing. | Bidder to comply with RFP terms and conditions |
| 62 | 27 | B | Cl.9.21(e) (Integration & Interfaces) | Integration with existing systems/applications by creating APIs/interfaces for linking to CBS, FEBA, Non-CBS applications, various digital and payment channels. | Will the Bank share complete interface/API documentation (specifications, sample payloads, and test/sandbox environment access) for all external and internal source systems - not limited to CBS/Connect24 but including the UPI switch, card switch, IB/MB platforms, and AEPS/BC systems - sufficiently in advance of the implementation kick-off to allow the Bidder's technical team to complete detailed design before development begins? | Bidder to comply with RFP terms and conditions |
| 63 | 27 | Scope of Work | 9.21(e) | API Integration | Will the Bank provide interface specifications (JSON/XML/WSDL/XSD) for all integrations before implementation? (Integration) | Bidder to comply with RFP terms and conditions |

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| 64 | 27 | Section – B Introduction | 9. Scope of Work: 9.1 Brief Scope of Work | i) To provide the required customizations & reports of in-scope applications during project tenure. | While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies RBI, NGovernment Authorities/Agencies, , existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required. | Bidder to comply with RFP terms and conditions |
| 65 | 27 | Section – B Introduction | 9. Scope of Work: 9.1 Brief Scope of Work | i) To provide the required customizations & reports of in-scope applications during project tenure. | While Bidder/Service Provider agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies RBI, NGovernment Authorities/Agencies, , existing as on date of submission of bid, however since it is not possible for the Bidder/Service Provider to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Bidder/Service Provider requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required. | Bidder to comply with RFP terms and conditions |
| 66 | 27 | 9.21 | c | Interface with EWS, AML, OTM, I4C, Money Mule, etc for triggering fraud-related alerts | Does this mean these solutions are not part of scope and only interface is required with existing Bank solutions | Bidder to comply with RFP terms and conditions |
| 67 | 27 | 9. Scope of Work: | Clause 9.21(e) | Integration with CBS, channels, third-party applications | Request Bank to provide API specifications, interface documents and sample transaction formats during project initiation. | Bidder to comply with RFP terms and conditions |
| 68 | 27 | 9. Scope of Work: | Clause 9.21(f) | Bidder to size hardware, OS, DB and middleware | Kindly confirm whether virtualization infrastructure is available or bidder must provision dedicated hardware. | Bidder to comply with RFP terms and conditions |
| 69 | 27 | B | The RFP refers to the 'Supply of agents for EFRM Call Center'. Kindly clarify the expected number of agents, operating hours, responsibilities, languages to be supported, and whether customer verification/fraud confirmation calls are included in the bidder's scope. | Supply of Agents for EFRM Call Center | The RFP mentions 'Supply of agents for EFRM Call Center'. Kindly clarify the expected number of agents, operating hours, responsibilities, languages to be supported and whether customer verification/fraud confirmation calls are part of bidder scope. | Bidder to comply with RFP terms and conditions |
| 70 | 27 | Scope of Work: | | General Scope | Kindly confirm that any new integration, application, delivery channel or regulatory system introduced after contract signing and not explicitly covered under the RFP shall be treated as a mutually agreed Change Request. | Bidder to comply with RFP terms and conditions |

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|---|---|---|---|---|---|---|
| 71 | 27 | 9. Scope of Work | 9.21. Regulatory updates, minor upgrades, major upgrades, new fraud detection techniques, new channel requirements and updates advised by regulatory/statutory authorities, NPCI or other relevant agencies, wherever applicable. Such updates should be implemented without adversely impacting the existing production environment, integrations, performance and functionalities of the Solution. | 9.1 Brief Scope of Work<br>Supply of agents for EFRM Call center | Need more clarity on this. Is bank looking for successful bidder to handle the Call center support and activities? Kindly confirm | Bidder to comply with RFP terms and conditions |
| 72 | 28 | Infrastructure Sizing | 9.3.4.4 | Response time less than 100 milliseconds | Is the response time requirement applicable only to the fraud engine, or to the complete transaction processing flow? (Performance Clarification) | It is for the complete solution please refer the amendement |
| 73 | 28 | 9. Scope of Work: | Clause 9.3.4 | Response time less than 100 milliseconds | Please clarify whether 100 ms response time excludes network latency, third-party dependency latency and source channel processing time. | Refer Amendment no.1 |
| 74 | 28 | 9.3. Sizing Of Hardware, Software and Infrastructure | 9.3.4.4 | Response Time for Online Transaction (for real time alerts): should be less than 100 millisecond. | Kindly clarify the methodology for measuring the 100 ms response time and confirm whether external network latency is excluded. | Refer Amendment no.1 |
| 75 | 28 | 9.3. Sizing Of Hardware, Software and Infrastructure | 9.3.5 | Delivery Channels Switches like, UPI/IMPS/ Internet Banking/Debit Card (Includes ATM/POS/ECOM) /Credit Card/Mobile Banking pertaining to same customer. (Ex: The system should have policies deployed wherein it is able to alert/deny a transaction at customer level when transactions are emerging from two different Delivery Channel Switches). | Kindly clarify whether APIs for cross-channel transaction correlation are currently available in all delivery channels. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 76 | 28 | 9.3. Sizing Of Hardware, Software and Infrastructure | 9.3.5 | The bidder shall comply with the Technical & Functional Specifications narrated in Annexure-2 and adhere to the guidelines issued by RBI and other Regulatory bodies. The bidder should also maintain confidentiality of information shared with them during the tenure and post-tenure of the contract. | Kindly confirm whether any future RBI/NPCI guidelines requiring additional functionality beyond the current scope shall be treated as Change Requests if they involve new modules or integrations. | Bidder to comply with RFP terms and conditions |
| 77 | 28 | B | 9.3.4.2 | Concurrent Users: System / Solution should support at least 30 concurrent users. | Please confirm expected number of concurrent fraud analysts, investigators and model administrators separately. | Bidder to comply with RFP terms and conditions |
| 78 | 28 | Annexures | Annexure-2, Sec 9.3.4.1 | The expected growth of UPI transaction is 60% YoY and that of all other transaction is 20% YoY for the next five years. | Please confirm the base year for applying this 60%/20% YoY growth is FY 2025-26 (the latest figures furnished in the table at Clause 9.3.4), and that this growth guidance is not to be applied in addition to/on top of the Year 1-5 branch/user/transaction projections already furnished in the Business Projection table at Section B Clause 5, to avoid double-counting in hardware sizing. | Bidder to comply with RFP terms and conditions |
| 79 | 28 | 9.3. Sizing Of Hardware, Software and Infrastructure | 9.3.4.5 | CPU, Memory and IO Utilisation: Less than 70% utilisation. | Kindly confirm whether the CPU, Memory and IO utilization threshold of 70% applies under normal operating conditions and excludes disaster recovery drills, batch processing and maintenance activities. | Bidder to comply with RFP terms and conditions |

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| 80 | 29 | Third Party Co-ordination Services: | 11 | Third Party Co-ordination Services: | Kindly confirm that delays attributable to third-party vendors or OEMs shall not attract SLA penalties on the selected bidder.<br><br>Kindly confirm that Root Cause Analysis involving third-party applications shall be jointly prepared with the respective application owners.<br><br>Kindly clarify whether SMS, Email and WhatsApp gateway providers shall provide API support required for integration.<br><br>Kindly clarify whether the Bank will nominate a centralized coordination team for resolving dependencies with multiple vendors. | Bidder to comply with RFP terms and conditions |
| 81 | 29 | Project Management Framework: | | The Bidder is required to submit a Project Management & Governance plan during the bid process for the entire contract period as per the Scope of this RFP. Project Management activities will be carried out by Bidder with support from the Bank as required. The Bidder should follow an industry standard Project Management methodology. The plan will be submitted by the successful bidder to the Bank and acceptable to the Bank.<br>The successful Bidder shall develop and implement a governance mechanism to institutionalize and provide an effective approach towards planning, organizing, implementing, delivering, supporting, and monitoring of the service performances as per Scope of Work to support its business requirements and objectives. | Kindly provide the expected governance structure, Steering Committee frequency and review mechanism during implementation.<br><br>Kindly clarify whether the Project Management Plan submitted by the successful bidder may be finalized jointly with the Bank after project kickoff.<br><br>Kindly clarify the Bank's expectation regarding onsite deployment of Project Manager and Solution Architect during implementation.<br><br>Kindly provide the approval timelines for requirement sign-off, design approval, UAT sign-off and Go-Live approval. | Bidder to comply with RFP terms and conditions |
| 82 | 29 | arty Co-ordinatio | The Bank has various 3rd party service providers for managing IT Applications, Infrastructure, and Network & Security Operation Services. Bidder must provide 3rd party coordination services to ensure proper coordination, timely support, resolution, and seamless operations. | Sub Point a, b, c, d, e, f, g, h, i | We request bank to assist for co-ordination with 3rd party service providers for listed options as they are bank's existing vendors. Kindly confirm | Bidder to comply with RFP terms and conditions |
| 83 | 30 | C | Sec-C, Cl.1.3/1.4 (Project Timelines) | Bidder to complete Go-Live within 6 months from acceptance of Purchase Order. | Kindly confirm the 6-month Go-Live timeline is contingent upon timely readiness of DC/DR infrastructure, network, approvals and data/access from the Bank's side. | Bidder to comply with RFP terms and conditions |
| 84 | 30 | Section C | Section C, Clause 1.3 / Phase timelines table | The selected bidder should ensure End to End Implementation of EFRMGO LIVE within Six Months from the date of acceptance of the Purchase Order. | Section C clause 1.3 mandates full Go-Live within 6 months, while the phase table shows Phase-III (complete Go-Live) at T+6. The scope includes 10+ channel integrations, CBS/Finacle integration, NPCI FRM, CCCP, I4C, and ML-based Mule Detection. Please confirm whether the bank will consider an extended timeline (e.g., 9-12 months) for complete Go-Live given the integration complexity. | Bidder to comply with RFP terms and conditions |

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| 85 | 30 | Section C | Section C, Clause 1.3 / Phase timelines table | The selected bidder should ensure End to End Implementation of EFRM...GO LIVE...within Six Months from the date of acceptance of the Purchase Order. | Section C clause 1.3 mandates full Go-Live within 6 months, while the phase table shows Phase-III (complete Go-Live) at T+6. The scope includes 10+ channel integrations, CBS/Finacle integration, NPCI FRM, CCCP, I4C, and ML-based Mule Detection. Please confirm whether the bank will consider an extended timeline (e.g., 9-12 months) for complete Go-Live given the integration complexity, or confirm that T+6 is a hard contractual deadline with no flexibility. | Bidder to comply with RFP terms and conditions |
| 86 | 30 | C | Section C - 1.4 | Project Timleines<br>Bidders are requested to keep the following timelines in regard to the implementation of solution.<br>a. T denotes the date of release of the PO to the bidder, for example: T+3 representsthat the solution needs to be implemented within 3 months from the release of the PO.<br>Project Timelines<br>Phases Pre phase Pilot Implementation - T+1<br>Phase-I = T+3<br>Phase-II = T+5<br>Phase-III = T+6 | We request Bank to consider Timelines for 6-months to be applicable to Digital Payment Channels.<br><br>Delays attributable to Bank / Bank Vendor response / 3rd Party shall be excluded from the Implementation Timelines | Bidder to comply with RFP terms and conditions |
| 87 | 30 | Section C | Section C, Clause 1.3 / Phase timelines table | The selected bidder should ensure End to End Implementation of EFRMGO LIVE within Six Months from the date of acceptance of the Purchase Order. | Section C clause 1.3 mandates full Go-Live within 6 months, while the phase table shows Phase-III (complete Go-Live) at T+6. The scope includes 10+ channel integrations, CBS/Finacle integration, NPCI FRM, CCCP, I4C, and ML-based Mule Detection. Considering the multiple channel integrating and Hardware supply request bank to consider an extended timeline (e.g., 9-12 months) for complete Go-Live. | Refer Amendment no.1 |
| 88 | 30 | C | Please confirm whether migration/recreation of existing fraud controls and current fraud monitoring rules forms part of the bidder's scope. If yes, kindly provide the approximate number of existing rules/scenarios to be migrated. | Existing Fraud Controls | Please confirm whether migration/recreation of existing fraud controls and current fraud monitoring rules forms part of bidder scope. If yes, kindly provide the approximate number of existing rules/scenarios to be migrated. | Bidder to comply with RFP terms and conditions |
| 89 | 30 | Project Timelines | 1.3 | The selected bidder should ensure End to End Implementation of Enterprise Fraud Risk Management (EFRM) and integration with Bank's Cross Channel Control Platform including Cyber Complaint Processing, CCCP / NCRP / I4C and ML based Money Mule Accounts Detection Solution and GO LIVE and complete all the activities/ works as specified in the Scope of Work and Functional & Technical Requirements of the RFP in the Bank within Six Months from the date of acceptance of the Purchase Order. | Considering the complexity of multiple integrations, kindly extend the overall implementation timeline from six (6) months to nine (9) months. | Bidder to comply with RFP terms and conditions |

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| 90 | 30 | Pre Phase- Pilot Implementation | | Pre Phase- Pilot Implementation | The RFP includes a clause on Pre-Phase / Pilot Implementation. Since this is an RFP for procurement and implementation of the proposed solution, mandating a pilot implementation as a pre-condition may not be appropriate and could increase project timelines and costs.<br><br>We request the Bank to kindly remove the Pre-Phase / Pilot Implementation clause from the RFP. Alternatively, the pilot, if required, may be considered as part of the implementation phase after contract award and mutually agreed project planning. | Bidder to comply with RFP terms and conditions |
| 91 | 30 | Section - C | 1.4a | Cl 1.3 requires End-to-End implementation & Go-Live within Six Months from PO acceptance. Cl 1.4(a) defines "T" as the date of release of the PO. Phase descriptions state milestones "from the date of Acceptance of Purchase Order". | There is an inconsistency in the baseline: Cl 1.4(a) sets T = date of PO release, whereas the phase descriptions reference date of PO acceptance. Request the Bank to confirm a single baseline (T = PO release or PO acceptance) for all phases (T+1 Pilot, T+3 UAT, T+5 Production, T+6 Go-Live). | Refer Amendment no.1 |
| 92 | 31 | Section-C | Deliverables and Service Level Agreement | 1.5.1 Delivery Schedule:<br>a. Supply of Hardware (including OS): Within 4 weeks from the date of acceptance of Purchase Order. | Request the bank to rephrase this clause as follows<br><br>Justification: Due to ongoing global geopolitical/war-related disruptions, OEMs are currently experiencing extended lead times for hardware manufacturing, shipping, and delivery. We request the timeline be revised to 12 weeks to realistically account for these supply chain constraints and ensure compliance without risk of delay-related penalties. | Bidder to comply with RFP terms and conditions |
| 93 | 31 | Section-C | Deliverables and Service Level Agreement | Pre Phase- Pilot Implementation<br>Bank's already having NPCI's Payment FRM linkage and few other alerting mechanism from CBS system and Bidder has to provide a Dashboard as Pilot implementation by integrating CBS and NPCI's Payment FRM by enabling the available alerts of the bank and Acceptance of the pilot implementation within 1 month from the date of Acceptance of Purchase Order | The clause states that the Bidder has to provide a Dashboard as Pilot implementation by integrating CBS and NPCI's Payment FRM and enabling the available alerts of the Bank. We seek clarification on the exact scope expected from this Dashboard — whether it is only meant to showcase/consolidate the alerts already being generated from CBS and NPCI Payment FRM systems, or whether it is expected to show alert counts, summary/MIS view, case status, or any analytics on top of the existing alerts. Kindly confirm the expected functionality and level of detail for this Pilot Dashboard. | Bidder to comply with RFP terms and conditions |
| 94 | 31 | Section-C | Deliverables and Service Level Agreement | Phase-I - User Acceptance Test:<br>The Bidder has to ensure supply, installation, configuration and integration of Core setup and User Acceptance Test (UAT) setup within 3 months from the acceptance of Purchase order<br>d. Phase-II – Production of EFRM Solution:<br>Bidder has to provide a detailed implementation plan. After successful UAT, the successful bidder has to complete the Production implementation integrating e-Channels defined elsewhere in the RFP and Acceptance of the solution within 5 months from the date of Acceptance of Purchase Order. | Phase-I talks about integration of Core setup and Phase-II talks about integration of e-Channels defined elsewhere in the RFP. We assume that the e-Channels integration mentioned in Phase-II is part of the Core setup already covered in Phase-I, and Phase-II is only about moving the same into Production. Please clarify if this understanding is correct, or if e-Channels integration is a separate scope not included in Phase-I/Core setup. | Bidder to comply with RFP terms and conditions |

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| 95 | 31 | Section-C | Deliverables and Service Level Agreement | Phase-I - User Acceptance Test:<br>The Bidder has to ensure supply, installation, configuration and integration of Core setup and User Acceptance Test (UAT) setup within 3 months from the acceptance of Purchase order<br>d. Phase-II – Production of EFRM Solution:<br>Bidder has to provide a detailed implementation plan. After successful UAT, the successful bidder has to complete the Production implementation integrating e-Channels defined elsewhere in the RFP and Acceptance of the solution within 5 months from the date of Acceptance of Purchase Order. | As per our understanding, the channels in scope are CBS, IB, MB, UPI and AEPS, and we assume all of these fall under e-Channels to be integrated under Phase-II. Kindly confirm if this understanding is correct, and also clarify what is meant by "Core setup" under Phase-I if it does not include any of the above channels. | Bidder to comply with RFP terms and conditions |
| 96 | 31 | Section–C - Deliverables & Service Level Agreements (SLAs) | Installation Schedule | Hardware and software delivery within 4 weeks | Request Bank to permit delivery timelines from approved design sign-off and infrastructure readiness by Bank. | Bidder to comply with RFP terms and conditions |
| 97 | 31 | 1.5.1 | Delivery Schedule: | Supply of Hardware (including OS): Within 4 weeks from the date of acceptance of Purchase Order. | Kindly change the supply from 4 weeks to 8 weeks from date of acceptance of PO | Refer Amendment no.1 |
| 98 | 31 | 1.5.2 a | Installation Schedule: | Installation, Commissioning of Hardware Appliance/s: The successful bidder should ensure installation, configuration, Integration and commissioning of the delivered Hardware Appliance/s at the bank branch/office within 2 weeks from<br>the date of delivery of all the materials for each ordered locations. | Kindly change the installation, commissioning from 4 weeks to 8 weeks from date of delivery of all the materials for each ordered locations. | Bidder to comply with RFP terms and conditions |
| 99 | 31 | Project Timelines | 1.4 | | Kindly clarify whether phased rollout across channels shall be acceptable based on integration readiness. | Bidder to comply with RFP terms and conditions |
| 100 | 32 | Delivery, Installation, Integration and Commissioning | | Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the items are to be delivered, the bidder in such cases shall deliver at the modified locations at no extra cost to the Bank. However, if the items are already delivered, and if the modifications in locations are made after delivery, the bidder shall carry out installation at the modified locations and the Bank in such cases shall bear the shifting charges/arrange shifting. The Warranty & AMC should be applicable to the altered locations also. | Kindly clarify whether relocation of hardware after installation shall be treated as a separate activity if additional implementation effort is required.<br><br>Kindly clarify whether delays due to dependency on third-party vendors, site readiness, network readiness or regulatory approvals shall be excluded while calculating implementation delays.<br><br>Kindly clarify whether partial delivery due to OEM shipment schedules shall be acceptable provided critical implementation milestones are not impacted. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 101 | 33 | Section – C | Deliverables & Service Level Agreements (SLAs) | 4. Payment terms and Payment Schedule<br><br>Hardware<br><br>Delivery - 60% of Hardware Cost on delivery of Hardware will be released on submission of relevant documents and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions.<br><br>Installation and Configuration - 30% of Hardware Cost will be released after successful Installation, GO LIVE & Acceptance of Hardware supplied as per Scope of Work and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions.<br><br>Warranty - Balance of 10% of Hardware Cost will be released after Completion of Warranty period and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms. | The Bank has structured the hardware payment terms as 60% on delivery and 30% post successful Installation, GO LIVE & Acceptance. However, the successful bidder is required to pay the Hardware OEM/Vendor upfront for procurement and delivery of hardware components to the Bank's site.<br><br>We request the Bank to bifurcate this into two separate components, with the revised payment schedule<br>- Hardware Cost<br>- Hardware Installation Cost<br><br>Justification: The successful bidder is required to pay the Hardware OEM/Vendor upfront for procurement and delivery of hardware components to the Bank's site. Linking payment to delivery and installation as separate cost heads aligns the payment schedule with actual cost incurrence and avoids cash flow mismatch for the bidder. | Bidder to comply with RFP terms and conditions |
| 102 | 33 | Section – C | Deliverables & Service Level Agreements (SLAs) | 4. Payment terms and Payment Schedule<br><br>Application Software – EFRM Software Solution, Other software & DB license<br><br>Delivery - 40% of Enterprise License Cost of Application Software & Database Licenses will be released on Delivery of Application Software, on submission of relevant documents and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. | We request the Bank to revise the payment split for Application Software – EFRM Software Solution, Other Software & DB License, increasing the Delivery component from 40% to 60%, with the balance 40% linked to Installation, Configuration, Acceptance and GO Live. | Bidder to comply with RFP terms and conditions |
| 103 | 33 | 4.Payment terms and Payment Schedule | 4.1 | Hardware- Delivery<br>**60% of Hardware Cost on delivery of Hardware will be released** | Request bank to change the payment term to<br>**Hardware- Delivery**<br>**70% ~~60%~~ of Hardware Cost on delivery of Hardware will be released** | Bidder to comply with RFP terms and conditions |
| 104 | 33 | 4.Payment terms and Payment Schedule | 4.1 | Hardware- **Installation and Configuration**<br>**30% of Hardware Cost will be released after successful Installation, GO LIVE & Acceptance of Hardware supplied** | Request bank to change the payment term to<br>**Hardware- Installation and Configuration**<br>**20% ~~30%~~ of Hardware Cost will be released after successful Installation~~, GO LIVE &~~ Acceptance of Hardware supplied** | Bidder to comply with RFP terms and conditions |
| 105 | 33 | Delivery Schedule – Contradiction | | Bank mentions 4 weeks delivery schedule in one section vs. 6-month overall project timeline. | Bank mentions 4 weeks delivery schedule in one section vs. 6-month overall project timeline.<br>There appears to be a contradiction in the RFP between the 4-week delivery schedule mentioned in one section and the 6-month overall project Go-Live timeline mentioned elsewhere. It is requested that the Bank clarify: (a) What specific deliverable or milestone is the 4-week schedule referring to? (b) Is 4 weeks the period from PO issuance to hardware/software delivery only, or does it include installation and integration? (c) The Bank should provide a clear milestone-wise project schedule as part of the RFP to avoid ambiguity. | Refer Amendment no.1 |

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| 106 | 33 | Payment Terms. | | Payment to be released on completion of activity and on production of relevant documents/invoices. | The bidder is required to procure and supply hardware as part of this engagement. Hardware procurement involves significant upfront capital outlay. A back-ended payment structure linked to project Go-Live (6+ months away) creates an unreasonable working capital burden on the bidder. It is requested that the Bank agree to the following payment structure:<br>(a) 50% of hardware cost to be released against Purchase Order issuance;<br>(b) 40% of software licence cost to be released against Purchase Order issuance; | Bidder to comply with RFP terms and conditions |
| 107 | 34 | Section – C | Deliverables & Service Level Agreements (SLAs) | Implementation Cost<br>8. UAT<br>40% of Implementation Cost will be released after completion of UAT. The successful bidder has to submit the UAT completion certificate duly signed by the Bank<br>9. Production<br>30% of Implementation Cost will be released after Pilot implementation. The successful bidder has to submit the Pilot implementation certificate duly signed by the Bank Team along with relevant Invoice.<br>10.Go Live<br>30% of Implementation Cost will be released after Go Live and acceptance of the Project. The successful bidder has to submit the Go Live and Acceptance of the Project certificate duly signed by the Bank Team along with relevant Invoice. DC-DR replication of the solution should have been completed while claiming the amount. | We request the Bank to restructure the Implementation Cost payment milestones to include earlier-stage payments linked to PO Issuance and Detailed Requirement Gathering (DRG), as these involve significant upfront effort and resource deployment ahead of UAT.<br><br>Justification: Implementation activities such as project kick-off, resource mobilization, and detailed requirement gathering begin immediately on PO issuance and consume substantial bidder effort well before UAT is reached. Linking payment only to UAT/Pilot/Go Live milestones does not reflect the actual effort and cost incurred in the early stages of the project. | Bidder to comply with RFP terms and conditions |
| 108 | 34 | Section – C | Deliverables & Service Level Agreements (SLAs) | Integration of Mule Account Detection<br>14 Mule Account Detection<br>Integration cost<br>100% against integration of the Bank’s money mule solution and it will be released after the completion of integration of Bank’s money mule solution duly Certificate duly signed by the Bank Team and it should be submitted by the successful bidder (vendor) along with the relevant Invoice. Penalty Charges if any for delayed implementation shall be deducted while making payment. | The clause mentions payment of 100% Integration Cost against completion of integration of the Bank's money mule solution, duly certified by the Bank. We request the Bank to expand on the scope of integration expected for the Money Mule Account Detection solution — specifically, whether the Bidder is expected to integrate with the Bank's existing/separate money mule solution (if any) for data exchange, or whether the Bidder's own EFRM-based Mule Account Detection module (as per Cl. 2.71 / Cl. 1.22) is to be considered as fulfilling this scope. Kindly also clarify what constitutes "completion of integration" for the purpose of certification and release of this payment milestone. | Bidder to comply with RFP terms and conditions |
| 109 | 34 | 4.Payment terms and Payment Schedule | 4.1 | **Application Software - Delivery**<br>**40% of Enterprise License Cost of Application Software & Database Licenses** | Request bank to change the payment term to<br>**Application Software - Delivery**<br>**70% ~~40%~~ of Enterprise License Cost of Application Software & Database Licenses** | Bidder to comply with RFP terms and conditions |
| 110 | 34 | 4.Payment terms and Payment Schedule | 4.1 | Application Software - Installation, Configuration, Acceptance and GO Live of the Project<br>**Balance 60% of License Cost of Application Software& Database Licenses will be released after successful Installation, Configuration, Commissioning, Acceptance and GO LIVE of the Project** | Request bank to change the payment term to<br>**Application Software - Installation, Configuration,**<br>**Acceptance and GO Live of the Project**<br>**Balance 20% ~~60%~~ of License Cost of Application Software& Database Licenses will be released after successful Installation, Configuration~~,~~**<br>**~~Commissioning, Acceptance and GO LIVE of the Project~~**<br>**Balance 10% of License Cost of Application Software& Database Licenses will be released on GO LIVE** | Bidder to comply with RFP terms and conditions |

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| 111 | 34 | | | 10% payment retained until completion of warranty period. | Retaining 10% of the total contract value for the full warranty period creates significant working capital strain on the vendor. It is requested that the Bank permit release of the retention amount against submission of an equivalent Bank Guarantee. This is consistent with standard practice in large IT procurement contracts and protects the Bank's interests while restoring commercial equity to the bidder. | Bidder to comply with RFP terms and conditions |
| 112 | 35 | 4.Payment terms and Payment Schedule | 4.1 | **Implementation Cost - UAT**<br>**40% of Implementation Cost will be released after completion of UAT.** | Request bank to change the payment term to<br>**Implementation Cost - UAT**<br>**40% of Implementation Cost will be released after release to UAT ~~completion of UAT.~~** | Bidder to comply with RFP terms and conditions |
| 113 | 35 | 4.Payment terms and Payment Schedule | 4.1 | **Implementation Cost -Production**<br>**30% of Implementation Cost will be released after Pilot implementation.** | Request bank to change the payment term to<br>**Implementation Cost -Production**<br>**30% of Implementation Cost will be released after completion of UAT ~~Pilot implementation.~~** | Bidder to comply with RFP terms and conditions |
| 114 | 35 | 4.Payment terms and Payment Schedule | NCCRP Integration Cost | 100% payment post integration | Kindly confirm availability of NPCI/I4C/NCCRP APIs and responsibility matrix for third-party approvals. | Bidder to comply with RFP terms and conditions. |
| 115 | 36 | 4.5 | Payment Terms | Payment within 30 days of submission of documents. No interest or late payment fee is specified for the Bank's delayed payments to the Vendor. | We request the Bank to amend the payment terms to include the following:<br>"In the event that the Bank fails to make any undisputed payment within 30 days of receipt of a valid and complete invoice, interest shall accrue on such overdue amount at the rate of the RBI Repo Rate plus 2% per annum, calculated on a daily basis from the due date until the date of actual payment."<br>It is standard commercial practice for payment terms to be reciprocal. Just as the Vendor is subject to penalties for delayed performance, the Bank should be subject to interest charges for delayed payments, to ensure a fair and balanced contractual relationship. | Bidder to comply with RFP terms and conditions |
| 116 | 36 | 4.5 | Payment Terms | Payment within 30 days of submission of documents. No interest or late payment fee is specified for the Bank's delayed payments to the Vendor. | We request the Bank to amend the payment terms to include the following:<br>"In the event that the Bank fails to make any undisputed payment within 30 days of receipt of a valid and complete invoice, interest shall accrue on such overdue amount at the rate of the RBI Repo Rate plus 2% per annum, calculated on a daily basis from the due date until the date of actual payment."<br>It is standard commercial practice for payment terms to be reciprocal. Just as the Vendor is subject to penalties for delayed performance, the Bank should be subject to interest charges for delayed payments, to ensure a fair and balanced contractual relationship. | Bidder to comply with RFP terms and conditions |
| 117 | 36 | Payment Terms Clause 4.1.6 | 1.6 | Payment of Warranty or AMC support/services will be done as per calculation of the uptime and after deducting applicable penalty for downtime, which is mentioned in the related clause of the RFP. In case of any dispute arising against the claim of payment, it is Bidders’ responsibility to submit a relevant proof of confirmation for the activity performed. The Total penalty per year during the contract period shall not exceed more than 20% of the annual payout. | Payment of Warranty or AMC support/services will be done as per calculation of the uptime and after deducting applicable penalty for downtime, which is mentioned in the related clause of the RFP. In case of any dispute arising against the claim of payment, it is Bidders’ responsibility to submit a relevant proof of confirmation for the activity performed. The Total penalty per year during the contract period shall not exceed more than **10% ~~20%~~** of the annual payout. | Bidder to comply with RFP terms and conditions |
| 118 | 37 | 5. Uptime | Uptime Clause | 99.90% uptime | Kindly clarify that downtime attributable to Bank infrastructure, network, CBS, third-party systems and regulatory outages shall be excluded. | Bidder to comply with RFP terms and conditions |

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| 119 | 37 | Uptime | | Uptime and response time penalties. | Request the Bank to clarify that downtime or delays attributable to third-party systems, network issues, source channels, external interfaces, power failures or Bank-controlled infrastructure shall be excluded from SLA calculations. | Bidder to comply with RFP terms and conditions |
| 120 | 38 | Section - C | Clauses 6.2–6.3 – Delay LDs | Delay in delivery, installation, production implementation and go-live attracts LD of 0.5% per week or part thereof, in several cases calculated on the total order value. | Please calculate LD only on the value of the delayed or affected milestone/component, and not on the total order value. LD should apply only to delays directly and solely attributable to the bidder, excluding Bank delays, delayed approvals, infrastructure readiness, data availability, third-party dependencies, external interfaces and force majeure events. | Bidder to comply with RFP terms and conditions |
| 121 | 38 | 6 | 6.1 to 6.23 | Various Liquidated Damages Clauses | Kindly confirm that cumulative Liquidated Damages shall be capped at a specified percentage of the affected Purchase Order value.Recommendation to be not more than 10% of the respective Hardware or Software value | Bidder to comply with RFP terms and conditions |
| 122 | 38 | C | Clause 6 | Penalties & Liquidated damages | Clause 6.8 and 6.21: Reputational damage/goodwill loss is subjective and difficult to quantify. | Bidder to comply with RFP terms and conditions |
| 123 | 38 | Penalties & Liquidated damages: | | Penalties & Liquidated damages: | The RFP specifies Penalties & Liquidated Damages; however, no overall cap has been prescribed on the cumulative amount of penalties and liquidated damages.<br><br>We request the Bank to kindly specify an upper cap on the total Penalties and Liquidated Damages, preferably limited to 5% of the Total Contract Value (TCV). This will ensure a balanced allocation of contractual risk and is in line with prevailing industry practices. | Bidder to comply with RFP terms and conditions |
| 124 | 40 | Section – C | Penalties / Liquidated Damages for Low Response to Source Channels: | 6.6 Penalties / Liquidated Damages for Low Response to Source Channels:<br>a. The system has to respond back to Source Channel within maximum of 100 Milliseconds on receipt of transaction from Source Channel at all times.<br>b. In case, there is low response to source channel, the bank shall levy penalty as under:<br>Response Time- Penalty Details. - Less than or Equal to 100 milliseconds.<br>No Penalty- More than 100 milliseconds - If the no. of transactions where response time is greater than 100 milliseconds, and less than or equal to 10000 per day, 0.10% (Plus GST) on total order value.<br>If the no.of transactions are more than 10000 per day, 0.20% (Plus GST) on total order value. | We request the Bank to clarify whether the 100 millisecond response time is measured end-to-end (including network latency) or as application processing time alone, and to revise the threshold to 200 milliseconds.<br><br>Justification: A 200ms threshold is a more realistic and widely accepted benchmark for real-time fraud scoring response, accommodating network variability across a distributed branch network of this scale, while still ensuring the transaction experience remains near real-time. | Refer Amendment no.1 |
| 125 | 40 | Response Time Penalty – 100ms SLA | | Penalty linked to response time exceeding 100 milliseconds. | The 100ms end-to-end response time SLA applies to the EFRM solution component only. However, the actual end-to-end response includes network transit time, source channel processing time, CBS/Finacle API response time, and middleware processing — none of which are within the EFRM vendor's control. It is requested that the Bank clearly define the measurement point for the 100ms SLA (i.e., time from request receipt at EFRM system to response dispatch from EFRM system) and exclude all upstream and downstream latency from the SLA measurement and penalty computation. | Refer Amendment no.1 |

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| 126 | 40 | 6.5 Penalties/Liquidated damages for not maintaining uptime: | b | The maximum penalty levied as per above clauses shall not be more than the 10% (Plus GST) of total value of the order (exclusive of taxes) | Request bank to change the penalty % to 5<br>The maximum penalty levied as per above clauses shall not be more than the **5%** ~~**10%**~~ (Plus GST) of total value of the order (exclusive of taxes) | Bidder to comply with RFP terms and conditions |
| 127 | 40 | 6. Penalties & Liquidated damages | Clause 6.6 | Response time penalty | Request exclusion of latency caused by network, CBS, API gateway and third-party systems beyond bidder control. | Bidder to comply with RFP terms and conditions |
| 128 | 41 | Section - C | 6.10, 6.12 & 6.13 | Cl.6.10: "If the EFRM Solution or any of its components behaves erroneously which results in monetary loss of business to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis."<br><br>Cl.6.12: "Penalty at Rs.1,00,000/- (Rupees One Lakh only) per instance or equal to the loss of amount due to breach, whichever is higher for violations of rules configured to prevent fraud and /or generate alerts and /or alerts not sent on time to customers in case of frauds etc. This penalty will be recovered in the upcoming payments payable to the bidder."<br><br>Cl.6.13: "Any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder(vendor)." | We request that: (1) liability for erroneous behaviour of the Solution (Cl.6.10) be limited to direct, actual and documented monetary loss solely attributable to a proven defect in the Solution, and be subject to the agreed aggregate liability cap; (2) the Cl.6.12 penalty apply only to instances of proven, Bidder-attributable failure (excluding delays or failures caused by Bank-side infrastructure, data quality, configuration or third-party system issues) and operate within, not in addition to, the aggregate liability cap; and “or equal to the loss amount due to breach, whichever is higher” should be deleted and (3) Clause 6.13 (Government/statutory penalty pass-through) be deleted, as such penalties may arise from the Bank's infrastructure, data, configurations, processes or third-party systems beyond the Bidder's control, and any proven Bidder breach should instead be addressed through the remedies expressly agreed under the Contract. | Bidder to comply with RFP terms and conditions |
| 129 | 41 | 6. Penalties & Liquidated damages | Clause 6.12 | ₹1 lakh penalty per fraud rule violation | Kindly define measurable criteria and dispute-resolution mechanism before penalty imposition. | Bidder to comply with RFP terms and conditions |
| 130 | 41 | 6 | 6.10 | Penalty due to erroneous behaviour of the Solution | Penalty due to erroneous behaviour of the EFRM solution shall not be applicable where it is attributable to the Bank, existing SI or third-party vendors, operatiinal lapses or erroroneous or missing source data ingested by the EFRM Solution or self-service rules to be reviewed by Bank is not part of the rule Library | Bidder to comply with RFP terms and conditions |
| 131 | 41 | 6.12 | | Penalty of Rs.1,00,000 per instance or equal to loss amount (whichever is higher) for violations of fraud-prevention rule configuration or delayed alerts. | We request the Bank to amend this clause as follows:<br>(a) The penalty trigger of "loss amount (whichever is higher)" is effectively uncapped and exposes the vendor to unlimited liability for each instance. We request the Bank to cap the penalty at Rs.1,00,000 per instance and delete the "or equal to loss amount" formulation.<br>(b) The clause does not distinguish between (i) rule configuration errors caused solely by vendor’s gross negligence and (ii) rules configured, modified, or approved by the Bank. We request the Bank to clarify that the vendor shall not be liable for penalties arising from fraud-prevention rules that were configured, approved, or modified by the Bank or at the Bank's instruction.<br>(c) We further request that any penalty under this clause be subject to: (i) the Bank providing the vendor with prompt written notice specifying the alleged violation; (ii) a reasonable cure period of not less than 30 business days; and (iii) the aggregate penalty cap to 10% of the annual payout for that year. | Bidder to comply with RFP terms and conditions |

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| 132 | 41 | 6.12 | | Penalty of Rs.1,00,000 per instance or equal to loss amount (whichever is higher) for violations of fraud-prevention rule configuration or delayed alerts. | We request the Bank to amend this clause as follows:<br>(a) The penalty trigger of "loss amount (whichever is higher)" is effectively uncapped and exposes the vendor to unlimited liability for each instance. We request the Bank to cap the penalty at Rs.1,00,000 per instance and delete the "or equal to loss amount" formulation.<br>(b) The clause does not distinguish between (i) rule configuration errors caused solely by vendor's gross negligence and (ii) rules configured, modified, or approved by the Bank. We request the Bank to clarify that the vendor shall not be liable for penalties arising from fraud-prevention rules that were configured, approved, or modified by the Bank or at the Bank's instruction.<br>(c) We further request that any penalty under this clause be subject to: (i) the Bank providing the vendor with prompt written notice specifying the alleged violation; (ii) a reasonable cure period of not less than 30 business days; and (iii) the aggregate penalty cap to 10% of the annual payout for that year. | Bidder to comply with RFP terms and conditions |
| 133 | 41 | 6. Penalties & Liquidated damages: | 6.9 | In case of absolute absence (when no replacement is provided) penalty would be deducted @ 5% of the implementation cost per week or part thereof up to a maximum of 20% of implementation cost. | In case of absolute absence (when no replacement is provided) penalty would be deducted **@0.5%** ~~@ 5%~~ of the implementation cost per week or part thereof up to a maximum of **5%** ~~20%~~ of implementation cost. | Bidder to comply with RFP terms and conditions |
| 134 | 41 | 6. Penalties & Liquidated damages | Clause 6.10 | Full recovery for financial loss due to solution behavior | Request liability be limited to direct losses attributable solely to bidder negligence and subject to liability cap. | Bidder to comply with RFP terms and conditions |
| 135 | 41 | Penalty due to non-availability of Resources during Implementation Period | | It is advised that OEM Engineer/Resource should be available during the implementation period and Bank shall not pay any charges on account of the same. In the absence of OEM engineer, suitable replacement from the OEM is to be provided on immediate basis. In case of absolute absence (when no replacement is provided) penalty would be deducted @ 5% of the implementation cost per week or part thereof up to a maximum of 20% of implementation cost. | We respectfully submit that the proposed penalty is excessive and may not be commensurate with the nature of the deviation. We request the Bank to kindly revise this clause by allowing a reasonable time (e.g., 5–10 business days) to provide a suitable replacement resource before imposing any penalty. Further, we request the Bank to reduce the weekly penalty and cap the overall penalty at a reasonable level in line with prevailing industry practices. | Bidder to comply with RFP terms and conditions |
| 136 | 42 | 6.21 | | Any financial loss to the Bank on account of fraud taking place due to bidder/employee/service provider's negligence shall be recoverable from the vendor along with damages with regard to the Bank's reputation and goodwill. | We agree to be liable for direct monetary losses finally established against the Bank to the extent such losses are solely and directly caused by the proven gross negligence of the Bidder or its designated employees while delivering the Solution/Services under this RFP. However, we request the Bank to amend this clause to include the following:<br>(a) Delete the reference to "reputational damages and goodwill" as these are indirect/consequential damages that are unquantifiable and not recoverable under standard commercial contracts.<br>(b) Include following indemnity process: (i) the Bank promptly notifying the Bidder in writing of any claim, including all materials received by the Bank relating thereto; (ii) the Bidder having sole control over the defence and settlement of such claim; (iii) the Bank reasonably cooperating during defence and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, or settlement without the Bidder's prior written consent; and (v) the Bank taking all reasonable steps to mitigate the loss.<br>(c) Any liability under this clause shall be subject to the aggregate Limitation of Liability cap agreed in the Contract. | Bidder to comply with RFP terms and conditions |

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| 137 | 42 | 6.21 | | Any financial loss to the Bank on account of fraud taking place due to bidder/employee/service provider's negligence shall be recoverable from the vendor along with damages with regard to the Bank's reputation and goodwill. | We agree to be liable for direct monetary losses finally established against the Bank to the extent such losses are solely and directly caused by the proven gross negligence of the Bidder or its designated employees while delivering the Solution/Services under this RFP. However, we request the Bank to amend this clause to include the following:<br>(a) Delete the reference to "reputational damages and goodwill" as these are indirect/consequential damages that are unquantifiable and not recoverable under standard commercial contracts.<br>(b) Include following indemnity process: (i) the Bank promptly notifying the Bidder in writing of any claim, including all materials received by the Bank relating thereto; (ii) the Bidder having sole control over the defence and settlement of such claim; (iii) the Bank reasonably cooperating during defence and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, or settlement without the Bidder's prior written consent; and (v) the Bank taking all reasonable steps to mitigate the loss.<br>(c) Any liability under this clause shall be subject to the aggregate Limitation of Liability cap agreed in the Contract. | Bidder to comply with RFP terms and conditions |
| 138 | 43 | 8. Annual Maintenance Contract | AMC / ATS | 3-year warranty and 2-year ATS | Kindly confirm whether annual version upgrades, regulatory enhancements and new fraud scenarios are included under ATS. | Bidder to comply with RFP terms and conditions |
| 139 | 44 | 9 | Security | 9.1 The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security. | Kindly clarify that implementation of hardening and secure configuration shall be limited to bidder-controlled components and aligned with industry-standard benchmarks and Bank-shared security guidelines, if any. | Bidder to comply with RFP terms and conditions |
| 140 | 44 | 9 | Security | 9.3 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.<br>9.4 The selected bidder will have to establish all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank. | Kindly confirm that the Bank's IT/IS/Cyber Security policies shall be applicable to the solution components deployed within the Bank's environment and within the bidder's scope of supply. Compliance with internal development practices and processes shall be governed by the bidder's established standards and controls. Controls and security requirements pertaining to the Bank's infrastructure, ICT resources, and enterprise systems shall remain the responsibility of the Bank, with any dependencies governed under a shared responsibility model. | Bidder to comply with RFP terms and conditions |
| 141 | 44 | 9 | Security | 9.1 The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security. | Kindly clarify that implementation of hardening and secure configuration shall be limited to bidder-controlled components and aligned with industry-standard benchmarks and Bank-shared security guidelines, if any. | Bidder to comply with RFP terms and conditions |
| 142 | 44 | 9 | Security | 9.3 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.<br>9.4 The selected bidder will have to establish all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank. | Kindly confirm that the Bank's IT/IS/Cyber Security policies shall be applicable to the solution components deployed within the Bank's environment and within the bidder's scope of supply. Compliance with internal development practices and processes shall be governed by the bidder's established standards and controls. Controls and security requirements pertaining to the Bank's infrastructure, ICT resources, and enterprise systems shall remain the responsibility of the Bank, with any dependencies governed under a shared responsibility model. | Bidder to comply with RFP terms and conditions |

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| 143 | 45 | 13.1/14 | Documents, Standard Operating Procedures and Manuals | "All related documents, manuals, catalogues... furnished by the bidder shall become the property of the Bank." This constitutes a blanket assignment of vendor documentation and intellectual property to the Bank. | We request the Bank to amend this clause with the following wordings:<br>"All documents, manuals, catalogues, training materials, and user guides specifically created by the Vendor for the Bank under this Contract ('Bespoke Deliverables') shall be licensed to the Bank on a non-exclusive, perpetual, royalty-free basis for the Bank's internal business use. All pre-existing intellectual property of the Vendor, including but not limited to the Solution software, source code, object code, algorithms, methodologies, frameworks, tools, know-how, and all improvements, modifications, and derivative works thereof ('Vendor IP'), shall remain the exclusive property of the Vendor. The Bank shall acquire no ownership rights in or to the Vendor IP. The Vendor grants the Bank a non-exclusive, non-transferable licence to use the Solution and related documentation solely for the Bank's internal business purposes for the term of the Contract, subject to the terms and conditions herein."<br>This amendment is necessary to preserve the Vendor's ability to continue developing, licensing, and supporting its proprietary solution for other clients, which in turn ensures the Bank benefits from ongoing product investment and updates. | Bidder to comply with RFP terms and conditions |
| 144 | 45 | 13.1/14 | Documents, Standard Operating Procedures and Manuals | "All related documents, manuals, catalogues... furnished by the bidder shall become the property of the Bank." This constitutes a blanket assignment of vendor documentation and intellectual property to the Bank. | We request the Bank to amend this clause with the following wordings:<br>"All documents, manuals, catalogues, training materials, and user guides specifically created by the Vendor for the Bank under this Contract ('Bespoke Deliverables') shall be licensed to the Bank on a non-exclusive, perpetual, royalty-free basis for the Bank's internal business use. All pre-existing intellectual property of the Vendor, including but not limited to the Solution software, source code, object code, algorithms, methodologies, frameworks, tools, know-how, and all improvements, modifications, and derivative works thereof ('Vendor IP'), shall remain the exclusive property of the Vendor. The Bank shall acquire no ownership rights in or to the Vendor IP. The Vendor grants the Bank a non-exclusive, non-transferable licence to use the Solution and related documentation solely for the Bank's internal business purposes for the term of the Contract, subject to the terms and conditions herein."<br>This amendment is necessary to preserve the Vendor's ability to continue developing, licensing, and supporting its proprietary solution for other clients, which in turn ensures the Bank benefits from ongoing product investment and updates. | Bidder to comply with RFP terms and conditions |

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| 145 | 46 | 17 | 17. Right to Audit | 17.1 The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management,<br>Page 47 of 271<br>governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER. | We belive that solution is to be hosted at Bank's DC & DR. What would be purpose to do the audit at bidder's location?<br>However,Bidder can propose standard FTC with 1 audit in a year with advance notice of 60 days. | Bidder to comply with RFP terms and conditions |
| 146 | 46 | Section–C - Deliverables & Service Level Agreements (SLAs) | 16. Subcontracting | 16.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK. c. The subcontract may be accepted only for resources deployed in L1/ helpdesk/ call center agent at Bank's own discretion. If bank desires, the bidder has to deploy their on-roll employees. | Request the Bank to permit the use of OEM personnel, affiliates, implementation partners, and specialized support/service providers under the Bidder's overall responsibility, subject to confidentiality, security, and compliance obligations, and clarify that such arrangements will not be treated as prohibited subcontracting | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 147 | 46 | 17 | 17. Right to Audit | 17.1 The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, Page 47 of 271 governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER. | We belive that solution is to be hosted at Bank's DC & DR. What would be purpose to do the audit at bidder's location?<br>However, Bidder can propose standard FTC with 1 audit in a year with advance notice of 60 days. | Bidder to comply with RFP terms and conditions |
| 148 | 46 | Section–C - Deliverables & Service Level Agreements (SLAs) | 16. Subcontracting | 16.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK. c. The subcontract may be accepted only for resources deployed in L1/ helpdesk/ call center agent at Bank's own discretion. If bank desires, the bidder has to deploy their on-roll employees. | Request the Bank to permit the use of OEM personnel, affiliates, implementation partners, and specialized support/service providers under the Bidder's overall responsibility, subject to confidentiality, security, and compliance obligations, and clarify that such arrangements will not be treated as prohibited subcontracting | Bidder to comply with RFP terms and conditions |
| 149 | 47 | C | Sec-C, Cl.20.4 (Escrow) | Source code to be deposited with Escrow Agent in plain format, without encryption or password protection. | Kindly permit the source code to be deposited in encrypted/password-protected form (with the decryption key/tool also deposited), to protect proprietary IP while preserving the Bank's business-continuity rights. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 150 | 47 | | 20 | 20. Escrow arrangement<br>20.1 The selected bidder shall inform the Bank about the software/solution if any developed by the selected bidder/anyone supplying through the bidder and customized to the requirements of the Bank.<br>20.2 The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized as mutually agreed, at the time of lodging the software for escrow. The escrow so executed shall contain the Bank as beneficiary/ Bank.<br>20.3 The source code updation at third party escrow entity should be updated by bidder on annual basis and on demand by bank without any additional cost to the bank.<br>20.4 The source code deposit at escrow entity should be in plain format /without any encryption and shall be without any password protection.<br>20.5 The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of | Kindly clarify that the escrow arrangement shall apply only to KiyaAI owned customized source code developed specifically for the Bank. Source code deposited with the escrow agent should be maintained in a secure manner and released only upon mutually agreed escrow release events. | Bidder to comply with RFP terms and conditions |
| 151 | 47 | C | Clause 20 | Escrow arrangement | Please confirm that the escrow requirement under Clause 20 applies only to customizations, enhancements, interfaces and source code developed specifically for KAGB and not to the bidder's pre-existing proprietary software/IP, framework, platform components, or third-party licensed products. | Bidder to comply with RFP terms and conditions |
| 152 | 47 | C | Clause 20 | Escrow arrangement | The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder. Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updating fee | Bidder to comply with RFP terms and conditions |
| 153 | 47 | C | Clause 20 | Escrow arrangement | Clause 20.4 requires source code to be deposited without encryption and password protection. | Bidder to comply with RFP terms and conditions |
| 154 | 47 | 20 | 20.7 Escrow Management | The application software should mitigate Application Security Risks, at a minimum those discussed in OWASP Top 10 (Open Web Application Security Project). | Kindly clarify that OWASP Top 10 risks shall be addressed for bidder-controlled application components through secure development and testing practices at the time of delivery. Any ongoing management of such risks shall be limited to changes within the bidder’s scope, as applicable. | Bidder to comply with RFP terms and conditions |
| 155 | 47 | 20 | 20.7 Escrow Management | The application software should mitigate Application Security Risks, at a minimum those discussed in OWASP Top 10 (Open Web Application Security Project). | Kindly clarify that OWASP Top 10 risks shall be addressed for bidder-controlled application components through secure development and testing practices at the time of delivery. Any ongoing management of such risks shall be limited to changes within the bidder’s scope, as applicable. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 156 | 48 | Section C - Deliverable and Service Level Agreements | Clause 21 - General SLA Terms and Terminologies | 21.3. “System downtime” subject to the SLA, means accumulated time during which the EFRM solution is not available to the Banks users due to any application related failures and measured from either logs generated from Systems, Devices or the time the Banks and/or its customers log a call with the Help Desk of the failure, or slow or partial functioning of the System reported by the Bank authorized personnel or the failure is known to the Successful Bidder from the appropriate measurement tools/monitoring tools to the time when the System is returned to proper operation. Any denial of service related to EFRM solution to the Banks users and Banks customers would also account as “System downtime”. | Request Bank to confirm planned downtime, emergency maintenance, Bank/infrastructure/network dependency downtime, third-party outages, security patching windows and force majeure events will be excluded from downtime calculations and penalties. | Bidder to comply with RFP terms and conditions |
| 157 | 48 | Section C - Deliverable and Service Level Agreements | Clause 21 - General SLA Terms and Terminologies | 21.3. “System downtime” subject to the SLA, means accumulated time during which the EFRM solution is not available to the Banks users due to any application related failures and measured from either logs generated from Systems, Devices or the time the Banks and/or its customers log a call with the Help Desk of the failure, or slow or partial functioning of the System reported by the Bank authorized personnel or the failure is known to the Successful Bidder from the appropriate measurement tools/monitoring tools to the time when the System is returned to proper operation. Any denial of service related to EFRM solution to the Banks users and Banks customers would also account as “System downtime”. | Request Bank to confirm planned downtime, emergency maintenance, Bank/infrastructure/network dependency downtime, third-party outages, security patching windows and force majeure events will be excluded from downtime calculations and penalties. | Bidder to comply with RFP terms and conditions |
| 158 | 48 | 20. Escrow arrangement | Escrow | Source code escrow mandatory | Kindly clarify whether escrow requirement applies to commercial off-the-shelf (COTS) products. | Bidder to comply with RFP terms and conditions |
| 159 | 49 | 21 | 21.General SLA terms and Terminologies | 21.8. The audit of the IT systems by the Banks or an independent third-party will be held on a periodic basis (annual, semi-annual, quarterly or ad-hoc). | We belive that solution is to be hosted at Bank's DC & DR. What would be purpose to do the audit at bidder's location?<br>However, FIS can propose standard FTC with 1 audit in a year with advance notice of 60 days. | Bidder to comply with RFP terms and conditions |
| 160 | 49 | 21 | 21.General SLA terms and Terminologies | 21.8. The audit of the IT systems by the Banks or an independent third-party will be held on a periodic basis (annual, semi-annual, quarterly or ad-hoc). | We belive that solution is to be hosted at Bank's DC & DR. What would be purpose to do the audit at bidder's location?<br>However, FIS can propose standard FTC with 1 audit in a year with advance notice of 60 days. | Bidder to comply with RFP terms and conditions |
| 161 | 49 | 21.General SLA terms and Terminologies | DR Requirements | Quarterly DR drill | Kindly confirm DR infrastructure, network links and storage replication will be provided by Bank. | Bidder to comply with RFP terms and conditions |

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| 162 | 52 | Section – C | | 22.3 Also, the support resources should be part of only the support team and not shared resources between the Support and Development teams. However, the vendor should right size the number of Resources to meet the requirements provided in this Order. In case the Order requirements are not met, then the vendor has to provide additional L1 resources at no additional cost to the bank. | Need more clarity regarding this. | Bidder to comply with RFP terms and conditions |
| 163 | 53 | Section – C | Deliverables & Service Level Agreements (SLAs) | Number of Resources<br>L2 resource: 1 resource during 10:00 AM to 06:00 PM and on-call support...<br>L3 resource: 1 resource during 10:00 AM to 06:00 PM and on-call support. | We request the Bank to confirm if L2 and L3 resources are required to be present onsite full-time, or if L2/L3 support operations can be rendered via secure remote management channels post-Go-Live. | Bidder to comply with RFP terms and conditions |
| 164 | 53 | Section – C | Sec-C, Cl.22.7 (Onsite Resources) | Minimum L1/L2/L3 resources to be maintained onsite on all calendar days including holidays/weekends. | Kindly confirm whether the quoted per-annum resource cost should factor in backup/reliever resources for leave coverage, since no separate backup headcount is specified. | Bidder to comply with RFP terms and conditions |
| 165 | 59 | Section C - Deliverable and Service Level Agreements | Clause 26 - VAPT and Other Audits | Entire section | Request the Bank to define a reasonable audit frequency (except for regulatory mandates or security incidents) and confirm that remediation timelines will be mutually agreed based on severity, technical feasibility, dependency on third parties/OEMs, and change management requirements. Further, please clarify the retesting, closure validation, and exception-management process for observations requiring longer implementation timelines. | Bidder to comply with RFP terms and conditions |
| 166 | 59 | Section C - Deliverable and Service Level Agreements | 27. DR Drill Switchover/Failover/Business continuity Plan | a. Bidders need to perform DR drill/failover (Switch over and Switch back) for all in-scope applications with coordination with infrastructure SI as specified in Bank’s BCP policy/regulatory guidelines in every calendar quarter during the contract period. | Please confirm the maximum frequency of DR drills, applicable notice periods, scope of EFRM bidder responsibilities, and that failures attributable to Bank infrastructure, network, storage, replication, or third-party components will be excluded from bidder liability and SLA penalties. | Bidder to comply with RFP terms and conditions |
| 167 | 59 | Section C - Deliverable and Service Level Agreements | Clause 26 - VAPT and Other Audits | Entire section | Request the Bank to define a reasonable audit frequency (except for regulatory mandates or security incidents) and confirm that remediation timelines will be mutually agreed based on severity, technical feasibility, dependency on third parties/OEMs, and change management requirements. Further, please clarify the retesting, closure validation, and exception-management process for observations requiring longer implementation timelines. | Bidder to comply with RFP terms and conditions |
| 168 | 59 | Section C - Deliverable and Service Level Agreements | 27. DR Drill Switchover/Failover/Business continuity Plan | a. Bidders need to perform DR drill/failover (Switch over and Switch back) for all in-scope applications with coordination with infrastructure SI as specified in Bank’s BCP policy/regulatory guidelines in every calendar quarter during the contract period. | Please confirm the maximum frequency of DR drills, applicable notice periods, scope of EFRM bidder responsibilities, and that failures attributable to Bank infrastructure, network, storage, replication, or third-party components will be excluded from bidder liability and SLA penalties. | Bidder to comply with RFP terms and conditions |
| 169 | 62 | Section D | Bid Process | C1 1.1 Clarification to RFP and Pre-Bid Queries: | Only 3 working days have been given for pre-bid queries, which is insufficient given the complexity of this RFP. Request the Bank to allow submission of queries even after the pre-bid deadline. | Bidder to comply with RFP terms and conditions |
| 170 | 64 | 4 | Bid System Offer | The Eligibility, Pre-Qualification Criteria & Technical and Commercial Bids should be submitted in "Hard copy physically” and the soft copy in pdf format to be part of the physical submission in the form of CD/Pendrive. | Since this tender is being processed through the GeM portal, we understand that the bid documents will be submitted electronically. We request clarification on whether a physical hard copy submission, including documents on CD/Pen Drive, is mandatory. As per our organization's information security policy, transferring data to external storage media such as CDs or pen drives is not permitted. Accordingly, we request that the requirement for submission via CD/Pen Drive be exempted or deleted from the RFP. | Refer Amendment no.1 |

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| 171 | 72 | E | Section – E: Selection of Bidder | Section – E: Selection of Bidder | Kindly confirm if the successful Bidder will be decided only basis L1 quote for all the Eligbile & Technically Qualified Bidder and there is no cut-off for Technical Qualification | Bidder to comply with RFP terms and conditions |
| 172 | 75 | 4. Normalization of Bids | Selection of Successful Bidder | L1 bidder selected | Request Bank to clarify whether price matching by L2/L3 bidder will be allowed in exceptional circumstances. | Bidder to comply with RFP terms and conditions |
| 173 | 78 | | 8.2 | If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the TCO amount (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST. | Kindly consider removing the penalty applicable for delayed submission of the Performance Guarantee. | Bidder to comply with RFP terms and conditions |
| 174 | 79 | 10.3 | Pricing and Payments | No escalation in price is permitted for the entire 5-year contract term. | We request the Bank to amend this clause to include a reasonable annual price escalation mechanism:<br>"The recurring/annual fees payable to the Vendor shall be subject to an annual escalation of up to 2% (linked to the Consumer Price Index published by the Ministry of Statistics and Programme Implementation) commencing from the second anniversary of the Contract, provided that no escalation shall exceed 6% in any single year."<br>A 5-year fixed-price obligation with no escalation mechanism does not account for increases in input costs (manpower, infrastructure, regulatory compliance costs, third-party licence fees) over the contract term, and may compromise the Vendor's ability to sustain service quality and continued investment in the Solution over the full tenure. | Bidder to comply with RFP terms and conditions |
| 175 | 79 | 10.3 | Pricing and Payments | No escalation in price is permitted for the entire 5-year contract term. | We request the Bank to amend this clause to include a reasonable annual price escalation mechanism:<br>"The recurring/annual fees payable to the Vendor shall be subject to an annual escalation of up to 2% (linked to the Consumer Price Index published by the Ministry of Statistics and Programme Implementation) commencing from the second anniversary of the Contract, provided that no escalation shall exceed 6% in any single year."<br>A 5-year fixed-price obligation with no escalation mechanism does not account for increases in input costs (manpower, infrastructure, regulatory compliance costs, third-party licence fees) over the contract term, and may compromise the Vendor's ability to sustain service quality and continued investment in the Solution over the full tenure. | Bidder to comply with RFP terms and conditions |
| 176 | 79 | Order Cancellation/Termination of Contract: | | Order Cancellation/Termination of Contract: | The RFP contains provisions for Order Cancellation/Termination of Contract in the event of bidder default. We request the Bank to kindly provide a reasonable cure period (e.g., 30 days) to enable the successful bidder to rectify or remedy any alleged breach or non-performance before exercising its right to terminate the contract.<br><br>Providing an opportunity to cure the default prior to termination is a standard industry practice and will help ensure continuity of services while avoiding termination for issues that are capable of being remedied. | Bidder to comply with RFP terms and conditions |

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| 177 | 82 | Section - G | Sec-G, Cl.3.2 (Responsibilities of Selected Bidder) | 'The Bank will call for Audited Balance Sheet of the selected Bidder at any point of time during contract period and the selected Bidder shall provide the same.' | Query: No advance notice period or purpose limitation is specified for this disclosure right. Proposed Change: (i) Limit to the most recently available audited annual accounts; (ii) Require minimum 15 working days' advance notice; (iii) Limit purpose to financial-health assessment under the contract; (iv) Require the Bank to maintain confidentiality of such information. | Bidder to comply with RFP terms and conditions |
| 178 | 83 | G | 4.3 ( Human Resource Requirement) | In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The selected Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/ employees on its own. | Bank to consider providing a remedial period of not less than 30 days to rectify the conflict, failing which the parties may mutually agree upon replacement timeline. | Bidder to comply with RFP terms and conditions |
| 179 | 83 | G | 4.3 ( Human Resource Requirement) | In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The selected Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/ employees on its own. | Bank to consider providing a remedial period of not less than 30 days to rectify the conflict, failing which the parties may mutually agree upon replacement timeline. | Bidder to comply with RFP terms and conditions |
| 180 | 84 | Section - G | Sec-G, Cl.5.2 (Responsibility for Completeness) | 'The selected bidder is liable for penalties levied by the Banks for any deviation in this regard.' | Query: 'Any deviation' is unqualified with no materiality threshold, no cap, and no reference to the SLA schedule. Proposed Change: Penalties to apply only to material deviations as defined under the SLA schedule (Section C, Clause 6), subject to the overall penalty cap already specified there. | Bidder to comply with RFP terms and conditions |
| 181 | 84 | Section - G | Sec-G, Cl.5.3 (Responsibility for Completeness) | 'The selected bidder shall be responsible for any discrepancies, errors and omissions...irrespective of whether these have been approved, reviewed, or otherwise accepted by the banks or not.' | Query: This clause nullifies the value of the Bank's own review/approval process, exposing the Bidder to unlimited ongoing liability even after formal sign-off. Proposed Change: Insert - 'Provided that where the Bank has expressly approved a specific design, specification or deliverable in writing, the Bidder's liability for deficiencies in such approved item shall be limited to those arising from the Bidder's gross negligence or fraud.' | Bidder to comply with RFP terms and conditions |
| 182 | 84 | G | 6 (Inspection of Records) | Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software, licenses and services provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard. | Bank to provide notice of not less than 7 business days | Bidder to comply with RFP terms and conditions |

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| 183 | 84 | G | 7 (Negligence) | In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder. | Bank to consider the following revised clause:<br><br>If the selected bidder fails to perform any part of the work in accordance with the Contract or is alleged to have contravened any provision of the General Terms, the Bank shall first notify the selected bidder in writing, clearly specifying the nature of such default, neglect, or non-compliance and providing a reasonable opportunity to explain the circumstances and remedy the same within a mutually reasonable cure period.<br><br>The Bank shall not terminate the Contract unless the selected bidder fails to rectify the identified default within the prescribed cure period or the default is material and incapable of remedy. Prior to termination, the Bank shall consider any reasonable explanation or corrective action proposed by the selected bidder.<br><br>The selected bidder shall not be liable for any indirect, consequential, special, or punitive damages. | Bidder to comply with RFP terms and conditions |
| 184 | 84 | G | 6 (Inspection of Records) | Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software, licenses and services provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard. | Bank to provide notice of not less than 15 business days | Bidder to comply with RFP terms and conditions |
| 185 | 85 | Section - G | Sec-G, Cl.9 (Publicity) | 'Any publicity by the bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.' | Query: The restriction is one-sided, with no corresponding limit on the Bank using the Bidder's name, and no carve-out for standard credentials/pitch-deck use. Proposed Change: (i) Make the restriction mutual; (ii) Carve out Bidder's right to list the Bank as a client in credentials submissions without disclosing contract terms; (iii) Permit both parties to make required regulatory/statutory disclosures without consent. | Bidder to comply with RFP terms and conditions |
| 186 | 85 | G | 12 ( Intellectual Property Rights) | | Requesting Bank to include the following:<br><br>Notwithstanding anything to the contrary contained in this Agreement, all intellectual property rights, including but not limited to patents, copyrights, trademarks, trade secrets, know-how, methodologies, tools, software, frameworks, templates, processes, designs, documentation, and other proprietary materials that are owned, developed, conceived, or licensed by the Bidder prior to the Effective Date of this Agreement or independently of the Services ("Bidder IP"), shall remain the sole and exclusive property of the Bidder.<br>4<br><br>5<br>Nothing in this Agreement shall be construed as transferring, assigning, or granting ownership of any Bidder IP to the Bank. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 187 | 85 | Section G - General Conditions | Clause 12 - Intellectual Property Rights | 12.1. Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third-party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder. | Request Bank to confirm bidder has right to cure IP claims by procuring usage rights, replacing or modifying infringing components and that liability for IP claims will be subject to agreed liability framework except for finally awarded third-party claims directly attributable to bidder solution. | Bidder to comply with RFP terms and conditions |
| 188 | 85 | Section G - General Conditions | Clause 12 - Intellectual Property Rights | 12.1. Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third-party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder. | Request Bank to confirm bidder has right to cure IP claims by procuring usage rights, replacing or modifying infringing components and that liability for IP claims will be subject to agreed liability framework except for finally awarded third-party claims directly attributable to bidder solution. | Bidder to comply with RFP terms and conditions |
| 189 | 85 | G | 12 ( Intellectual Property Rights) | | Requesting Bank to include the following:<br><br>Notwithstanding anything to the contrary contained in this Agreement, all intellectual property rights, including but not limited to patents, copyrights, trademarks, trade secrets, know-how, methodologies, tools, software, frameworks, templates, processes, designs, documentation, and other proprietary materials that are owned, developed, conceived, or licensed by the Bidder prior to the Effective Date of this Agreement or independently of the Services ("Bidder IP"), shall remain the sole and exclusive property of the Bidder.<br>Nothing in this Agreement shall be construed as transferring, assigning, or granting ownership of any Bidder IP to the Bank. | Bidder to comply with RFP terms and conditions |

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| 190 | 85 | 10. Insurance: | 10 | The Hardware (as per scope) to be supplied will be insured by the bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder has to obtain transit insurance cover for the items to be delivered from their factory/godown to the location and such insurance cover should be available till installation of the Solution and other items. If there is any delay in the installation which could be attributed to Bank, in such an event the insurance must be available for minimum 30 days from the date of delivery of Product | We request the Bank to kindly clarify that if the installation is delayed due to reasons solely attributable to the Bank beyond the stipulated 30-day period, the responsibility and cost of extending the insurance coverage shall either be borne by the Bank or the bidder shall be deemed to have fulfilled its insurance obligation upon delivery. This clarification will ensure a fair allocation of risk and cost for delays beyond the bidder's control. | Bidder to comply with RFP terms and conditions |
| 191 | 86 | G | 13 (Confidentiality and Non-Disclosure) | "The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ("Confidential Information"),......... ........ THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS. " | Requesting Bank to make this clause mutual. | Bidder to comply with RFP terms and conditions |
| 192 | 86 | 13. Confidentiality and Non-Disclosure | 13.5 | Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information | Kindly clarify that, for deployment at the Bank's premises, the bidder's liability under this clause shall be limited to breaches directly attributable to the bidder and shall not extend to incidents arising from the Bank-managed environment or factors beyond bidder's control. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 193 | 86 | Section G - General Conditions | Clause 13 - Confidentiality and Non-Disclosure | 13.1. The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information (“Confidential Information”), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank. The Service Provider shall ensure that the same is not used or permitted to be used in any manner incompatible inconsistent with that authorized procedure/ practice by the Bank. The Confidential Information will be safeguarded, and the Service Provider will take all necessary action to protect it against misuse, loss, destruction, alteration, or deletion thereof. Any violation of the same will be liable for action under the law. | Request the Bank to clarify that confidentiality obligations and any associated liability will be subject to the agreed limitation of liability provisions. Further, please confirm standard exclusions for publicly available information, independently developed information, and disclosures required by law or regulatory authorities. | Bidder to comply with RFP terms and conditions |
| 194 | 86 | 13. Confidentiality and Non-Disclosure | 13.5 | Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information | Kindly clarify that, for deployment at the Bank’s premises, the bidder’s liability under this clause shall be limited to breaches directly attributable to the bidder and shall not extend to incidents arising from the Bank-managed environment or factors beyond bidder’s control. | Bidder to comply with RFP terms and conditions |
| 195 | 86 | Section G - General Conditions | Clause 13 - Confidentiality and Non-Disclosure | 13.1. The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information (“Confidential Information”), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank. The Service Provider shall ensure that the same is not used or permitted to be used in any manner incompatible inconsistent with that authorized procedure/ practice by the Bank. The Confidential Information will be safeguarded, and the Service Provider will take all necessary action to protect it against misuse, loss, destruction, alteration, or deletion thereof. Any violation of the same will be liable for action under the law. | Request the Bank to clarify that confidentiality obligations and any associated liability will be subject to the agreed limitation of liability provisions. Further, please confirm standard exclusions for publicly available information, independently developed information, and disclosures required by law or regulatory authorities. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 196 | 86 | G | 13 (Confidentiality and Non-Disclosure) | "The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ("Confidential Information"),................ THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS. " | Requesting Bank to make this clause mutual. | Bidder to comply with RFP terms and conditions |
| 197 | 87 | Section - G | G.14.1.3 | "14.1 VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: ... 14.1.3 Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider" | Please delete Clause 6.13 and Clause G.14.1.3. The Bidder shall not be liable, whether by way of indemnity, damages, reimbursement, set-off or otherwise, for regulatory, statutory, supervisory or punitive fines or penalties imposed on the Bank. Any proven Bidder breach should be addressed solely through the contractual remedies agreed under the Contract, subject to the limitation of liability and without duplicate recovery. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 198 | 87 | | 14 | 14. Indemnity:<br>14.1 VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:<br>14.1.1 The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;<br>14.1.2 Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER<br>14.1.3 Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider<br>14.2 VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by | Kindly limit liability for fines, penalties, damages, indemnity obligations, and intellectual property/confidentiality claims to those directly arising from KiyaAI's breach, negligence, or wilful misconduct. | Bidder to comply with RFP terms and conditions |
| 199 | 87 | G | 14 (Indemnity) | "VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless<br>from time to time and at all times against all actions, proceedings, claims, suits,<br>liabilities (including statutory liability)......<br>....... fraud or gross negligence or wilful misconduct or for claims relating to<br>the loss or damage to real property and tangible personal property and for bodily<br>injury or death and in these cases the liability will be actual claim." | Requesting Bank to make this clause mutual to the extent of Bank's fault, acts or imissions. | Bidder to comply with RFP terms and conditions |
| 200 | 87 | Section G - General Conditions | Clause 14 - Indemnity | 14.2 VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them. | Request Bank to limit indemnity to third-party claims and direct losses finally awarded by a competent authority or agreed settlement, caused by bidder breach/negligence, excluding indirect/consequential/punitive/special damages and Bank/third-party attributable events. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 201 | 87 | Section G - General Conditions | Indemnity 14.2.2 / 14.3 - | 14.2.2 The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.<br>14.2.3 All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder. | Request the Bank to limit liability for confidentiality, data breach, and IP infringement claims to a mutually agreed enhanced liability cap rather than unlimited liability, while retaining unlimited liability only for fraud and wilful misconduct. Further, please confirm that employee-related liabilities under Clause 14.2.3 will be limited to the Bidder's direct employees and subject to applicable law.Please also confirm exclusion of indirect, consequential, punitive and special damages. | Bidder to comply with RFP terms and conditions |
| 202 | 87 | Section G - General Conditions | Clause 14 - Indemnity | 14.2 VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them. | Request Bank to limit indemnity to third-party claims and direct losses finally awarded by a competent authority or agreed settlement, caused by bidder breach/negligence, excluding indirect/consequential/punitive/special damages and Bank/third-party attributable events. | Bidder to comply with RFP terms and conditions |
| 203 | 87 | Section G - General Conditions | Indemnity 14.2.2 / 14.3 - | 14.2.2 The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.<br>14.2.3 All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder. | Request the Bank to limit liability for confidentiality, data breach, and IP infringement claims to a mutually agreed enhanced liability cap rather than unlimited liability, while retaining unlimited liability only for fraud and wilful misconduct. Further, please confirm that employee-related liabilities under Clause 14.2.3 will be limited to the Bidder's direct employees and subject to applicable law.Please also confirm exclusion of indirect, consequential, punitive and special damages. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 204 | 87 | G | 14 (Indemnity) | "VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability)......<br>....... fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be actual claim." | Requesting Bank to make this clause mutual to the extent of Bank's fault, acts or imissions. | Bidder to comply with RFP terms and conditions |
| 205 | 87 | G | 14 | - | We propose to add below indemnification procedure and exceptions in the existing clause 14<br><br>The above indemnifications set out in this Clause 14 are conditioned upon (a) the Bank notifies the Vendor/Service Provider in writing promptly of the abovementioned indemnification claims ("Claim"); (b) the Vendor/Service Provider shall have the sole control of the defence and settlement of such Claim or action; (c) the Bank provides the Vendor/Service Provider with reasonable assistance and information. The Bank may participate in such Claim or action at its own costs and expense. Notwithstanding anything herein to the contrary, Vendor/Service Provider shall not be obligated to defend or settle or be liable for any Claim, to the extent the Claim arises solely out of (i) any material, tool or equipment provided by the Bank or (ii) any Claim caused due to Bank's negligence or willful misconduct; (iii) any Claim arising out of any reason attributable to the Bank. | Bidder to comply with RFP terms and conditions |
| 206 | 96 | G | 3.7 (Audit Rights) | by allowing Karnataka Grameena to conduct an audit or inspection of that part of the Processor's business which is relevant to the Services { on at least an annual basis (or more frequently to comply with the Data Protection Legislation)and on reasonable notice, in relation to the Processing of Personal Data by the Processor. | Bank to provide notice of not less than 7 business days | Bidder to comply with RFP terms and conditions |
| 207 | 96 | G | 3.7 (Audit Rights) | by allowing Karnataka Grameena to conduct an audit or inspection of that part of the Processor's business which is relevant to the Services { on at least an annual basis (or more frequently to comply with the Data Protection Legislation)and on reasonable notice, in relation to the Processing of Personal Data by the Processor. | Bank to provide notice of not less than 14 business days | Bidder to comply with RFP terms and conditions |
| 208 | 96 | Audit Rights: | 3.7 | The Processor shall make available to Karnataka Grameena Bank the information necessary to demonstrate its compliance with this Terms and Conditions and allow for and contribute to audits and inspections by allowing Karnataka Grameena to conduct an audit or inspection of that part of the Processor's business which is relevant to the Services { on at least an annual basis (or more frequently to comply with the Data Protection Legislation)and on reasonable notice, in relation to the Processing of Personal Data by the Processor. | We request the Bank to kindly clarify that such audits shall be conducted with reasonable prior written notice, during normal business hours, and in a manner that does not disrupt the bidder's ongoing operations or impact services provided to other customers. Further, we request that the audit scope be limited strictly to the services provided under this contract and that any audit-related costs, if applicable, shall be borne by the Bank | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 209 | 100 | G | 28.1 to 28.5 | Notwithstanding the above, the Bidder/Service Provider shall be liable for actual financial loss, damages, cost, compensation, penalty suffered by the bank: - 28.1. In case of gross negligence or willful misconduct attributable to the Bidder/service provider and/or its staff while providing services under the Agreement. 28.2. In case of fraudulent acts or willful misrepresentation attributable to the Bidder/service provider and/or its staff regarding the services provided under the Agreement. | Requesting Bank to make this clause also mutual. | Bidder to comply with RFP terms and conditions |
| 210 | 100 | 27 | 27 | Vendor must comply with the Bank's Information Security Policy, Cyber Security Policy, Internet Policy, Cloud Policy, AI Policy, IS Audit Policy, E-mail Policy "as amended from time to time," the DPDP Act 2023 framework, and RBI outsourcing master directions (RBI/2023-24/102). Open-ended, forward-looking compliance obligation with no cost/change-control mechanism. | While we agree to comply with the applicable regulatory guidelines issued by RBI and other regulatory bodies that are existing as of the date of submission of the bid and applicable to the Solution/Services being provided, it is not commercially feasible for the Bidder to assume an open-ended obligation to comply with all future amendments to the Bank's internal policies and all future regulatory guidelines without a corresponding cost/change-control mechanism. We request the Bank to amend this clause as follows:<br>(a) The Vendor's compliance obligation shall be limited to: (i) regulatory guidelines applicable to the Vendor as a service provider, existing as on the date of bid submission; and (ii) the Bank's Information Security Policy and Cyber Security Policy as shared with the Vendor prior to contract execution (not "as amended from time to time").<br>(b) Compliance with any new or amended regulatory guidelines, laws, or Bank policies issued subsequent to the bid submission date, to the extent they require changes to the Solution or Services, shall be implemented by the Vendor at costs mutually agreed between the parties through a formal change-control mechanism.<br>(c) The Bank's internal policies (AI Policy, E-mail Policy, Internet Policy, Social Media Policy) are typically written for the Bank's own employees and are not appropriate for external vendors to follow in their entirety. We request the Bank to delete the requirement for the Vendor to comply with these internal HR/operational policies, or alternatively, to provide copies of all such policies prior to bid submission so that bidders can assess the commercial and operational impact. | Bidder to comply with RFP terms and conditions |
| 211 | 100 | Section G - General Conditions | Clause 28 - Limitation of Liability | Entire section | Request the Bank to confirm that confidentiality, data protection, and IP-related claims will be subject to an agreed enhanced liability cap (super-cap) rather than unlimited liability, and that liability under Clause 28.4 will be limited to amounts legally mandated by a competent authority. Further, please clarify that compliance with future DPDP/regulatory requirements under Clause 28.5 shall be subject to applicable change-control and commercial impact assessment mechanisms.Please also confirm exclusion of liability for indirect, consequential, punitive and special damages. | Bidder to comply with RFP terms and conditions |
| 212 | 100 | Section G | 27. Adherence to Banks IS Security/Cyber Security policies: | Bidder must comply with Bank policies including Information Security, Cyber Security, Internet, Cloud, Artificial Intelligence, Information System Audit, E-mail policies; incidents including data breaches, denial of service and service unavailability must be reported immediately. | Request Bank to share all applicable IS/Cyber/Cloud/AI/Audit policies before bid submission and confirm that compliance will be limited to policies shared in writing and mutually assessed for applicability. Please define incident reporting timelines, severity thresholds and reporting format. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 213 | 100 | 27 | 27 | Vendor must comply with the Bank's Information Security Policy, Cyber Security Policy, Internet Policy, Cloud Policy, AI Policy, IS Audit Policy, E-mail Policy "as amended from time to time," the DPDP Act 2023 framework, and RBI outsourcing master directions (RBI/2023-24/102). Open-ended, forward-looking compliance obligation with no cost/change-control mechanism. | While we agree to comply with the applicable regulatory guidelines issued by RBI and other regulatory bodies that are existing as of the date of submission of the bid and applicable to the Solution/Services being provided, it is not commercially feasible for the Bidder to assume an open-ended obligation to comply with all future amendments to the Bank's internal policies and all future regulatory guidelines without a corresponding cost/change-control mechanism. We request the Bank to amend this clause as follows:<br>(a) The Vendor's compliance obligation shall be limited to: (i) regulatory guidelines applicable to the Vendor as a service provider, existing as on the date of bid submission; and (ii) the Bank's Information Security Policy and Cyber Security Policy as shared with the Vendor prior to contract execution (not "as amended from time to time").<br>(b) Compliance with any new or amended regulatory guidelines, laws, or Bank policies issued subsequent to the bid submission date, to the extent they require changes to the Solution or Services, shall be implemented by the Vendor at costs mutually agreed between the parties through a formal change-control mechanism.<br>(c) The Bank's internal policies (AI Policy, E-mail Policy, Internet Policy, Social Media Policy) are typically written for the Bank's own employees and are not appropriate for external vendors to follow in their entirety. We request the Bank to delete the requirement for the Vendor to comply with these internal HR/operational policies, or alternatively, to provide copies of all such policies prior to bid submission so that bidders can assess the commercial and operational impact. | Bidder to comply with RFP terms and conditions |
| 214 | 100 | Section G - General Conditions | Clause 28 - Limitation of Liability | Entire section | Request the Bank to confirm that confidentiality, data protection, and IP-related claims will be subject to an agreed enhanced liability cap (super-cap) rather than unlimited liability, and that liability under Clause 28.4 will be limited to amounts legally mandated by a competent authority. Further, please clarify that compliance with future DPDP/regulatory requirements under Clause 28.5 shall be subject to applicable change-control and commercial impact assessment mechanisms.Please also confirm exclusion of liability for indirect, consequential, punitive and special damages. | Bidder to comply with RFP terms and conditions |
| 215 | 100 | Section G | 27. Adherence to Banks IS Security/Cyber Security policies: | Bidder must comply with Bank policies including Information Security, Cyber Security, Internet, Cloud, Artificial Intelligence, Information System Audit, E-mail policies; incidents including data breaches, denial of service and service unavailability must be reported immediately. | Request Bank to share all applicable IS/Cyber/Cloud/AI/Audit policies before bid submission and confirm that compliance will be limited to policies shared in writing and mutually assessed for applicability. Please define incident reporting timelines, severity thresholds and reporting format. | Bidder to comply with RFP terms and conditions |
| 216 | 100 | G | 28.1 to 28.5 | Notwithstanding the above, the Bidder/Service Provider shall be liable for actual financial loss, damages, cost, compensation, penalty suffered by the bank: - 28.1. In case of gross negligence or willful misconduct attributable to the Bidder/service provider and/or its staff while providing services under the Agreement. 28.2. In case of fraudulent acts or willful misrepresentation attributable to the Bidder/service provider and/or its staff regarding the services provided under the Agreement. | Requesting Bank to make this clause also mutual. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 217 | 100 | Limitation of Liability | 28 | Limitation of Liability | Kindly request the Bank to limit the bidder's cumulative liability to the total contract value, excluding fraud, wilful misconduct and IP infringement. | Bidder to comply with RFP terms and conditions |
| 218 | 101 | G | 30.2 | Such personnel shall be considered essential and must be available to work on site during exigencies including but not limited to emergencies and pandemics. | Requesting Bank to consider that the personnel shall be "at best effort basis" be available on-site during exigencies, pandemics and force majeure events | Bidder to comply with RFP terms and conditions |
| 219 | 101 | G | 30.2 | Such personnel shall be considered essential and must be available to work on site during exigencies including but not limited to emergencies and pandemics. | Requesting Bank to consider that the personnel shall be "at best effort basis" be available on-site during exigencies, pandemics and force majeure events | Bidder to comply with RFP terms and conditions |
| 220 | 102 | Section-G General Conditions | 32. General Conditions to Contract: | 32.2. The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information<br>32.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no: RBI/2023 24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications. | | Bidder to comply with RFP terms and conditions |
| 221 | 102 | Section-G General Conditions | 32. General Conditions to Contract: | 32.2. The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information<br>32.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no: RBI/2023 24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications. | | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 222 | 102 | G | 31.3 | VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER. | Bank to consider providing a remedial period of not less than 30 days to rectify the conflict, failing which the Bank may terminate by providing 30 days of written notice period. | Bidder to comply with RFP terms and conditions |
| 223 | 102 | 32 | General Conditions to Contract: | 32.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank. | Kindly clarify that, for deployment at the Bank's premises, the bidder's liability under this clause will be restricted to breaches directly caused by the bidder and will not extend to incidents arising from the Bank-managed environment. | Bidder to comply with RFP terms and conditions |
| 224 | 102 | 32 | General Conditions to Contract: | 32.2. Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information | Kindly clarify whether the bidder is expected to submit only security artefacts relevant to the implemented solution within the bidder's scope prior to production deployment. Also, please confirm whether VAPT/security assessment evidence can be submitted in the form of executive summary report/attestation or certifications, considering confidentiality constraints. | Bidder to comply with RFP terms and conditions |
| 225 | 102 | 32 | General Conditions to Contract: | 32.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank. | Kindly clarify that, for deployment at the Bank's premises, the bidder's liability under this clause will be restricted to breaches directly caused by the bidder and will not extend to incidents arising from the Bank-managed environment. | Bidder to comply with RFP terms and conditions |
| 226 | 102 | 32 | General Conditions to Contract: | 32.2. Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information | Kindly clarify whether the bidder is expected to submit only security artefacts relevant to the implemented solution within the bidder's scope prior to production deployment. Also, please confirm whether VAPT/security assessment evidence can be submitted in the form of executive summary report/attestation or certifications, considering confidentiality constraints. | Bidder to comply with RFP terms and conditions |
| 227 | 102 | G | 31.3 | VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER. | Bank to consider providing a remedial period of not less than 30 days to rectify the conflict, failing which the Bank may terminate by providing 30 days of written notice period. | Bidder to comply with RFP terms and conditions |
| 228 | 103 | Section - G | Sec-G, Cl.32.14 (General Conditions to Contract) | 'Bidder has to deploy excess resource whenever feel to complete project on time or beforetime as per bank requirement. Bank will not pay any additional cost for it.' | Query: This is an open-ended obligation to deploy unspecified 'excess' resources at zero cost, entirely at the Bank's discretion. Proposed Change: Delete this clause, or substantially rewrite it so that any additional resource deployment beyond agreed BOM headcount is subject to mutually agreed commercial terms; where delays are attributable to Bank-side factors, any resulting additional Bidder cost should be for the Bank's account. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 229 | 103 | Section - G | G.32.14 | "32.14. Bidder has to deploy excess resource whenever feel to complete project on time or beforetime as per bank requirement. Bank will not pay any additional cost for it." | The obligation to deploy additional resources without additional cost should apply only where such resources are reasonably required to remedy delay directly attributable to the Bidder and to meet the originally agreed timeline. Additional resources required due to Bank-requested acceleration, completion before the agreed timeline, change in scope, additional requirements, Bank or third-party delays or other circumstances not attributable to the Bidder shall be subject to the Change Request process and mutually agreed charges. | Bidder to comply with RFP terms and conditions |
| 230 | 104 | G | Cl.35 (Applicability and Scope) | The scope of work shall explicitly extend to Kerala Grameena Bank (Sponsored by Canara Bank); total cost for Kerala Grameena Bank to be calculated separately based on actual sizing, after mutual discussion and agreement. | Please clarify whether: (a) participation in the future Kerala Grameena Bank rollout is mandatory for the successful Bidder or optional/by mutual consent; (b) the unit rates quoted in this RFP's Annexure-17 BOM will serve as a binding rate-contract ceiling for any Kerala Grameena Bank order, or whether an entirely fresh commercial negotiation will occur at that time; and (c) whether a separate PO/agreement will be executed directly between the Bidder and Kerala Grameena Bank, or via KaGB as coordinating bank as described in Section G Clause 1. | Bidder to comply with RFP terms and conditions |
| 231 | 105 | Section G - General Conditions | Clause 35 | Applicability and Scope: The scope of work... shall explicitly extend to Kerala Grameena Bank... The total cost for Kerala Grameena Bank shall be calculated separately based on the actual sizing... | Since the sizing parameters, historical channel data, and user projections are only provided for KaGB, could the Bank please provide the transaction volume and user base projections specifically for Kerala Grameena Bank? | Bidder to comply with RFP terms and conditions |
| 232 | 109 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 3. The bidder should have an average annual turnover of Rs.24Crores during last 3 financial years (i.e., 2023-24, 2024-25 & 2025-26) from Indian operations. This must be the individual company turnover and not of any group of companies. | Requesting the bank to modify the clause as follows<br><br>Justification: Considering the Bank's large-scale operations spanning 1,800+ branches, the implementation of an enterprise-wide EFRM solution requires a technology partner with proven financial strength, scalability, and long-term execution capability. A higher turnover threshold of Rs.100 Crores (average, last 3 FYs) will help the Bank select a partner with demonstrated financial stability, stronger R&D and support capacity, and the capability to sustain a mission-critical fraud risk platform across such a large branch network. We therefore request the eligibility criterion be revised from Rs.24 Crores to Rs.100 Crores to align with the scale and criticality of this engagement. | Bidder to comply with RFP terms and conditions |
| 233 | 110 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 7. The Bidder/ OEM should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | Requesting the bank to modify the clause as follows<br><br>Justification: Given the bank's current footprint of 1,800 branches and its plans for continued expansion, it's important to select a solution with a proven track record of supporting much larger volumes. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 234 | 110 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 7. The Bidder/ OEM should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | We assume that the bank is looking for 2 Live Implementations for Finacle? | Bidder to comply with RFP terms and conditions |
| 235 | 110 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 4 The Net Worth of bidder should not be negative as on 31/03/2025 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2025 | Request the bank to modify the clause as:<br><br>Requiring the Net Worth criterion to be satisfied by both the Bidder and the OEM ensures financial stability is demonstrated across the entire delivery chain, providing the Bank stronger assurance of continuity and support for the solution over its lifecycle. | Bidder to comply with RFP terms and conditions |
| 236 | 111 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 9. Bidder should be having minimum accreditations of ISO 27001:2013 or ISO 9001 certifications with current validity | We request the Bank to amend the clause to make both ISO 27001:2013 and ISO 9001 certifications mandatory for the bidder, instead of either one.<br><br>Justification: Possessing both certifications — ISO 27001 for information security and ISO 9001 for quality management — reflects a higher standard of security and process maturity, which is critical for a solution handling sensitive banking data. This will help the Bank select a more qualified and secure technology partner. | Bidder to comply with RFP terms and conditions |
| 237 | 111 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 8. The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | Requesting the bank to modify the clause as follows:<br><br>Private/Public Sector Banks represent transaction scale and regulatory complexity comparable to the Bank's operations, ensuring the proposed EFRM solution's performance is validated in similar environments. | Bidder to comply with RFP terms and conditions |
| 238 | 111 | Annexure-1 | Eligibility Criteria Declaration / Pre-Qualification Criteria | 8. The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | Requesting the bank to modify the clause as follows<br><br>Justification:Given the Bank's footprint of 1800 branches, a TPS benchmark of 2000 aligns with the transaction volumes expected at this scale and ensures the proposed solution is proven for high-throughput, real-time fraud detection commensurate with the Bank's size. | Bidder to comply with RFP terms and conditions |
| 239 | 115 | Annexure-2 | 1.21. Objective for NCRP/I4C/NCCR Integration and Cybercrime Complaint Processing: | VIII. Secure integration with CBS, EFRM, payment systems, digital channels and other Bank-approved systems. | Bank to confirm whether direct API will be provided for the CBS, EFRM, payment systems, digital channels and other Bank-approved systems. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 240 | 115 | 2.72 | 2.72.15 | The bidder shall ensure that the proposed solution is duly tested, stable and free from Critical/High severity bugs, defects and vulnerabilities before deployment in the Bank's systems. | Kindly confirm that the requirement of the solution being free from bugs, defects, and vulnerabilities prior to deployment refers to Critical/High severity issues within the bidder's solution scope, with such issues being remediated or appropriately addressed before deployment. | Bidder to comply with RFP terms and conditions |
| 241 | 115 | 2.72 | 2.72.15 | The bidder shall ensure that the proposed solution is duly tested, stable and free from Critical/High severity bugs, defects and vulnerabilities before deployment in the Bank's systems. | Kindly confirm that the requirement of the solution being free from bugs, defects, and vulnerabilities prior to deployment refers to Critical/High severity issues within the bidder's solution scope, with such issues being remediated or appropriately addressed before deployment. | Bidder to comply with RFP terms and conditions |
| 242 | 115 | Annexure-2 | 1.21. Objective for NCRP/I4C/NCCR Integration and Cybercrime Complaint Processing: | VIII. Secure integration with CBS, EFRM, payment systems, digital channels and other Bank-approved systems. | Bank to confirm whether direct API will be provided for the CBS, EFRM, payment systems, digital channels and other Bank-approved systems. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 243 | 116 | Annexure-2 Technical Specifications & Scope of Work and Compliance statement of Technical and Functional Requirements | 1.22. Objective for ML based Mule Account Detection Solution: | 1.22.2. The objective of this module shall include, but not be limited to: | Please clarify if RBIH MuleHunter.ai integration is mandatory at go-live or may be taken up subsequently based on RBIH readiness. | Bidder to comply with RFP terms and conditions |
| 244 | 117 | 2 | 2.9 | The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to | Request Bank to specify whether there is a Middleware for the integration or Bank wants a spereate integration for each system mentioned in the RFP.For example Diigital banking Platform,IB,MB and ATM,Card processing System.<br>Any additional channel integration needs to be taken as a CR. | Bidder to comply with RFP terms and conditions |
| 245 | 117 | 2 | 2.9 | The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to | Request Bank to specify whether there is a Middleware for the integration or Bank wants a spereate integration for each system mentioned in the RFP.For example Diigital banking Platform,IB,MB and ATM,Card processing System.<br>Any additional channel integration needs to be taken as a CR. | Bidder to comply with RFP terms and conditions |
| 246 | 118 | Section B | Annexure-2, Cl.2.16 (Scope of Work - External Feeds) | Solution should accept feeds from KYC/AML, DMS, rt360 (OTMS/EWS), Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, Suspect Registry, RBIH MuleHunter.ai, MNRL, CIBIL, CRILC, NPCI EFRMS, SOC, HRMS, LOS, etc. | Kindly confirm which of these external feeds/subscriptions (e.g. Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, RBIH MuleHunter.ai) are already procured/available with the Bank versus which need to be procured by the bidder as part of this contract? | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 247 | 118 | 2. The Broad Scope of this RFP is | 2.13. | The proposed Solution should be integrated with Bank’s existing Active Directory, Call Centre & IVRS, SMS Gateway, OTP, Email Gateway, Two Factor Authentication Solution / Multi Factor Authentication/ Step up Authentication, Biometric Authentication /applications and any other existing authentication/ authroisation system etc. in the Bank for stronger authentication. The solution should have the capabilities to configure for Alerts to be sent to appropriate users/customers via SMS or Email. | Bank to confirm that bidder to only integrate with the bank's Two Factor Authentication Solution / Multi Factor Authentication/ Step up Authentication, Biometric Authentication /applications and any other existing authentication/ authroisation system. Is the understanding correct? | Bidder to comply with RFP terms and conditions |
| 248 | 118 | 2. The Broad Scope of this RFP is | 2.15. | Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost. | Any future integration to authentication/authorization system as an enhancement, should be considered as Change request? | Bidder to comply with RFP terms and conditions |
| 249 | 118 | 2. The Broad Scope of this RFP is | 2.13. | The proposed Solution should be integrated with Bank’s existing Active Directory, Call Centre & IVRS, SMS Gateway, OTP, Email Gateway, Two Factor Authentication Solution / Multi Factor Authentication/ Step up Authentication, Biometric Authentication /applications and any other existing authentication/ authroisation system etc. in the Bank for stronger authentication. The solution should have the capabilities to configure for Alerts to be sent to appropriate users/customers via SMS or Email. | Bank to confirm that bidder to only integrate with the bank's Two Factor Authentication Solution / Multi Factor Authentication/ Step up Authentication, Biometric Authentication /applications and any other existing authentication/ authroisation system. Is the understanding correct? | Bidder to comply with RFP terms and conditions |
| 250 | 118 | 2. The Broad Scope of this RFP is | 2.15. | Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost. | Any future integration to authentication/authorization system as an enhancement, should be considered as Change request? | Bidder to comply with RFP terms and conditions |
| 251 | 118 | Section B | Annexure-2, Cl.2.16 (Scope of Work - External Feeds) | Solution should accept feeds from KYC/AML, DMS, rt360 (OTMS/EWS), Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, Suspect Registry, RBIH MuleHunter.ai, MNRL, CIBIL, CRILC, NPCI EFRMS, SOC, HRMS, LOS, etc. | Kindly confirm which of these external feeds/subscriptions (e.g. Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, RBIH MuleHunter.ai) are already procured/available with the Bank versus which need to be procured by the bidder as part of this contract? | Bidder to comply with RFP terms and conditions |
| 252 | 119 | Annexure-2 | Annexure-2 Clause 2.24 | The Solution architecture should be cloud-ready / hybrid-ready and should support future migration to cloud or hybrid deployment, subject to Bank's requirement and regulatory approvals. | Kindly confirm that any infrastructure changes, effort, and licensing costs arising from a future cloud or hybrid migration — when directed by the Bank — will be treated as a Change Request and executed at mutually agreed rates | Bidder to comply with RFP terms and conditions |
| 253 | 119 | | | The database and application components should be configured in high-availability mode at each layer/tier. If Oracle is proposed, RAC or equivalent HA configuration may be used; if any other RDBMS is proposed, equivalent enterprise-grade HA/failover architecture should be provided. | Does the bank have an existing Oracle ULA (Unlimited License Agreement) or enterprise DB license that can be leveraged for EFRM database components? | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 254 | 119 | 2. The Broad Scope of this RFP is | 2.18. | The proposed Solution should handle the Transactions of 700 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time. | Requesting the Bank to provide the expected year-on-year (YoY) growth rate in transaction volumes (TPS) across channels, along with clarification on the projected peak TPS over the contract period. | Bidder to comply with RFP terms and conditions |
| 255 | 119 | 2.17 | The Broad Scope of this RFP | 2.17 The Proposed solution should be able to integrate with Event, SIEM, Active Directory, AV, DAM, PAM, Syslog Management tool and ITSM tool etc. | Kindly confirm that such tools shall be owned and managed by the Bank, and the bidder will provide application logs and integration support on a feasibility and mutually agreed basis. | Bidder to comply with RFP terms and conditions |
| 256 | 119 | 2.22 | The Broad Scope of this RFP | 2.22 The proposed solution should comply with Bank's Information Security Policy and Cyber Security Policy. The Policies will be provided to finally selected bidder. | Kindly confirm that any requirements impacting bidder's internal processes or requiring significant changes shall be mutually discussed and agreed. | Bidder to comply with RFP terms and conditions |
| 257 | 119 | 2.17 | The Broad Scope of this RFP | 2.17 The Proposed solution should be able to integrate with Event, SIEM, Active Directory, AV, DAM, PAM, Syslog Management tool and ITSM tool etc. | Kindly confirm that such tools shall be owned and managed by the Bank, and the bidder will provide application logs and integration support on a feasibility and mutually agreed basis. | Bidder to comply with RFP terms and conditions |
| 258 | 119 | 2.22 | The Broad Scope of this RFP | 2.22 The proposed solution should comply with Bank's Information Security Policy and Cyber Security Policy. The Policies will be provided to finally selected bidder. | Kindly confirm that any requirements impacting bidder's internal processes or requiring significant changes shall be mutually discussed and agreed. | Bidder to comply with RFP terms and conditions |
| 259 | 119 | 2. The Broad Scope of this RFP is | 2.18. | The proposed Solution should handle the Transactions of 700 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time. | Requesting the Bank to provide the expected year-on-year (YoY) growth rate in transaction volumes (TPS) across channels, along with clarification on the projected peak TPS over the contract period. | Bidder to comply with RFP terms and conditions |
| 260 | 119 | Annexure-2 - Technical Specifications & Scope | Clause 2.13 | Authentication Orchestration: The proposed Solution should be integrated with Bank's existing... SMS Gateway, OTP, Two Factor Authentication Solution... | Could the Bank clarify if the EFRM platform will invoke the Bank's existing infrastructure APIs to trigger step-up multi-factor challenges dynamically, or is the vendor required to deploy a separate independent OTP engine? | Bidder to comply with RFP terms and conditions |
| 261 | 119 | Annexure-2 | Annexure-2 Clause 2.24 | The Solution architecture should be cloud-ready / hybrid-ready and should support future migration to cloud or hybrid deployment, subject to Bank's requirement and regulatory approvals. | Kindly confirm that any infrastructure changes, effort, and licensing costs arising from a future cloud or hybrid migration — when directed by the Bank — will be treated as a Change Request and executed at mutually agreed rates | Bidder to comply with RFP terms and conditions |
| 262 | 119 | | | The database and application components should be configured in high-availability mode at each layer/tier. If Oracle is proposed, RAC or equivalent HA configuration may be used; if any other RDBMS is proposed, equivalent enterprise-grade HA/failover architecture should be provided. | Does the bank have an existing Oracle ULA (Unlimited License Agreement) or enterprise DB license that can be leveraged for EFRM database components? | Bidder to comply with RFP terms and conditions |
| 263 | 120 | Annexure-2 | Risk Scoring | Risk Score Calculation | Will the Bank provide the initial risk score matrix? | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 264 | 120 | 2 | 2.33 | Proposed solution should support open modular architecture providing following broad level capabilities but not limited to:<br>i. Detection & Rule Engine<br>ii. Case Management & Workflow<br>iii. Scoring<br>iv. Analytics<br>v. Data Management<br>vi. BI (Business Intelligence) & Reporting<br>vii. Integration & Interface<br>viii. Integrated Fraud Management<br>ix. Forensic Support | Please clarify whether the Bank's expectation is to have a separate Business Intelligence (BI) module/application implemented, or if the reporting and analytics requirements can be addressed within the proposed solution's existing capabilities. | Bidder to comply with RFP terms and conditions |
| 265 | 120 | 2 | 2.33 | Proposed solution should support open modular architecture providing following broad level capabilities but not limited to:<br>i. Detection & Rule Engine<br>ii. Case Management & Workflow<br>iii. Scoring<br>iv. Analytics<br>v. Data Management<br>vi. BI (Business Intelligence) & Reporting<br>vii. Integration & Interface<br>viii. Integrated Fraud Management<br>ix. Forensic Support | Please clarify whether the Bank's expectation is to have a separate Business Intelligence (BI) module/application implemented, or if the reporting and analytics requirements can be addressed within the proposed solution's existing capabilities. | Bidder to comply with RFP terms and conditions |
| 266 | 120 | Annexure-2 - Technical Specifications & Scope | Clause 2.17 | SIEM/SOC Integration: The Proposed solution should be able to integrate with Event, SIEM, Active Directory... and ITSM tool etc. | Could the Bank please share the name of the SIEM platform currently used by its Level 4 SOC center (e.g., Splunk, QRadar) and confirm the preferred log shipping standards (e.g., Syslog over TLS, CEF)? | Bidder to comply with RFP terms and conditions |
| 267 | 121 | Annexure-2 | 2.37 | The proposed Solution must support collecting and designing the knowledge base of customer, user patterns and behavior with assistance from the Bank. The Vendor will be responsible for using the historical information available with the bank transaction data of various applications (Internet Banking, Mobile Banking, UPI, Debit Cards, Credit Cards, CBS, etc.) and existing Proactive Risk Monitoring solution. | For model training/bootstrap, kindly specify: (a) the volume and time-span of historical transaction data available for migration (months/years and approximate record counts per channel); (b) the format/mode of extract (DB dump, flat file, API); (c) whether labelled/confirmed fraud outcomes and case dispositions from the existing PRM/EWS solution will be provided as training labels, and in what volume. | Bidder to comply with RFP terms and conditions. |
| 268 | 121 | Annexures | Annexure-2, Sec 2.37 | The Vendor will be responsible for using the historical information available with the bank transaction data of various applications and existing Proactive Risk Monitoring solution to build the customer/user behaviour knowledge base. | Please confirm the Bank will make available historical transaction and existing fraud/alert-outcome data (in a Bank-approved, privacy-compliant format) within a defined timeframe post-PO to enable model training/tuning, and clarify the data volume/history period (e.g., last 12-24 months) that will be provided, since this materially impacts the implementation timeline for AI/ML-based risk-scoring components. | Bidder to comply with RFP terms and conditions |
| 269 | 122 | Annexure-2 - Technical Specifications & Scope | Clause 2.36 | Intelligence Ingestion: The proposed Solution should support automatic and/or configurable updates of fraud intelligence... provided by the Bank. | Will the Bank provide automated ingestion scripts or unified text/CSV batch upload directories for intelligence feeds derived from regulatory or law enforcement channels? | Bidder to comply with RFP terms and conditions |
| 270 | 123 | 2. The Broad Scope of this RFP is | 2.49. | The recommended hardware and software should support the initial and incremental EFRM solution requirements for the contract period. | Requesting the Bank to provide the expected year-on-year (YoY) growth rate in transaction volumes (TPS) across channels, along with the projected peak TPS over the contract period. So that Bidder can estimate the hardware and software requirements accordingly. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 271 | 123 | 2 | 2.56 | All efforts due to Customization, enhancements, modifications,<br>parameterization, bug fixing, changes in Front end/ middleware / Back end will be<br>handled by on site L2 & L3 resources at no extra cost to the Bank. | We request the Bank to kindly specify the scope of customization envisioned under this requirement | Bidder to comply with RFP terms and conditions |
| 272 | 123 | 2. The Broad Scope of this RFP is | 2.49. | The recommended hardware and software should support the initial and incremental EFRM solution requirements for the contract period. | Requesting the Bank to provide the expected year-on-year (YoY) growth rate in transaction volumes (TPS) across channels, along with the projected peak TPS over the contract period. So that Bidder can estimate the hardware and software requirements accordingly. | Bidder to comply with RFP terms and conditions |
| 273 | 123 | 2 | 2.56 | All efforts due to Customization, enhancements, modifications,<br>parameterization, bug fixing, changes in Front end/ middleware / Back end will be<br>handled by on site L2 & L3 resources at no extra cost to the Bank. | We request the Bank to kindly specify the scope of customization envisioned under this requirement | Bidder to comply with RFP terms and conditions |
| 274 | 125 | 2. The Broad Scope of this RFP is | 2.70.3. | The proposed Integration shall support integration/data exchange with CFCFRMS and its existing or future modules, including but not limited to Bank Information Module, CCTV Footage Module, Crypto Exchange Module, Grievance Redressal Module, Money Restoration Module and any other module introduced by MHA/I4C/NCRP, wherever official interfaces are available and subject to Bank approval. | Bank to confirm whether direct API will be provided for Bank Information Module, CCTV Footage Module, Crypto Exchange Module, Grievance Redressal Module, Money Restoration Module.<br>Requesting bank to provide the details of the functionalities/screens required, based on this integration. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 275 | 125 | 2. The Broad Scope of this RFP is | 2.70.3. | The proposed Integration shall support integration/data exchange with CFCFRMS and its existing or future modules, including but not limited to Bank Information Module, CCTV Footage Module, Crypto Exchange Module, Grievance Redressal Module, Money Restoration Module and any other module introduced by MHA/I4C/NCRP, wherever official interfaces are available and subject to Bank approval. | Bank to confirm whether direct API will be provided for Bank Information Module, CCTV Footage Module, Crypto Exchange Module, Grievance Redressal Module, Money Restoration Module.<br>Requesting bank to provide the details of the functionalities/screens required, based on this integration. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 276 | 126 | 2. The Broad Scope of this RFP is | 2.70.9. | The proposed integration shall support the following complaint/request types, wherever applicable and supported by source systems:<br>i. Customer enquiry<br>ii. Account enquiry<br>iii. Balance enquiry<br>iv. Mini statement enquiry<br>v. Full statement enquiry<br>vi. Beneficiary details enquiry<br>vii. Transaction status enquiry<br>viii. Fund trail enquiry<br>ix. Lien marking request<br>x. Debit freeze request<br>xi. Credit freeze request<br>xii. Total freeze request<br>xiii. Amount hold / negative hold request<br>xiv. Account hold or account restriction request<br>xv. Digital channel block/restriction request<br>xvi. Release/unfreeze/reversal request<br>xvii. Complaint status update<br>xviii. Any other request prescribed by I4C/NCRP/NCCR/NIC-MHA, RBI, Government authority or the Bank | In the "Broad Scope of Work for NCRP/I4C/NCCR Integration and Cybercrime Complaint Processing", the requirements iii. Balance enquiry, iv. Mini statement enquiry, v. Full statement enquiry requirements are not relevant to I4C functionality. Bank to confirm, if still those functionalities are needed then a direct API should be provided by the bank to connect to the banking sub-systems to acheive these functionalities. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 277 | 126 | 2. The Broad Scope of this RFP is | 2.70.9. | The proposed integration shall support the following complaint/request types, wherever applicable and supported by source systems:<br>i. Customer enquiry<br>ii. Account enquiry<br>iii. Balance enquiry<br>iv. Mini statement enquiry<br>v. Full statement enquiry<br>vi. Beneficiary details enquiry<br>vii. Transaction status enquiry<br>viii. Fund trail enquiry<br>ix. Lien marking request<br>x. Debit freeze request<br>xi. Credit freeze request<br>xii. Total freeze request<br>xiii. Amount hold / negative hold request<br>xiv. Account hold or account restriction request<br>xv. Digital channel block/restriction request<br>xvi. Release/unfreeze/reversal request<br>xvii. Complaint status update<br>xviii. Any other request prescribed by I4C/NCRP/NCCR/NIC-MHA, RBI, Government authority or the Bank | In the "Broad Scope of Work for NCRP/I4C/NCCR Integration and Cybercrime Complaint Processing", the requirements iii. Balance enquiry, iv. Mini statement enquiry, v. Full statement enquiry requirements are not relevant to I4C functionality. Bank to confirm, if still those functionalities are needed then a direct API should be provided by the bank to connect to the banking sub-systems to acheive these functionalities. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 278 | 128 | Annexure-2 | Blacklist Management | External Blacklist Integration | Kindly confirm the source systems and refresh frequency for blacklist/watchlist data. (Integration Clarification) | Bidder to comply with RFP terms and conditions |
| 279 | 134 | Annexure-2 | 2.72.11 | Bank shall make ready all the infrastructure like Electricity, Data Cabling, Racks etc. for installation of hardware, software etc | Clause 2.72.11 confirms the bank will provide electricity, data cabling, and racks. Please confirm whether the bidder is also expected to supply: (a) network devices (access switches, load balancers, SAN switches) between the EFRM hardware and the bank's existing network fabric; or (b) whether the bank's existing DC network infrastructure will be extended to the EFRM rack | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 280 | 134 | 2.72 | 2.72.4 | The proposed Solution should comply with applicable security and privacy standards/regulations including ISO/IEC 27001:2022 or latest version, DPDP Act, 2023, GDPR wherever applicable, PCI DSS / PCI Secure Software Standard wherever applicable, and other applicable regulatory/statutory guidelines. | Kindly clarify that the bidder’s compliance to the stated security and privacy standards/regulations shall be limited to those controls applicable to the proposed solution and components within the bidder’s scope of supply. Controls pertaining to the Bank-hosted environment, underlying infrastructure, or Bank-managed services shall remain the responsibility of the Bank. Any compliance requirements extending beyond the bidder’s scope shall be subject to mutual agreement. | Bidder to comply with RFP terms and conditions |
| 281 | 134 | 2.72 | 2.72.4 | The proposed Solution should comply with applicable security and privacy standards/regulations including ISO/IEC 27001:2022 or latest version, DPDP Act, 2023, GDPR wherever applicable, PCI DSS / PCI Secure Software Standard wherever applicable, and other applicable regulatory/statutory guidelines. | Kindly clarify that the bidder’s compliance to the stated security and privacy standards/regulations shall be limited to those controls applicable to the proposed solution and components within the bidder’s scope of supply. Controls pertaining to the Bank-hosted environment, underlying infrastructure, or Bank-managed services shall remain the responsibility of the Bank. Any compliance requirements extending beyond the bidder’s scope shall be subject to mutual agreement. | Bidder to comply with RFP terms and conditions |
| 282 | 134 | Annexure-2 | 2.72.11 | Bank shall make ready all the infrastructure like Electricity, Data Cabling, Racks etc. for installation of hardware, software etc | Clause 2.72.11 confirms the bank will provide electricity, data cabling, and racks. Please confirm whether the bidder is also expected to supply: (a) network devices (access switches, load balancers, SAN switches) between the EFRM hardware and the bank's existing network fabric; or (b) whether the bank's existing DC network infrastructure will be extended to the EFRM rack | Bidder to comply with RFP terms and conditions |
| 283 | 135 | 2.72.14 | 2.72.14 | Prior to delivering any software (mainly EFRM Application Software) to the Bank, the Bidder will be required to test the software and the media on which it is to be delivered with a current version of a leading anti-virus application in efforts to detect, and if so detected, to eliminate, any “viruses” or “worms” designed to damage, disrupt, disable, harm, or otherwise impede in any manner, the orderly operation of the software. | Kindly clarify that this requirement shall be limited to bidder-delivered software and media, using industry-standard anti-malware tools as part of secure delivery practices, within the bidder’s scope, prior to delivery. | Bidder to comply with RFP terms and conditions |
| 284 | 135 | 2.72.14 | 2.72.14 | Prior to delivering any software (mainly EFRM Application Software) to the Bank, the Bidder will be required to test the software and the media on which it is to be delivered with a current version of a leading anti-virus application in efforts to detect, and if so detected, to eliminate, any “viruses” or “worms” designed to damage, disrupt, disable, harm, or otherwise impede in any manner, the orderly operation of the software. | Kindly clarify that this requirement shall be limited to bidder-delivered software and media, using industry-standard anti-malware tools as part of secure delivery practices, within the bidder’s scope, prior to delivery. | Bidder to comply with RFP terms and conditions |
| 285 | 136 | Annexure-2 | Annexure-2 Clause 2.72.21 | The selected bidder should setup an UAT environment at Bank's DC. The UAT Environment...should be sized as 40% of the production server. | Kindly confirm whether UAT should 40% of first year production sizing or 5th year? | Bidder to comply with RFP terms and conditions |
| 286 | 136 | Annexure-2 | 2.72.25 | Section B Clause 9.3.4 defines sizing parameters (TPS, concurrent users, utilization). No alert volume, case volume, or false positive rate data is provided anywhere in the RFP. | Please help us with (a) current daily fraud alert volume (number of alerts generated per day across all channels); (b) expected false positive rate at go-live (alerts that are not actual fraud); (c) alert-to-case conversion ratio (what percentage of alerts are escalated to cases); (d) current daily I4C/NCRP complaint volume received by the bank | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 287 | 136 | Annexure-2 | Annexure-2 Clause 2.72.21 | The selected bidder should setup an UAT environment at Bank's DC. The UAT Environment...should be sized as 40% of the production server. | Kindly confirm whether UAT should 40% of first year production sizing or 5th year? | Bidder to comply with RFP terms and conditions |
| 288 | 136 | Annexure-2 | 2.72.25 | Section B Clause 9.3.4 defines sizing parameters (TPS, concurrent users, utilization). No alert volume, case volume, or false positive rate data is provided anywhere in the RFP. | Please help us with (a) current daily fraud alert volume (number of alerts generated per day across all channels); (b) expected false positive rate at go-live (alerts that are not actual fraud); (c) alert-to-case conversion ratio (what percentage of alerts are escalated to cases); (d) current daily I4C/NCRP complaint volume received by the bank | Bidder to comply with RFP terms and conditions |
| 289 | 136 | 2.72.21 | Middleware & Application Software etc. DELIVERY, INSTALLATION AND MAINTENANCE | The selected bidder should setup an UAT environment at Bank's DC. The UAT Environment will be used as Pre-Production environment by the bank and it should be sized as 40% of the production server. | Kindly confirm, bank requrired only UAT environment as non-prod and will be used for QA/QC, Staging, Training environments also | Bidder to comply with RFP terms and conditions |
| 290 | 137 | Annexure 2 - Technical Specifications & Scope of Work | Clause 2.72.33 - Maintenance and Support Services | 2.72.33 The Maintenance and Support Services will cover:<br>• All product upgrades, modifications, enhancements that have to be provided to the Bank at no additional cost to the bank. No customization and subsequent implementation charges will be payable by the Bank for enhancements, modifications and upgrades. | Request Bank to distinguish product upgrades/bug fixes from new customizations, integrations, new regulatory mandates and material change requests. Please confirm such changes will follow change control and be commercially agreed where effort/scope is beyond original RFP. | Bidder to comply with RFP terms and conditions |
| 291 | 137 | Annexure 2 - Technical Specifications & Scope of Work | Clause 2.72.33 - Maintenance and Support Services | 2.72.33 The Maintenance and Support Services will cover:<br>• All product upgrades, modifications, enhancements that have to be provided to the Bank at no additional cost to the bank. No customization and subsequent implementation charges will be payable by the Bank for enhancements, modifications and upgrades. | Request Bank to distinguish product upgrades/bug fixes from new customizations, integrations, new regulatory mandates and material change requests. Please confirm such changes will follow change control and be commercially agreed where effort/scope is beyond original RFP. | Bidder to comply with RFP terms and conditions |
| 292 | 139 | Annexure-2 Technical Specifications & Scope of Work and Compliance statement of Technical and Functional Requirements | 2.72.43 Enhancements | All requests for Enhancements/Customizations that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard at no additional cost to the Bank. | | Bidder to comply with RFP terms and conditions |
| 293 | 139 | Annexure-2 Technical Specifications & Scope of Work and Compliance statement of Technical and Functional Requirements | 2.72.43 Enhancements | All requests for Enhancements/Customizations that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard at no additional cost to the Bank. | | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 294 | 139 | Annexure 2 - Technical Specifications & Scope of Work | Clause 2.72.43 - Enhancements | iii. The Bidder shall ensure NIL downtime of licensed software, prompt execution of customization and enhancement requirements, version control mechanism and also to develop smooth upgrades and version changes, ongoing training, user group meetings and feedback mechanism | Request Bank to confirm enhancement/customization requests will be subject to mutually agreed change control, effort estimation, timelines and commercials, and that "NIL downtime" means planned downtime will be mutually agreed and excluded from SLA penalties. | Bidder to comply with RFP terms and conditions |
| 295 | 139 | Annexure 2 - Technical Specifications & Scope of Work | Clause 2.72.43 - Enhancements | iii. The Bidder shall ensure NIL downtime of licensed software, prompt execution of customization and enhancement requirements, version control mechanism and also to develop smooth upgrades and version changes, ongoing training, user group meetings and feedback mechanism | Request Bank to confirm enhancement/customization requests will be subject to mutually agreed change control, effort estimation, timelines and commercials, and that "NIL downtime" means planned downtime will be mutually agreed and excluded from SLA penalties. | Bidder to comply with RFP terms and conditions |
| 296 | 145 | 2.74 ONSITE RESOURCES | 2.74.8 | 2.74 ONSITE RESOURCES | The RFP states that one L1 resource should be available 24x7x365 in three shifts per day. However, it is not clear whether the Bank expects one concurrent L1 resource per shift or only one named resource, as continuous 24x7x365 coverage cannot be provided by a single individual.<br><br>We request the Bank to kindly clarify the expected number of L1 resources to be deployed for providing uninterrupted 24x7x365 support and confirm whether the requirement is for one L1 resource to be available per shift (necessitating multiple personnel for rotation and weekly offs) or otherwise specify the minimum manpower expected | Bidder to comply with RFP terms and conditions |
| 297 | 163 | Annexure-2 | 128 | The solution should support configurable reset, closure or expiry of event trackers, counters, velocity checks or scenario triggers upon closure of the relevant alert/case or after expiry of Bank-defined time windows, with audit trail. | Request the bank to confirm: How many days of transactions to be retained in the active/hot table for real-time rule aggregations and velocity checks for static rule analysis? | 100 days or timeline fixed by the regulators if applicable |
| 298 | 165 | Annexure-2 | 147 | Solution should allow to configure various business policies like approve/decline/challenge/hold/block/freeze on transactions/accounts/channels based on the fraud risk score. | Assumption is EFRM returns a response code to the source channel. Channel owns execution of the action — EFRM does not directly block, hold, or freeze independently. Please confirm | Bidder to comply with RFP terms and conditions |
| 299 | 165 | Annexure-2 | 147 | Solution should allow to configure various business policies like approve/decline/challenge/hold/block/freeze on transactions/accounts/channels based on the fraud risk score. | Assumption is for challenge — the channel maintains the challenge question bank, presents it to the customer on receipt of challenge response code, validates the response, and returns outcome to EFRM. Please confirm | Bidder to comply with RFP terms and conditions |
| 300 | 165 | Annexure 2 - Technical Specifications & Scope of Work | Requirement 148 - | The solution should provide complete evidence, rationale and audit trail for every transaction or event that is declined, held, blocked, challenged, stepped-up or flagged, including transaction details, risk score, triggered rules/scenarios/models, AI/ML score explanation wherever applicable, timestamps, user/system actions, reason codes and case history. | Internal query: Product/LOB team to confirm functionality | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 301 | 165 | Annexure 2 - Technical Specifications & Scope of Work | Requirement 148 - | The solution should provide complete evidence, rationale and audit trail for every transaction or event that is declined, held, blocked, challenged, stepped-up or flagged, including transaction details, risk score, triggered rules/scenarios/models, AI/ML score explanation wherever applicable, timestamps, user/system actions, reason codes and case history. | Internal query: Product/LOB team to confirm functionality | Bidder to comply with RFP terms and conditions |
| 302 | 165 | Annexure-2 | 147 | Solution should allow to configure various business policies like approve/decline/challenge/hold/block/freeze on transactions/accounts/channels based on the fraud risk score. | Assumption is EFRM returns a response code to the source channel. Channel owns execution of the action — EFRM does not directly block, hold, or freeze independently. Please confirm | Bidder to comply with RFP terms and conditions |
| 303 | 165 | Annexure-2 | 147 | Solution should allow to configure various business policies like approve/decline/challenge/hold/block/freeze on transactions/accounts/channels based on the fraud risk score. | Assumption is for challenge — the channel maintains the challenge question bank, presents it to the customer on receipt of challenge response code, validates the response, and returns outcome to EFRM. Please confirm | Bidder to comply with RFP terms and conditions |
| 304 | 170 | Compliance statement of Technical and Functional Requirements | | Points 190 onwards | Not clear Money mule network identifier module is part of scope or only intrgration to Banks Money mule network identifier module is to be done | Bidder to comply with RFP terms and conditions |
| 305 | 173 | Annexure-2 | 222 | The solution should support secure import/ingestion of data from other systems in online, near-real-time and batch modes through APIs, database views, message queues, secure file transfer or other Bank-approved integration mechanisms. | Request the bank to confirm-Message queue technology in use (Kafka, RabbitMQ, IBM MQ, ActiveMQ or other)?Database platform for source systems (Oracle, Postgres)? | Bidder to comply with RFP terms and conditions |
| 306 | 173 | Annexure-2 | 224 | The solution should support standard message and data formats including ISO 8583, ISO 20022, JSON, XML, fixed-width and delimited file formats. | Request the bank to confirm which channels currently send or plan to send transaction feeds in ISO 20022 format | Bidder to comply with RFP terms and conditions |
| 307 | 173 | Annexure-2 | 222 | The solution should support secure import/ingestion of data from other systems in online, near-real-time and batch modes through APIs, database views, message queues, secure file transfer or other Bank-approved integration mechanisms. | Request the bank to confirm-Message queue technology in use (Kafka, RabbitMQ, IBM MQ, ActiveMQ or other)?Database platform for source systems (Oracle, Postgres)? | Bidder to comply with RFP terms and conditions |
| 308 | 173 | Annexure-2 | 224 | The solution should support standard message and data formats including ISO 8583, ISO 20022, JSON, XML, fixed-width and delimited file formats. | Request the bank to confirm which channels currently send or plan to send transaction feeds in ISO 20022 format | Bidder to comply with RFP terms and conditions |
| 309 | 173 | Annexure-2 | 222 | The solution should support secure import/ingestion of data from other systems in online, near-real-time and batch modes through APIs, database views, message queues, secure file transfer or other Bank-approved integration mechanisms. | Request the bank to confirm-Message queue technology in use (Kafka, RabbitMQ, IBM MQ, ActiveMQ or other)?Database platform for source systems (Oracle, Postgres)? | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 310 | 175 | 250 | 250 | The proposed solution should be compatible with the Bank’s approved IPv4, IPv6, DNS, proxy, firewall, network segmentation and TLS/security protocol versions, and should support secure communication using Bank-approved cryptographic standards. | Kindly clarify that compatibility shall be based on documented and Bank-shared configurations/standards. Any specific customization or support for Bank-specific or legacy configurations shall be subject to feasibility and mutual agreement, including minimum supported versions of TLS and cryptographic standards. | Bidder to comply with RFP terms and conditions |
| 311 | 175 | 250 | 250 | The proposed solution should be compatible with the Bank’s approved IPv4, IPv6, DNS, proxy, firewall, network segmentation and TLS/security protocol versions, and should support secure communication using Bank-approved cryptographic standards. | Kindly clarify that compatibility shall be based on documented and Bank-shared configurations/standards. Any specific customization or support for Bank-specific or legacy configurations shall be subject to feasibility and mutual agreement, including minimum supported versions of TLS and cryptographic standards. | Bidder to comply with RFP terms and conditions |
| 312 | 177 | 267 | 267 | The successful bidder shall fully support UAT, security review, VAPT, audit, regulatory inspection, performance testing, DR testing and any other testing/review requirement of the Bank during implementation and the entire contract period, including submission of required documents, logs and evidence. | Kindly clarify that the bidder’s support for testing, audits, and regulatory activities shall be limited to bidder-controlled components within the defined scope, with dependencies on Bank systems governed under a shared responsibility model. Such support and submission of artefacts/logs shall be subject to prior intimation, agreed timelines, and confidentiality constraints, with any additional effort handled through mutual agreement. | Bidder to comply with RFP terms and conditions |
| 313 | 177 | 267 | 267 | The successful bidder shall fully support UAT, security review, VAPT, audit, regulatory inspection, performance testing, DR testing and any other testing/review requirement of the Bank during implementation and the entire contract period, including submission of required documents, logs and evidence. | Kindly clarify that the bidder’s support for testing, audits, and regulatory activities shall be limited to bidder-controlled components within the defined scope, with dependencies on Bank systems governed under a shared responsibility model. Such support and submission of artefacts/logs shall be subject to prior intimation, agreed timelines, and confidentiality constraints, with any additional effort handled through mutual agreement. | Bidder to comply with RFP terms and conditions |
| 314 | 178 | Annexure-2 | 279 | The proposed EFRM solution should integrate with the Bank’s applicable gateway solutions and authentication/authorisation systems, including API Gateway, SMS/OTP, MFA, step-up authentication, biometric authentication, Active Directory/LDAP and other Bank approved systems, wherever applicable | Assumption is EFRM returns a step-up response code to the source channel. Channel is responsible for triggering the authentication (OTP/biometric/MFA), presenting it to the customer, validating the response, and returning the outcome back to EFRM for audit trail. Please confirm | Bidder to comply with RFP terms and conditions |
| 315 | 178 | Annexure-2 | 279 | The proposed EFRM solution should integrate with the Bank’s applicable gateway solutions and authentication/authorisation systems, including API Gateway, SMS/OTP, MFA, step-up authentication, biometric authentication, Active Directory/LDAP and other Bank approved systems, wherever applicable | Assumption is EFRM returns a step-up response code to the source channel. Channel is responsible for triggering the authentication (OTP/biometric/MFA), presenting it to the customer, validating the response, and returning the outcome back to EFRM for audit trail. Please confirm | Bidder to comply with RFP terms and conditions |
| 316 | 179 | 290 | Compliance statement of Technical and Functional Requirements | 290 Solution should be integrated with IT Security Solutions like SIEM, PIM, DAM, AV etc. | Kindly confirm that integration with the Bank’s IT Security solutions (e.g., SIEM, PIM, DAM, AV) shall be enabled through standard interfaces/APIs supported by the proposed solution, subject to compatibility with the Bank’s existing systems | Bidder to comply with RFP terms and conditions |
| 317 | 179 | 290 | Compliance statement of Technical and Functional Requirements | 290 Solution should be integrated with IT Security Solutions like SIEM, PIM, DAM, AV etc. | Kindly confirm that integration with the Bank’s IT Security solutions (e.g., SIEM, PIM, DAM, AV) shall be enabled through standard interfaces/APIs supported by the proposed solution, subject to compatibility with the Bank’s existing systems | Bidder to comply with RFP terms and conditions |
| 318 | 181 | Annexures | Annexure-2, Compliance Table, Note (a) | Bank will indent for triggering 100 end-use cases/alerts per year, free of cost, in addition to regulatory alerts. | Kindly clarify the expected complexity/effort ceiling for these 100 free-of-cost use cases/alerts, to enable accurate commercial planning. | Bidder to comply with RFP terms and conditions |
| 319 | 181 | Annexures | Annexure-2, Compliance Table, Note (a) | Bank will indent for triggering 100 end-use cases/alerts per year, free of cost, in addition to regulatory alerts. | Kindly clarify the expected complexity/effort ceiling for these 100 free-of-cost use cases/alerts, to enable accurate commercial planning. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 320 | 182 | Annexures | Annexure-2, Helpdesk & Call Centre, Pt.1 | Bidder to establish and operate a dedicated 24x7x365 call centre with multilingual support. | Kindly confirm whether the call centre may be operated from the Bidder's own facility (not necessarily onsite at the Bank), and specify the language(s) required. | Bidder to comply with RFP terms and conditions |
| 321 | 183 | Annexures | Annexure-2, Helpdesk & Call Centre, Pt.9 | Bidder to record 100% of customer calls and maintain minimum quality score. | Kindly specify the required retention period for the recorded customer calls. | 100 days or timeline fixed by the regulators if applicable |
| 322 | 183 | | Scope of Work – EFRM Helpdesk and Call Centre | Scope of Work – EFRM Helpdesk and Call Centre | Setting up a Call centre is not relevant to EFRMS implementation and support services.Bank to confirm still this functionality is needed in the scope. | Bidder to comply with RFP terms and conditions |
| 323 | 183 | | Scope of Work – EFRM Helpdesk and Call Centre | Scope of Work – EFRM Helpdesk and Call Centre | Setting up a Call centre is not relevant to EFRMS implementation and support services.Bank to confirm still this functionality is needed in the scope. | Bidder to comply with RFP terms and conditions |
| 324 | 190 | Annexure-6 Track Record of Past Implementation | | Annexure-6<br>Track Record of Past Implementation | The RFP requires bidders to provide detailed customer reference information, including the client name, contact person, phone number, and email ID, for past implementation/AMS projects. However, many such engagements are governed by Non-Disclosure Agreements (NDAs), which restrict the sharing of customer contact details without prior consent.<br><br>We request the Bank to kindly permit bidders to withhold such confidential customer contact details at the bid submission stage. Alternatively, the Bank may conduct a reference check through a meeting/call with the customer reference during the technical evaluation stage or after the award of the contract, with the bidder facilitating the interaction upon obtaining the necessary customer consent. | Bidder to comply with RFP terms and conditions |
| 325 | 208 | Annexure 17 | Commercials | EFRM Helpdesk resources | Please let us know the Location of the EFRM helpdesk resources? | Bidder to comply with RFP terms and conditions |
| 326 | 209 | Annexures | Annexure-17, Table-7 | Change Request Cost for 200 man-days is taken only for the purpose of arriving at L1... Bank has the discretion to permit change request based on their assessment/requirement. | Please confirm that the 200 man-days figure is purely notional for L1/commercial-evaluation purposes, with no minimum-consumption guarantee owed by the Bank and no cap preventing the Bank from ordering additional CR man-days (beyond 200, over the 5-year term) at the same quoted per-man-day rate. | Bidder to comply with RFP terms and conditions |
| 327 | 214 | Annexure 19 | Annexure 19 | We confirm that the OS and Software is free from bugs, malware, covert channels in code etc. | Kindly clarify that this requirement shall be satisfied through an attestation that, based on the bidder’s established secure development and testing practices, the bidder-delivered software is free from known Critical/High vulnerabilities, malware, and covert channels at the time of delivery, within the bidder’s scope. | Bidder to comply with RFP terms and conditions |
| 328 | 214 | Annexure 19 | Annexure 19 | We confirm that the OS and Software is free from bugs, malware, covert channels in code etc. | Kindly clarify that this requirement shall be satisfied through an attestation that, based on the bidder’s established secure development and testing practices, the bidder-delivered software is free from known Critical/High vulnerabilities, malware, and covert channels at the time of delivery, within the bidder’s scope. | Bidder to comply with RFP terms and conditions |
| 329 | 223 | Annexure 25 | Annexure 25 | r) Security of IT systems | Kindly elaborate on the mentioned requirement. | Bidder to comply with RFP terms and conditions |
| 330 | 223 | Annexure 25 | Annexure 25 | r) Security of IT systems | Kindly elaborate on the mentioned requirement. | Bidder to comply with RFP terms and conditions |
| 331 | 229 | Appendix–B - | | Checklist of Bid Submission | Does not have scoring methodology for technical evluation. It would be good if Bank could provide the methodology clearly. We request the Bank to follow a QCBS mode of RFP evaluation with technical carrying 70% weightage and commercial 30% weightage. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 332 | 258 | 14.1 (Appendix-J) | | Vendor shall indemnify the Bank against all claims, proceedings, actions, fines, penalties, losses, costs, damages, and expenses arising from breach, default, or non-performance by the Vendor. | We request the Bank to amend this clause to narrow the indemnity trigger to "material breach" (not any breach, default, or non-performance) and to exclude liability for:<br>(a) Losses arising from the Bank's own acts, omissions, negligence, or breach of the Contract; (b) Losses arising from the Bank's use of the Solution in combination with third-party systems or software not approved by the Vendor; (c) Losses arising from the Bank's failure to implement updates, patches, or remediation measures recommended by the Vendor; (d) Indirect, consequential, incidental, or punitive damages (including loss of profits, revenue, or goodwill); and (e) Regulatory fines/penalties imposed on the Bank which do not arise solely and directly from the Vendor's proven breach of its contractual obligations.<br>The Vendor's total indemnity exposure should in all cases remain subject to the aggregate Limitation of Liability cap. | Bidder to comply with RFP terms and conditions |
| 333 | 258 | 14.1 (Appendix-J) | | Vendor shall indemnify the Bank against all claims, proceedings, actions, fines, penalties, losses, costs, damages, and expenses arising from breach, default, or non-performance by the Vendor. | We request the Bank to amend this clause to narrow the indemnity trigger to "material breach" (not any breach, default, or non-performance) and to exclude liability for:<br>(a) Losses arising from the Bank's own acts, omissions, negligence, or breach of the Contract; (b) Losses arising from the Bank's use of the Solution in combination with third-party systems or software not approved by the Vendor; (c) Losses arising from the Bank's failure to implement updates, patches, or remediation measures recommended by the Vendor; (d) Indirect, consequential, incidental, or punitive damages (including loss of profits, revenue, or goodwill); and (e) Regulatory fines/penalties imposed on the Bank which do not arise solely and directly from the Vendor's proven breach of its contractual obligations.<br>The Vendor's total indemnity exposure should in all cases remain subject to the aggregate Limitation of Liability cap. | Bidder to comply with RFP terms and conditions |
| 334 | 259 | 14.2.2 / 14.3 (Appendix-J) | 14.2.2 / 14.3 (Appendix-J) | Vendor's aggregate liability capped at "overall limit of the total Cost of the project" but Clause 14.2.2 states that IP infringement/confidential information/fraud/gross negligence / wilful misconduct/bodily injury/death claims are "unlimited." | We request the Bank to amend Clause 14.2.2 and replace with the following:<br>"Claims arising from breach of confidentiality obligations shall be subject to a sub-cap of fifty percent (50%) of the Total Contract Price. Claims arising from IP infringement, fraud or wilful misconduct, or death/personal injury caused by a party's gross negligence, shall not be subject to the aggregate cap." | Bidder to comply with RFP terms and conditions |
| 335 | 259 | 15 | Right to Audit | Right to Audit | Kindly confirm that audit rights shall be limited to systems, controls, and processes relevant to the solution and services provided to the Bank, and shall be conducted with reasonable prior notice and during mutually agreed timelines. Information sharing shall be subject to confidentiality obligations and limited to relevant data, with appropriate safeguards to protect the bidder’s intellectual property and internal systems and be fulfilled through standard audit reports/certifications where applicable.. | Bidder to comply with RFP terms and conditions |
| 336 | 259 | 14.2.2 / 14.3 (Appendix-J) | 14.2.2 / 14.3 (Appendix-J) | Vendor's aggregate liability capped at "overall limit of the total Cost of the project" but Clause 14.2.2 states that IP infringement/confidential information/fraud/gross negligence / wilful misconduct/bodily injury/death claims are "unlimited." | We request the Bank to amend Clause 14.2.2 and replace with the following:<br>"Claims arising from breach of confidentiality obligations shall be subject to a sub-cap of fifty percent (50%) of the Total Contract Price. Claims arising from IP infringement, fraud or wilful misconduct, or death/personal injury caused by a party's gross negligence, shall not be subject to the aggregate cap." | Bidder to comply with RFP terms and conditions |
| 337 | 259 | 15 | Right to Audit | Right to Audit | Kindly confirm that audit rights shall be limited to systems, controls, and processes relevant to the solution and services provided to the Bank, and shall be conducted with reasonable prior notice and during mutually agreed timelines. Information sharing shall be subject to confidentiality obligations and limited to relevant data, with appropriate safeguards to protect the bidder’s intellectual property and internal systems and be fulfilled through standard audit reports/certifications where applicable.. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 338 | 262 | 23.3 | 23.3 | The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information | Since the solution is deployed within the Bank's on-premises environment, hosting, data storage, and underlying infrastructure security controls remain the responsibility of the Bank. Kindly clarify that this clause shall apply only to data processed within the bidder-controlled components, if any, and the bidder's obligations for data protection, confidentiality, and reporting shall be limited to its scope of supply. Any liability for data breach or leakage shall be restricted to incidents attributable to bidder-controlled components only, subject to adherence to agreed security configurations and controls by the Bank. | Bidder to comply with RFP terms and conditions |
| 339 | 262 | Appendix-J - Contract Agreement | 22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES | Entire section | Request Bank to share all applicable IS/Cyber/Cloud/AI/Audit policies before bid submission and confirm that compliance will be limited to policies shared in writing and mutually assessed for applicability. Please define incident reporting timelines, severity thresholds and reporting format. | Bidder to comply with RFP terms and conditions |
| 340 | 262 | 23.3 | 23.3 | The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information | Since the solution is deployed within the Bank's on-premises environment, hosting, data storage, and underlying infrastructure security controls remain the responsibility of the Bank. Kindly clarify that this clause shall apply only to data processed within the bidder-controlled components, if any, and the bidder's obligations for data protection, confidentiality, and reporting shall be limited to its scope of supply. Any liability for data breach or leakage shall be restricted to incidents attributable to bidder-controlled components only, subject to adherence to agreed security configurations and controls by the Bank. | Bidder to comply with RFP terms and conditions |
| 341 | 262 | Appendix-J - Contract Agreement | 22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES | Entire section | Request Bank to share all applicable IS/Cyber/Cloud/AI/Audit policies before bid submission and confirm that compliance will be limited to policies shared in writing and mutually assessed for applicability. Please define incident reporting timelines, severity thresholds and reporting format. | Bidder to comply with RFP terms and conditions |
| 342 | 36,80,254 | 4 / 11.2.6 / Cl 10.1.10 | Appendix-J | Inconsistent LD/penalty cap thresholds: Clause 4 (Payment Terms) caps total LD/penalty per year at 20% of annual payout; Clause 11.2.6 references LD exceeding 20% as a termination trigger; Appendix-J Clause 10.1.10 references 10% of total contract price as the termination trigger. | We request the Bank to clarify and harmonise the LD/penalty cap across the RFP as follows:<br>(a) Confirm a single, consistent threshold for maximum aggregate LDs/penalties per contract year (we propose 10% of the annual contract value for that year).<br>(b) Confirm a single, consistent LD threshold that triggers the Bank's right to terminate (we propose 10% of annual contract value, consistent with Appendix-J Clause 10.1.10).<br>(c) Amend Clauses 4, 11.2.6, and Appendix-J Clause 10.1.10 to reflect the harmonised position, deleting any conflicting references. | Bidder to comply with RFP terms and conditions |
| 343 | 36,80,254 | 4 / 11.2.6 / Cl 10.1.10 | Appendix-J | Inconsistent LD/penalty cap thresholds: Clause 4 (Payment Terms) caps total LD/penalty per year at 20% of annual payout; Clause 11.2.6 references LD exceeding 20% as a termination trigger; Appendix-J Clause 10.1.10 references 10% of total contract price as the termination trigger. | We request the Bank to clarify and harmonise the LD/penalty cap across the RFP as follows:<br>(a) Confirm a single, consistent threshold for maximum aggregate LDs/penalties per contract year (we propose 10% of the annual contract value for that year).<br>(b) Confirm a single, consistent LD threshold that triggers the Bank's right to terminate (we propose 10% of annual contract value, consistent with Appendix-J Clause 10.1.10).<br>(c) Amend Clauses 4, 11.2.6, and Appendix-J Clause 10.1.10 to reflect the harmonised position, deleting any conflicting references. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 344 | 37123135 | Section C | Section C Clause 5.3 + Annexure-2 Clause 2.58 + Annexure-2 Clause 2.72.17 | Clause 5.3: 'RTO should be less than 90 minutes and RPO should be nearly 15 minutes with zero data loss.'<br>Clause 2.58: 'Data Replication should happen...RTO of 90 minutes and RPO of 15 minutes.'<br>Clause 2.72.17: 'The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes.' | The RFP states three different RTO values across three clauses:<br>(a) Section C Clause 5.3: RTO < 90 minutes<br>(b) Annexure-2 Clause 2.58: RTO < 90 minutes<br>(c) Annexure-2 Clause 2.72.17: RTO < 30 minutes<br><br>Please confirm whether we can consider 90m RTO<br><br>Additionally, Clause 5.3 simultaneously states RPO of 'nearly 15 minutes' AND 'zero data loss'. Kindly request bank to relax zero data loss clause | Refer Amendment no.1 |
| 345 | 37123135 | Section C | Section C Clause 5.3 + Annexure-2 Clause 2.58 + Annexure-2 Clause 2.72.17 | Clause 5.3: 'RTO should be less than 90 minutes and RPO should be nearly 15 minutes with zero data loss.'<br>Clause 2.58: 'Data Replication should happen...RTO of 90 minutes and RPO of 15 minutes.'<br>Clause 2.72.17: 'The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes.' | The RFP states three different RTO values across three clauses:<br>(a) Section C Clause 5.3: RTO < 90 minutes<br>(b) Annexure-2 Clause 2.58: RTO < 90 minutes<br>(c) Annexure-2 Clause 2.72.17: RTO < 30 minutes<br><br>Please confirm whether we can consider 90m RTO<br><br>Additionally, Clause 5.3 simultaneously states RPO of 'nearly 15 minutes' AND 'zero data loss'. Kindly request bank to relax zero data loss clause | Refer Amendment no.1 |
| 346 | - | Generic questions / Suggestions | General | - | Request the Bank to share the current fraud/alert volume statistics (average alerts/day, case backlog, current false-positive ratio if any existing FRM/EWS tool is in use) to help bidders appropriately size the case-management workbench and TMD(Transaction Monitoring Division) user workload. | Bidder to comply with RFP terms and conditions |
| 347 | - | Generic questions / Suggestions | General | - | Request the Bank to clarify the number of resources (L1/L2/L3) expected to be deployed onsite at DC/DR/TMD during (a) implementation phase and (b) steady-state AMC/ATS phase, to enable accurate resource costing in the commercial bid. | Bidder to comply with RFP terms and conditions |
| 348 | - | Generic questions / Suggestions | General | - | Since the RFP mandates Finacle CBS integration experience as an eligibility criterion, kindly confirm whether a live Proof-of-Concept/demo of Finacle CBS integration capability will be required at the technical evaluation stage, and if so, request the evaluation criteria/scoring methodology for the same be shared. | Bidder to comply with RFP terms and conditions |
| 349 | - | Generic questions / Suggestions | General | - | Kindly confirm whether containerized/microservices-based architecture (deployed via Kubernetes/OpenShift) is acceptable as an alternative to a traditional monolithic/appliance-based deployment, provided all functional, security, HA, and DR requirements of the RFP are met. | Bidder to comply with RFP terms and conditions |
| 350 | - | Generic questions / Suggestions | General | - | Please confirm the Bank's preferred/mandated RDBMS platform, if any (e.g., Oracle, Microsoft SQL Server, PostgreSQL), or whether the bidder is free to propose the RDBMS best suited to the proposed EFRM product, subject to Bank approval. | Bidder to comply with RFP terms and conditions |
| 351 | - | Generic questions / Suggestions | General | - | Request the Bank to confirm whether a Software Bill of Materials (SBOM) listing all embedded open-source components/libraries (with version numbers) will be required as part of the technical bid/at go-live, for ongoing vulnerability (CVE) monitoring and patch-management purposes. | Bidder to comply with RFP terms and conditions |
| 352 | - | Generic questions / Suggestions | General | - | Request the Bank to share the current fraud/alert volume statistics (average alerts/day, case backlog, current false-positive ratio if any existing FRM/EWS tool is in use) to help bidders appropriately size the case-management workbench and TMD(Transaction Monitoring Division) user workload. | Bidder to comply with RFP terms and conditions |
| 353 | - | Generic questions / Suggestions | General | - | Request the Bank to clarify the number of resources (L1/L2/L3) expected to be deployed onsite at DC/DR/TMD during (a) implementation phase and (b) steady-state AMC/ATS phase, to enable accurate resource costing in the commercial bid. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 354 | - | Generic questions / Suggestions | General | - | Since the RFP mandates Finacle CBS integration experience as an eligibility criterion, kindly confirm whether a live Proof-of-Concept/demo of Finacle CBS integration capability will be required at the technical evaluation stage, and if so, request the evaluation criteria/scoring methodology for the same be shared. | Bidder to comply with RFP terms and conditions |
| 355 | - | Generic questions / Suggestions | General | - | Kindly confirm whether containerized/microservices-based architecture (deployed via Kubernetes/OpenShift) is acceptable as an alternative to a traditional monolithic/appliance-based deployment, provided all functional, security, HA, and DR requirements of the RFP are met. | Bidder to comply with RFP terms and conditions |
| 356 | - | Generic questions / Suggestions | General | - | Please confirm the Bank's preferred/mandated RDBMS platform, if any (e.g., Oracle, Microsoft SQL Server, PostgreSQL), or whether the bidder is free to propose the RDBMS best suited to the proposed EFRM product, subject to Bank approval. | Bidder to comply with RFP terms and conditions |
| 357 | - | Generic questions / Suggestions | General | - | Request the Bank to confirm whether a Software Bill of Materials (SBOM) listing all embedded open-source components/libraries (with version numbers) will be required as part of the technical bid/at go-live, for ongoing vulnerability (CVE) monitoring and patch-management purposes. | Bidder to comply with RFP terms and conditions |
| 358 | 118-120 | Annexure-2 - Technical Specifications & Scope | Clause 2.9 & Clause 2.12 | Switch Ecosystem: The selected vendor should provide FRM Solution for... UPI, ATM Transactions, Debit Cards, IMPS, NEFT, RTGS... | Could the Bank please share the underlying vendor names and platform versions for the ATM/Payment Switch (e.g., FSS, Euronet, Canara Bank host) and specify whether UPI traffic connects directly to NPCI or via an aggregator? | Bidder to comply with RFP terms and conditions |
| 359 | 19 & 120 | Section B - Introduction & Annexure-2 | Clause 6.3 & Clause 2.24 | Deployment Model: The proposed Solution should be implemented at the Bank’s premises in High Availability mode... cloud-ready / hybrid-ready... | Since this RFP is evaluated on a total cost of ownership (TCO) model for vendor-supplied hardware, can the bank confirm if a private cloud subscription model hosted within a MeitY-empanelled data center is acceptable from day one? | Bidder to comply with RFP terms and conditions |
| 360 | 21 & 120 | Section B - Eligibility Criteria & Annexure-2 | Clause 8 (Sl No. 7 Note) & Clause 2.20 | Core Banking Integration: Note – The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live... At present Bank is using Finacle 10.2.25 version... | Will the Bank’s Core Banking Solution (CBS) vendor provide standard web services/REST APIs (e.g., via Finacle Integrator/Connect24) for real-time transaction extraction, or will the bidder be expected to develop custom event hooks? | Bidder to comply with RFP terms and conditions |
| 361 | 253-254 | Appendix J - Contract Agreement | 10. ORDER CANCELLATION/TERMINATION OF CONTRACT | Entire section | Request Bank to provide reasonable cure period for remediable breaches and exclude delays due to Bank/third-party dependencies, change requests, force majeure or regulatory approvals. | Bidder to comply with RFP terms and conditions |
| 362 | 253-254 | Appendix J - Contract Agreement | 10. ORDER CANCELLATION/TERMINATION OF CONTRACT | Entire section | Request Bank to provide reasonable cure period for remediable breaches and exclude delays due to Bank/third-party dependencies, change requests, force majeure or regulatory approvals. | Bidder to comply with RFP terms and conditions |
| 363 | 28 & 120 | Section B - Introduction & Annexure-2 | Clause 9.3.4 & Clause 2.18 | Sizing & Scale: The proposed solution should handle the Transactions of 700 TPS at the peak and should be scalable as per the future needs... | Could the Bank please clarify whether the mandated 700 TPS peak capacity represents pure financial transactions or if it includes non-financial events (such as balance inquiries, mini statements, and customer profile updates)? | Bidder to comply with RFP terms and conditions |
| 364 | 30-31 | Section C - Project Timelines | Clause 1.3 & 1.4 | Project Timelines: Bidders are requested to keep timelines... T+3 Phase-I UAT, T+5 Phase-II Production, T+6 Phase-III Go-Live of all channels. | Given that real-time inline decisioning requires close dependencies on third-party payment switches and CBS customization sign-offs, will a delay on the part of surrounding vendor APIs grant a penalty-free extension? | Bidder to comply with RFP terms and conditions |
| 365 | 39-40 | Section C - Penalties & Liquidated damages | Clause 6.5 & Clause 6.6 | Concurrent Penalties: Penalty for not maintaining uptime... Low Response to Source Channels... | We kindly request confirmation that if an inline latency breach occurs due to an infrastructure slowdown, the vendor will only face penalties under response time metrics (Clause 6.6) and will not be penalized twice for downtime (Clause 6.5). | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 366 | 100, 103 and 258 | Section - G and J | Clause G.28; Clause G.32.6; Appendix-J Clause14.3 | Clause G.28 excludes incidental and consequential damages but creates an exception for liability arising “from a breach by either party of its obligation.” .<br>Appendix J, Clause 14.3 separately caps liability at the total cost of the project, while Clause G.32.6 permits remedies to be exercised cumulatively and concurrently.<br><br>Cl G.28 - Neither party shall be liable for any incidental or consequential damages arising out of or in connection with the agreement or any breach thereof (including for loss of profits or cost of cover, etc.), whether or not such party has been advised of the possibility of such damages; except for liabilities arising out of any violation, misappropriation or infringement of a party's intellectual property rights, or from a breach by either party of its obligation. In no event will either party's aggregate liability arising out of or in connection with the agreement or any breach thereof exceed the Contract Price entered into the Contract between Buyer and Seller. Notwithstanding the above, the Bidder/Service Provider shall be liable for actual financial loss, damages, cost, compensation, penalty suffered by the bank: -<br>28.1. In case of gross negligence or willful misconduct attributable to the Bidder/service | Please amend and align Clause G.28 and Appendix-J Clauses 14.2.2–14.3 to:<br>(a) delete “or from a breach by either party of its obligation”;<br>(b) restrict uncapped liability only to liabilities that applicable law expressly prohibits the Parties from limiting;<br>(c) cap implementation liability at the implementation fees and ATS/support liability at the applicable annual ATS/support fees;<br>(d) apply the cap collectively to all claims, indemnities, LDs, SLA credits, penalties, rectification costs, risk-purchase costs and amounts recovered through the Performance Security; and<br>(e) prohibit duplicate recovery for the same loss or event. | Bidder to comply with RFP terms and conditions |
| 367 | 100-101 | 28 (Limitation of Liability) | 28 (Limitation of Liability) | Aggregate liability of vendor capped at Contract Price; however, carve-outs include gross negligence, wilful misconduct, fraud, breach of confidentiality, and "any liability/penalty/cost/compensation/charges that cannot be capped or is excluded as a matter of applicable laws." No reciprocal/mutual liability cap applies to the Bank. | We request the Bank to amend this clause as follows:<br>(a) The carve-out for "any liability/penalty/cost/compensation/charges that cannot be capped or is excluded as a matter of applicable laws" is open-ended and effectively swallows the liability cap. We request the Bank to delete this general carve-out and instead retain only specific, defined carve-outs for: (i) fraud or wilful misconduct; (ii) death or personal injury caused by gross negligence on the part of the Bidder while delivering solution/services to the Bank; and (iii) IP infringement indemnity.<br>(b) We request the Bank to amend the clause to state: "The aggregate liability of the Bidder to the Bank or in connection with this Contract, whether arising in contract, tort, negligence, breach of statutory duty or otherwise, shall not exceed the total fees paid or payable to the Bidder in the twenty-four (24) months preceding the event giving rise to the claim."<br>(c) Both parties should mutually exclude liability for indirect, consequential, incidental, special, exemplary, or punitive damages, including loss of profits, revenue, data, goodwill, or anticipated savings, howsoever arising. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 368 | 100-101 | 28 (Limitation of Liability) | 28 (Limitation of Liability) | Aggregate liability of vendor capped at Contract Price; however, carve-outs include gross negligence, wilful misconduct, fraud, breach of confidentiality, and "any liability/penalty/cost/compensation/charges that cannot be capped or is excluded as a matter of applicable laws." No reciprocal/mutual liability cap applies to the Bank. | We request the Bank to amend this clause as follows:<br>(a) The carve-out for "any liability/penalty/cost/compensation/charges that cannot be capped or is excluded as a matter of applicable laws" is open-ended and effectively swallows the liability cap. We request the Bank to delete this general carve-out and instead retain only specific, defined carve-outs for: (i) fraud or wilful misconduct; (ii) death or personal injury caused by gross negligence on the part of the Bidder while delivering solution/services to the Bank; and (iii) IP infringement indemnity.<br>(b) We request the Bank to amend the clause to state: "The aggregate liability of the Bidder to the Bank or in connection with this Contract, whether arising in contract, tort, negligence, breach of statutory duty or otherwise, shall not exceed the total fees paid or payable to the Bidder in the twenty-four (24) months preceding the event giving rise to the claim."<br>(c) Both parties should mutually exclude liability for indirect, consequential, incidental, special, exemplary, or punitive damages, including loss of profits, revenue, data, goodwill, or anticipated savings, howsoever arising. | Bidder to comply with RFP terms and conditions |
| 369 | 101-102 | 32.2/28.3 | 32.2/28.3 | "Vendor shall be liable to bank for any event for security breach and leakage of data/information." This imposes strict (not fault-based) uncapped liability for any security breach. | We request the Bank to amend this clause as follows:<br>"The Vendor shall be liable to the Bank for direct monetary losses arising from a security breach or leakage of data/information to the extent such breach is solely, directly and exclusively caused by the Vendor's failure to comply with its security obligations as expressly specified in this Contract (and not arising from the Bank's own acts, omissions, or security configurations, or from third-party attacks that the Vendor could not reasonably have prevented despite implementing industry-standard security measures). The Vendor's liability under this clause shall be: (a) fault-based (i.e., arising only from the Vendor's proven negligence or breach of its contractual security obligations); (b) limited to direct monetary losses awarded by the court (excluding indirect, consequential, or reputational damages); and (c) subject to the aggregate Limitation of Liability cap agreed in this Contract."<br>Strict liability for any and all security incidents is commercially uninsurable and inconsistent with the shared-responsibility model applicable to enterprise software deployments where the Solution is hosted on the Bank's own infrastructure. | Bidder to comply with RFP terms and conditions |
| 370 | 101-102 | 32.2/28.3 | 32.2/28.3 | "Vendor shall be liable to bank for any event for security breach and leakage of data/information." This imposes strict (not fault-based) uncapped liability for any security breach. | We request the Bank to amend this clause as follows:<br>"The Vendor shall be liable to the Bank for direct monetary losses arising from a security breach or leakage of data/information to the extent such breach is solely, directly and exclusively caused by the Vendor's failure to comply with its security obligations as expressly specified in this Contract (and not arising from the Bank's own acts, omissions, or security configurations, or from third-party attacks that the Vendor could not reasonably have prevented despite implementing industry-standard security measures). The Vendor's liability under this clause shall be: (a) fault-based (i.e., arising only from the Vendor's proven negligence or breach of its contractual security obligations); (b) limited to direct monetary losses awarded by the court (excluding indirect, consequential, or reputational damages); and (c) subject to the aggregate Limitation of Liability cap agreed in this Contract."<br>Strict liability for any and all security incidents is commercially uninsurable and inconsistent with the shared-responsibility model applicable to enterprise software deployments where the Solution is hosted on the Bank's own infrastructure. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 371 | 112, 117 | Section B | Annexure-2, Cl.1(Objectives)/2.9 (Scope - NCRP/I4C & Mule Detection) | Scope includes integration with Cross Channel Control Platform (CCCP)/NCRP/I4C/NCCR and ML-based Money Mule Account detection solution, in addition to the core EFRM solution. | Kindly confirm whether the Bank already has an existing CCCP or is this being procured as a new module under this RFP. Also confirm whether this is to be delivered by the same OEM/bidder as a single integrated solution or can be delivered through OEM-partnered/best-of-breed components under one bidder's responsibility. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 372 | 112, 117 | Section B | Annexure-2, Cl.1(Objectives)/2.9 (Scope - NCRP/I4C & Mule Detection) | Scope includes integration with Cross Channel Control Platform (CCCP)/NCRP/I4C/NCCR and ML-based Money Mule Account detection solution, in addition to the core EFRM solution. | Kindly confirm whether the Bank already has an existing CCCP or is this being procured as a new module under this RFP. Also confirm whether this is to be delivered by the same OEM/bidder as a single integrated solution or can be delivered through OEM-partnered/best-of-breed components under one bidder's responsibility. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 373 | 115-116, 131-133, 209 | Annexures | Annexure-2 Sec 1.22 / 2.71; Annexure-17 Table-5 | Annexure-2 describes a full ML-based Money-Mule detection engine (behavioural/statistical/graph models, network analysis) as EFRM scope; Annexure-17 Table-5 (BOM) has a single line item titled only 'Mule Account Detection Integration cost'. | Please reconcile the scope: is the Bidder required to build/deliver a complete standalone ML-based Money-Mule detection engine as part of this RFP (and if so, under which BOM head should its licence/implementation cost be quoted, since Table 5 references 'integration cost' only)? OR is the Bank separately procuring/already possessing a Money-Mule detection solution (e.g., RBIH MuleHunter.ai) with the EFRM Bidder required only to build a two-way data-exchange interface? Please confirm the exact scope boundary and the correct commercial line item(s) to quote. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 374 | 118 / 134 / 173 | Annexures | Annexure-2, Cl.2.18 & 2.72.8 vs Compliance Sl.No.227 | Peak TPS is stated as 700 at Cl.2.18/2.72.8, but as 500 at Compliance Sl.No.227. | Kindly confirm the correct peak TPS (700 or 500) to be considered for sizing and commercial quoting purposes. | Refer Amendment no.1 |
| 375 | 118-119 | 2. The Broad Scope of this RFP is | 2.16. | The proposed Solution should be capable of providing / accepting feeds from/to the Bank's<br>• KYC/AML Application<br>• DMS- Dispute Management System.<br>• rt360(Unified monitoring system)-OTMS/EWS etc.<br>• External feeds and regulatory/government intelligence sources, including but not limited to Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, NCRP/I4C, CFCFRMS, Suspect Registry, RBIH MuleHunter.ai, MNRL, CFR, CIBIL, CRILC, ECGC, NPCI, Digital Intelligence Platform (DIP), lawenforcement inputs or any other regulatory/reputed third-party fraudrisk feed, wherever applicable and approved by the Bank<br>• NPCI EFRMS<br>• SOC<br>• HRMS<br>• Loan Originating System<br>• Complaint Management System including Digital Connect Module etc.<br>• Digital Contact Centre<br>• AND any other portal which may be used by Bank time to time. | Bank to confirm whether direct API will be provided for the Bank's KYC/AML Application, DMS- Dispute Management System, rt360(Unified monitoring system), External feeds and regulatory/government intelligence sources, including but not limited to Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, NCRP/I4C, CFCFRMS, Suspect Registry, RBIH MuleHunter.ai, MNRL, CFR, CIBIL, CRILC, ECGC, NPCI, Digital Intelligence Platform (DIP), lawenforcement inputs or any other regulatory/reputed third-party fraudrisk feed, NPCI EFRMS, SOC, HRMS, Loan Originating System, Complaint Management System including Digital Connect Module etc.,Digital Contact Centre, and any other portal. | It is a Bidder's responsibility to interface with the proposed solutions by using the relavant APIs or any other suitable arrangements to be made by the Bidder. |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 376 | 118-119 | 2. The Broad Scope of this RFP is | 2.16. | The proposed Solution should be capable of providing / accepting feeds from/to the Bank's<br>• KYC/AML Application<br>• DMS- Dispute Management System.<br>• rt360(Unified monitoring system)-OTMS/EWS etc.<br>• External feeds and regulatory/government intelligence sources, including but not limited to Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, NCRP/I4C, CFCFRMS, Suspect Registry, RBIH MuleHunter.ai, MNRL, CFR, CIBIL, CRILC, ECGC, NPCI, Digital Intelligence Platform (DIP), lawenforcement inputs or any other regulatory/reputed third-party fraudrisk feed, wherever applicable and approved by the Bank<br>• NPCI EFRMS<br>• SOC<br>• HRMS<br>• Loan Originating System<br>• Complaint Management System including Digital Connect Module etc.<br>• Digital Contact Centre<br>• AND any other portal which may be used by Bank time to time. | Bank to confirm whether direct API will be provided for the Bank's KYC/AML Application, DMS- Dispute Management System, rt360(Unified monitoring system), External feeds and regulatory/government intelligence sources, including but not limited to Neustar, Maxmind, Lexis Nexis, Group-IB, RSA, NCRP/I4C, CFCFRMS, Suspect Registry, RBIH MuleHunter.ai, MNRL, CFR, CIBIL, CRILC, ECGC, NPCI, Digital Intelligence Platform (DIP), lawenforcement inputs or any other regulatory/reputed third-party fraudrisk feed, NPCI EFRMS, SOC, HRMS, Loan Originating System, Complaint Management System including Digital Connect Module etc.,Digital Contact Centre, and any other portal. | It is a Bidder's responsibility to interface with the proposed solutions by using the relavant APIs or any other suitable arrangements to be made by the Bidder. |
| 377 | 119, 134, 173, | Annexure-2 | 2.18,2.72.8,227 | The proposed Solution should handle the Transactions of 700 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time. | The RFP states two different current peak TPS targets in the same Annexure-2: (a) Clauses 2.18 and 2.72.8 state 700 TPS<br>as the current peak requirement; (b) Annexure-2 compliance grid Row 227 (Page 173) states 500 TPS as the peak throughput requirement.<br>These are contradictory and will result in different hardware configurations.<br>Please confirm: (i) which figure - 500 TPS or 700 TPS to consider for harware sizing?<br>ii)is this tps(500/700) is the first year peak tps or 5th year peak tps? | Refer Amendment no.1 |
| 378 | 119, 134, 173, | Annexure-2 | 2.18,2.72.8,227 | The proposed Solution should handle the Transactions of 700 TPS (Transaction per Second) at the peak and should be scalable as per the future needs. The Solution should be able to respond within a guaranteed low millisecond response time. | The RFP states two different current peak TPS targets in the same Annexure-2: (a) Clauses 2.18 and 2.72.8 state 700 TPS<br>as the current peak requirement; (b) Annexure-2 compliance grid Row 227 (Page 173) states 500 TPS as the peak throughput requirement.<br>These are contradictory and will result in different hardware configurations.<br>Please confirm: (i) which figure - 500 TPS or 700 TPS to consider for harware sizing?<br>ii)is this tps(500/700) is the first year peak tps or 5th year peak tps? | Refer Amendment no.1 |
| 379 | 134, 267-271 | Annexures/K | Annexure-2 Sec 2.72.2 / 2.72.9; Appendix-K | Bidder required to size hardware based on Bank-furnished projections; Appendix-K lists ~176 application names only, without corresponding TPS/volume data referenced in Clause 5.1. | Kindly furnish (a) current actual TPS/volume by individual channel (CBS, UPI, IB, MB, IMPS, NEFT/RTGS, ATM, POS, AEPS) rather than only aggregate FY-level transaction counts, and (b) existing DC/DR facility specifications (rack space, power, cross-connect/network port availability, SAN fabric speed) to enable Bidders to prepare an accurate, comparable hardware BOQ. | Bidder to comply with RFP terms and conditions |
| 380 | 134, 267-271 | Annexures/K | Annexure-2 Sec 2.72.2 / 2.72.9; Appendix-K | CBS Integration | Currently Bank has the License or Plan to upgrade to use FEEM, FInacle Enterprise Event Manager | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
|---|---|---|---|---|---|---|
| 381 | 14-18, 22-27 | B | Existing Landscape, Scope of Work | Deployment Scope | Kindly confirm that the scope of the proposed EFRM solution is limited to Karnataka Grameena Bank's domestic operations, including Head Office, Regional Offices, Branches, DC/DR and associated delivery channels within India. Further, please confirm that no foreign branches, overseas subsidiaries, international operations or separate legal entities are currently in scope and that a single EFRM solution instance is expected to cater to the Bank's in-scope operations. | Bidder to comply with RFP terms and conditions |
| 382 | 15, 22-26 | B | Cl.3/4 (About RFP/Objectives); Cl.9.6/9.12/9.18 (Detection methods) | RFP purpose stated as onboarding an OEM/SI/SP for Supply, Installation, Implementation and Maintenance of EFRM for 5 years (Cl.3/4); required detection methods include rule/scenario-based, behavioural, statistical, AI/ML, risk scoring and pattern/anomaly detection (Cl.9.6, 9.12, 9.18). | Kindly confirm our understanding of the RFP's purpose and required fraud-detection methods is complete and accurate: (a) Purpose - supply, installation/configuration, integration with existing banking systems, and maintenance/support of the EFRM solution for a period of five years; (b) Detection methods required - rule-based detection, behavioural analysis, statistical analysis, AI, Machine Learning, risk scoring, and pattern detection. Please advise if any additional method/objective beyond these is expected. | Bidder to comply with RFP terms and conditions |
| 383 | 16, App-K | Section B | Sec-B, Cl.5.1 & Appendix-K (Existing Landscape - Applications) | ~175 applications and ~500 APIs are currently managed by the existing SI/third-party vendors and are to be integrated with the proposed EFRM solution. | Request the Bank to share the detailed list of applications/APIs in Appendix-K along with channel-wise transaction volumes/TPS, so that we can accurately size infrastructure, integration effort and commercial bid. | Bidder to comply with RFP terms and conditions |
| 384 | 16, App-K | Section B | Sec-B, Cl.5.1 & Appendix-K (Existing Landscape - Applications) | ~175 applications and ~500 APIs are currently managed by the existing SI/third-party vendors and are to be integrated with the proposed EFRM solution. | Request the Bank to share the detailed list of applications/APIs in Appendix-K along with channel-wise transaction volumes/TPS, so that we can accurately size infrastructure, integration effort and commercial bid. | Bidder to comply with RFP terms and conditions |
| 385 | 17,18 | Business Projection | | Business Projection | Kindly confirm that the projected business volumes provided in the RFP are indicative only and that hardware sizing shall be based on these projections without future commercial implications arising from higher-than-projected business growth. | Bidder to comply with RFP terms and conditions |
| 386 | 17,18 | Business Projection | | Business Projection | Kindly clarify whether the Bank will share historical transaction distribution (hour-wise/day-wise/channel-wise) to enable accurate sizing of hardware and software infrastructure. | Bidder to comply with RFP terms and conditions |
| 387 | 175, 176, 154 | Annexure-2 | Tech-245, Tech-277, Case-Mgt Cl.47 | Tech-245: "The solution should support secure archival and retention of transaction data, alert/case data, logs, evidence and reports as per Bank policy and regulatory requirements." Tech-277: The solution should store historical incidents, alerts, cases, risk scores, rule hits, investigation outcomes and related evidence within the Bank's environment for the retention period defined by the Bank, and should use such historical data for future transaction correlation, behaviour profiling, model/rule tuning, investigation and reporting. Case-Mgt Cl.47: The case management solution should retain active alerts, cases, evidence and investigation records online for a Bank-defined configurable period, preferably not less than 12 months, and should provide a secure archival and retrieval strategy for older data as per Bank policy and regulatory requirements. | The RFP defers data-retention periods to "Bank policy" but does not state them. Please specify the required retention period (in months/years) separately for: (a) raw/enriched transaction events, (b) alerts and risk scores, (c) cases and evidence, and (d) audit/system logs, clearly distinguishing online (hot) retention from archival retention. | All the regualtory advisory to be adhered. Accordingly all the arrangements needs to be done |
| 388 | 181-182 | Annexures | Annexure-2, Note (a) | Bank will indent for triggering 100 End use cases/alerts during the contract period based on need for every year at free of cost in addition to the Regulator's alerts. | Please clarify whether these 100 free end-use-case/alert-configuration requests per year are separate from, or are to be counted within, the 200 man-days of Change Request effort used for commercial evaluation under Annexure-17 Table-7, so that Bidders do not inadvertently double-count or under-price this effort in the commercial bid. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 389 | 19-20 | Section B, Cl. 8, Sr. 3 | | The bidder should have an average annual turnover of Rs. 24 Crores during last 3 financial years from Indian operations.For startup, Turn over value is 1200 (in lakhs) | We request the Bank to completely exempt the turnover criteria requirement for government recognized startup. | Bidder to comply with RFP terms and conditions |
| 390 | 20,21 | ction B Introduct | 8. Eligibility Criteria/ Pre-Qualification Criteria: | 7. The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are: 1. Mobile Banking 2. Internet Banking 3. UPI 4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP. | We have successfully implemented FRMS Solution in co-operative banks in India and in Bhutan. However we request bank to revise this eligibility criteria and make it Commercial Bank/Small Finance Bank with more than 500 branch with more than one channel. | Bidder to comply with RFP terms and conditions |
| 391 | 20,21 | Section B-Eligibility Criteria | Clause 8 (Sl No. 7 Note) & Clause 2.20 | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | Could the Bank please clarify if high-volume, live production implementations processing more than 700 TPS in leading International Commercial Banks or Global Financial Institutions will be considered equivalent and acceptable for fulfilling this criterion? | Bidder to comply with RFP terms and conditions |
| 392 | 20-21 | Annexures | Annexure-1, Sl.No.7 - Note | The Bidder should have integrated with Finacle CBS in at least One Bank... If they do not have experience in integration with Finacle CBS they will not be qualified. | Please confirm 'integration with Finacle CBS' means integration achieved via Finacle's standard Connect24/Finacle Integrator API gateway (as referred to in Clauses 5.2 and 9.21(e) of the RFP) with any version of Finacle (10.x/11.x/12.x), and is not restricted to the specific Finacle 10.2.25 version currently deployed at KaGB. | Bidder to comply with RFP terms and conditions |
| 393 | 20-21 | Section B | Sec-B, Cl.8, Sl.No.7 (Eligibility Criteria) | Bidder should have implemented the proposed EFRM solution integrated with CBS & Digital Channels (MB, IB, UPI, Debit Card/ATM Switch, NEFT/RTGS/IMPS) live in at least 2 Scheduled Commercial Banks in India with at least 1800 branches each, for last 5 years, with mandatory Finacle CBS integration reference. | Given KaGB is a Regional Rural Bank, kindly clarify whether references from RRBs/Cooperative Banks/Small Finance Banks (with lower branch count) will also be considered, or whether the 1800-branch, 2-SCB criterion is mandatory and non-relaxable. Request the Bank to relax this to at least 1 reference in an SCB/RRB with Finacle CBS integration, to enable wider participation. | Bidder to comply with RFP terms and conditions |
| 394 | 20-21 | B | 8. Eligibility Criteria/ Pre-Qualification Criteria: (Point 7) | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | We request bank to consider OEM expereince as well and modify this clause as following for fair participation and ensure inclusivity:<br>The Bidder/OEM should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 600 branches each during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder/OEM should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified.<br><br>Mandatory Supporting Document: to Include AMC renewal letter / ATS - Advanced Technical Support / Enhancement PO to show successful deployment reference | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 395 | 20-21 | Section B, Cl. 8, Sr. 7 | | The Bidder should have implemented the proposed EFRM solution integrated with CBS and Digital Channels in at least Two (2) SCBs with at least 1800 branches each during last 5 years. | We request the Bank to provide relaxation for this experience requirement for DPIIT-recognized Startups, provided they have experience in integrating with CBS in SCBs and on providing sufficient proof. | Bidder to comply with RFP terms and conditions |
| 396 | 20-21 | Section B | Sec-B, Cl.8, Sl.No.7 (Eligibility Criteria) | Bidder should have implemented the proposed EFRM solution integrated with CBS & Digital Channels (MB, IB, UPI, Debit Card/ATM Switch, NEFT/RTGS/IMPS) live in at least 2 Scheduled Commercial Banks in India with at least 1800 branches each, for last 5 years, with mandatory Finacle CBS integration reference. | Given KaGB is a Regional Rural Bank, kindly clarify whether references from RRBs/Cooperative Banks/Small Finance Banks (with lower branch count) will also be considered, or whether the 1800-branch, 2-SCB criterion is mandatory and non-relaxable. Request the Bank to relax this to at least 1 reference in an SCB/RRB with Finacle CBS integration, to enable wider participation. | Bidder to comply with RFP terms and conditions |
| 397 | 22,26,50 | B, C | The RFP permits onboarding of new channels, applications, APIs, products, regulatory requirements, and integrations during the contract period. Kindly clarify whether such future integrations and enhancements are included within the quoted scope or will be handled through a mutually agreed Change Request (CR) mechanism. | Future Integrations and Enhancements | The RFP permits onboarding of new channels, applications, APIs, products, regulatory requirements and integrations during the contract period. Kindly clarify whether such future integrations and enhancements are included within the quoted scope or will be handled through a mutually agreed Change Request (CR) mechanism. | Bidder to comply with RFP terms and conditions |
| 398 | 23-27 | 9. Scope of Work: | Scope of Work | Integration with all existing and future channels | Kindly confirm the final list of interfaces/channels required during implementation phase and those planned in future. | Bidder to comply with RFP terms and conditions |
| 399 | 25,27 | B | Kindly clarify whether the selected bidder is expected only to provide the rule/scenario management framework, or whether the bidder is also expected to continuously create, tune, optimize, and maintain fraud detection scenarios, rules, thresholds, and controls throughout the five-year contract period. | Scenario / Rule Management | Kindly clarify whether the selected bidder is expected only to provide the rule/scenario management framework or is expected to continuously create, tune, optimize and maintain fraud detection scenarios, rules, thresholds and controls throughout the entire 5-year contract period. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 400 | 258-259 | 14 (Appendix-J) | | Broad indemnity covering breach/default/non-performance, regulatory fines/penalties, and IP infringement. No cap is tied to indemnity claims. | We request the Bank to amend this clause as follows:<br>(a) As the Bank has multiple recourse under this RFP for breach of contract, such as LD, penalty, encashment of Bank guarantee, termination of contract, we request the Bank to limit the indemnity to third party IP infringement claims and regulatory fines and penalties imposed by RBI on the Bank to the extent same is caused due to Gross Negligence or Willful Misconduct on the part of Bidder in delivering solution/services to the Bank.<br>(b) All indemnity obligations of the Bidder should be subject to and fall within (not be in addition to) the aggregate Limitation of Liability cap agreed in the Contract, except only for the narrow carve-outs expressly stated therein (IP infringement, fraud, wilful misconduct, death/personal injury).<br>(c) The indemnity clause should incorporate the standard indemnity procedure: (i) prompt written notice; (ii) Bidder's sole control of defence; (iii) Bank's reasonable cooperation; (iv) no unilateral admission/settlement by the Bank; and (v) Bank’s obligation to mitigate. | Bidder to comply with RFP terms and conditions |
| 401 | 258-259 | 14 (Appendix-J) | | Broad indemnity covering breach/default/non-performance, regulatory fines/penalties, and IP infringement. No cap is tied to indemnity claims. | We request the Bank to amend this clause as follows:<br>(a) As the Bank has multiple recourse under this RFP for breach of contract, such as LD, penalty, encashment of Bank guarantee, termination of contract, we request the Bank to limit the indemnity to third party IP infringement claims and regulatory fines and penalties imposed by RBI on the Bank to the extent same is caused due to Gross Negligence or Willful Misconduct on the part of Bidder in delivering solution/services to the Bank.<br>(b) All indemnity obligations of the Bidder should be subject to and fall within (not be in addition to) the aggregate Limitation of Liability cap agreed in the Contract, except only for the narrow carve-outs expressly stated therein (IP infringement, fraud, wilful misconduct, death/personal injury).<br>(c) The indemnity clause should incorporate the standard indemnity procedure: (i) prompt written notice; (ii) Bidder's sole control of defence; (iii) Bank's reasonable cooperation; (iv) no unilateral admission/settlement by the Bank; and (v) Bank’s obligation to mitigate. | Bidder to comply with RFP terms and conditions |
| 402 | 26, 119, 121 | B/Annexures | Cl.9.16; Annexure-2 Sec 2.16 / 2.37 | References to Bank's 'existing Proactive Risk Monitoring solution' and rt360 (Unified monitoring system - OTMS/EWS) among existing feeds/applications. | Please clarify the intended relationship between the proposed EFRM solution and the Bank's existing rt360/OTMS-EWS solution: is EFRM expected to (a) fully replace and decommission the existing EWS solution, (b) coexist and exchange data/alerts bidirectionally with it, or (c) simply consume EWS output as one more input feed? Please also confirm the OEM/version of the existing solution for integration-effort estimation. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 403 | 26-27 | B | The RFP requires alert management support, reporting, scenario/rule creation, call center agents, and coordination with the Transaction Monitoring Division (TMD). Kindly clarify the respective responsibilities of the Bank's TMD team and the selected bidder for alert review, alert disposition, customer contact, fraud investigation, case management, and case closure activities. | Scope of Work | The RFP requires alert management support, reporting, scenario/rule creation, call center agents and coordination with the Transaction Monitoring Division (TMD). Kindly clarify the responsibilities between the Bank's TMD team and the selected bidder with respect to alert review, alert disposition, customer contact, fraud investigation, case management and case closure activities. | Bidder to comply with RFP terms and conditions |
| 404 | 26-27, 30-31 | B | Cl.9.1(k)/9.21(e); Section C Cl.1.1/1.3 | References to integration with Bank's 'Cross Channel Control Platform Including Cyber Complaint Processing, CCCP / NCRP / I4C' appear throughout the RFP without CCCP being separately defined. | Please clarify whether the 'Cross Channel Control Platform (CCCP)' is (a) an existing Bank/third-party system already deployed at KaGB requiring only an interface/integration from the proposed EFRM solution, or (b) a new module/capability that the EFRM Bidder is expected to design and build as part of this RFP. If (a), kindly share the OEM name, version and integration/API specification of the existing CCCP system. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 405 | 28, 118 | Annexures | Annexure-2 Sec 9.3.4.2 / 2.19 | Concurrent Users: System/Solution should support at least 30 concurrent users (scalable to 50). | 30-50 concurrent users appears low relative to the described enterprise-wide, 24x7x365 deployment spanning Head Office, Transaction Monitoring Division, ~29 Regional Offices and the future Kerala Grameena Bank rollout. Please confirm whether this figure refers only to the investigator/case-management UI (as distinct from backend transaction-processing throughput), and whether the Bank intends to revise this figure upward given the described user base. | Bidder to comply with RFP terms and conditions |
| 406 | 30, 68, 78, 79, 253 - Various | 1.2, 7.6 (ii), 11.1.1, 10.1.4 | Purchase Order Acceptance (Section F) | The successful bidder shall submit acceptance of the Purchase Order within 7 days from the date of receipt. Non-receipt of acceptance by the due date shall deem the Purchase Order accepted. | We request the Bank to amend this clause with the following wordings:<br>"The successful bidder shall submit acceptance of the Purchase Order or any objection to the terms of the Purchase Order within thirty (30) days from the date of receipt of the Purchase Order. In case of non-receipt of acceptance or objection by the due date, the Purchase Order shall be deemed to have been accepted by the vendor."<br>A 7-day window is insufficient for the Vendor's internal legal and commercial review of the Purchase Order terms, particularly for a complex enterprise solution deployment. | Bidder to comply with RFP terms and conditions |
| 407 | 30, 68, 78, 79, 253 - Various | 1.2, 7.6 (ii), 11.1.1, 10.1.4 | Purchase Order Acceptance (Section F) | The successful bidder shall submit acceptance of the Purchase Order within 7 days from the date of receipt. Non-receipt of acceptance by the due date shall deem the Purchase Order accepted. | We request the Bank to amend this clause with the following wordings:<br>"The successful bidder shall submit acceptance of the Purchase Order or any objection to the terms of the Purchase Order within thirty (30) days from the date of receipt of the Purchase Order. In case of non-receipt of acceptance or objection by the due date, the Purchase Order shall be deemed to have been accepted by the vendor."<br>A 7-day window is insufficient for the Vendor's internal legal and commercial review of the Purchase Order terms, particularly for a complex enterprise solution deployment. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 408 | 30-31 | Section–C - Deliverables & Service Level Agreements (SLAs) | Project Timeline | Complete Go-Live within 6 months | Considering multiple integrations, request Bank to extend Go-Live timeline to 9 months from PO acceptance. | Bidder to comply with RFP terms and conditions |
| 409 | 33-36 | 4 | Payment Terms | Payment released only after deducting penalties/LDs. Milestone-based payment with 60/30/10 split for hardware and 40/60 for software licensing. | We request the Bank to amend the payment clause as follows:<br>(a) Penalty deductions from invoices should only be made after the penalty has been finally determined through the dispute resolution process (not unilaterally by the Bank). We request the Bank to add: "The Bank shall not unilaterally deduct any disputed penalty or LD amount from the Vendor's invoices. Any disputed amounts shall be placed in escrow or paid subject to resolution through the dispute resolution mechanism specified in this Contract."<br>(b) We request the Bank to confirm whether the payment milestone for software licensing (40% on delivery, 60% on Go-Live) applies to the perpetual licence fee or to recurring annual subscription fees. Please clarify the payment schedule for the Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) fees post-warranty. | Bidder to comply with RFP terms and conditions |
| 410 | 33-36 | 4 | Payment Terms | Payment released only after deducting penalties/LDs. Milestone-based payment with 60/30/10 split for hardware and 40/60 for software licensing. | We request the Bank to amend the payment clause as follows:<br>(a) Penalty deductions from invoices should only be made after the penalty has been finally determined through the dispute resolution process (not unilaterally by the Bank). We request the Bank to add: "The Bank shall not unilaterally deduct any disputed penalty or LD amount from the Vendor's invoices. Any disputed amounts shall be placed in escrow or paid subject to resolution through the dispute resolution mechanism specified in this Contract."<br>(b) We request the Bank to confirm whether the payment milestone for software licensing (40% on delivery, 60% on Go-Live) applies to the perpetual licence fee or to recurring annual subscription fees. Please clarify the payment schedule for the Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) fees post-warranty. | Bidder to comply with RFP terms and conditions |
| 411 | 38 - 42 | 6 | 6.1 - 6.23 | Penalties & Liquidated damages | Requesting bank to provide the CAP on penalties for all these sections. | Bidder to comply with RFP terms and conditions |
| 412 | 38 - 42 | 6 | 6.1 - 6.23 | Penalties & Liquidated damages | Requesting bank to mention the cap for the overall aggregate of LD's and penalties to 5% of the overall TCO. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 413 | 38-39 | Section - C | 6.4 (Mishandling/Misconfiguration) | "6.4. Penalty for Mishandling, Misconfiguration, or Improper Deployment. Vendor Responsibility: The Vendor shall be solely responsible for any mishandling, misconfiguration, or improper deployment of any solution, patch, within the bank's systems without prior proper testing... Penalty for Failure to Test in CBS Environment: a. Should the Vendor deploy any solution, patch without conducting thorough testing or without obtaining the bank's prior approval for the deployment, a penalty of maximum 5% of the total contract value will be imposed for each such incident. b. In addition, the Vendor will bear all costs for rectifying the issue, including costs related to testing, remediation, and re-deployment... Indemnification: The Vendor agrees to indemnify the bank and hold it harmless against any losses, liabilities, claims, damages, or costs arising from the Vendor's failure to comply with these terms." | We request that liability under this clause apply only where the mishandling, misconfiguration or improper deployment is directly attributable to the Bidder's proven failure to comply with the mutually agreed testing and deployment process. The penalty should be limited to a maximum of 5% of the value of the affected deployment or milestone, and not the Total Contract Value. Any rectification costs should be limited to reasonable and documented costs directly arising from the incident. Indirect, consequential, reputational and goodwill losses should be excluded | Bidder to comply with RFP terms and conditions |
| 414 | 38-39 | 6.4 | Penalty for Mishandling, Misconfiguration, or Improper Deployment | Vendor solely responsible for mishandling/misconfiguration/improper deployment of the EFRM Solution; fully liable for financial losses, reputational damage, operational disruptions arising therefrom; penalty of maximum 5% of total contract value per incident for failure to test in CBS environment without bank approval; remediation plan required within "6 hours/days" of notification. | We request the Bank to kindly amend this clause as follows:<br>(a) The reference to "6 hours/days" for submission of a remediation plan is internally inconsistent. We request the Bank to clarify whether the intended timeframe is 6 hours or 6 days, and to amend the clause to state a single, definitive period (we suggest 5 business days).<br>(b) The penalty of 5% of total contract value per incident is disproportionate and uncapped in aggregate. We request the Bank to amend this to state that (i) penalties shall not exceed 1% of the annual contract value per incident, and (ii) aggregate penalties in any contract year shall not exceed 10% of the annual payout for that year.<br>(c) Liability for "reputational damage" and "operational disruptions" is consequential/indirect in nature and inherently unquantifiable. We request the Bank to limit the vendor's liability under this clause to direct monetary losses suffered by the Bank due to fraud, wilful misconduct or gross negligence on the part of the Bidder while delivering or implementing the solution under this RFO, and to delete the references to reputational damage and operational disruptions, consistent with standard industry practice for software solution deployments. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 415 | 38-39 | 6.4 | Penalty for Mishandling, Misconfiguration, or Improper Deployment | Vendor solely responsible for mishandling/misconfiguration/improper deployment of the EFRM Solution; fully liable for financial losses, reputational damage, operational disruptions arising therefrom; penalty of maximum 5% of total contract value per incident for failure to test in CBS environment without bank approval; remediation plan required within "6 hours/days" of notification. | We request the Bank to kindly amend this clause as follows:<br>(a) The reference to "6 hours/days" for submission of a remediation plan is internally inconsistent. We request the Bank to clarify whether the intended timeframe is 6 hours or 6 days, and to amend the clause to state a single, definitive period (we suggest 5 business days).<br>(b) The penalty of 5% of total contract value per incident is disproportionate and uncapped in aggregate. We request the Bank to amend this to state that (i) penalties shall not exceed 1% of the annual contract value per incident, and (ii) aggregate penalties in any contract year shall not exceed 10% of the annual payout for that year.<br>(c) Liability for "reputational damage" and "operational disruptions" is consequential/indirect in nature and inherently unquantifiable. We request the Bank to limit the vendor's liability under this clause to direct monetary losses suffered by the Bank due to fraud, wilful misconduct or gross negligence on the part of the Bidder while delivering or implementing the solution under this RFO, and to delete the references to reputational damage and operational disruptions, consistent with standard industry practice for software solution deployments. | Bidder to comply with RFP terms and conditions |
| 416 | 39-40 | Section - C | 6.5 & 6.6 | Cl.6.5(a): "If the bidder fails to maintain the guaranteed uptime, Penalty for uptime will be deducted as under: 99.90% to 100% - No Penalty; 99.50% to <99.90% - 0.10% (Plus GST) on total order value for every hour or part thereof; 99.00% to 99.49% - 0.20%; 98.50% to 98.99% - 0.30%; 98.00% to 98.49% - 0.50%; <98.00% - 1.00%."<br>6.5(b): "The maximum penalty levied as per above clauses shall not be more than the 10% (Plus GST) of total value of the order."<br><br>Cl.6.6(b): "In case, there is low response to source channel, the bank shall levy penalty as under: ...If the no. of transactions where response time is greater than 100 milliseconds, and less than or equal to 10000 per day, 0.10% (Plus GST) on total order value. If the no. of transactions are more than 10000 per day, 0.20% (Plus GST) on total order value." | We request that uptime and response-time penalties be calculated only on the ATS/support fees attributable to the affected service and not on the Total Order Value. Such penalties should apply only to failures directly attributable to the Bidder and should exclude failures caused or contributed to by the Bank, Bank infrastructure, third-party systems, scheduled maintenance, Force Majeure or circumstances beyond the Bidder's reasonable control. Please clarify that the percentage under Clause 6.5 shall apply once for the applicable monthly availability band and not repeatedly for every hour or part thereof. All such penalties should remain within the agreed aggregate cap | Bidder to comply with RFP terms and conditions |
| 417 | 46-47 | Section C - Deliverable and Service Level Agreements | 17 - Right to Audit | Entire section | Request Bank to clarify audit scope, frequency, prior notice, confidentiality safeguards, exclusion of bidder confidential IP/source code/customer data of other clients, and that audits will be limited to services/assets used for Bank. Please confirm remediation timelines will be mutually agreed based on severity and technical feasibility. | Bidder to comply with RFP terms and conditions |
| 418 | 46-47 | Section C - Deliverable and Service Level Agreements | 17 - Right to Audit | Entire section | Request Bank to clarify audit scope, frequency, prior notice, confidentiality safeguards, exclusion of bidder confidential IP/source code/customer data of other clients, and that audits will be limited to services/assets used for Bank. Please confirm remediation timelines will be mutually agreed based on severity and technical feasibility. | Bidder to comply with RFP terms and conditions |

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| 419 | 47-48 | Section C - Deliverable and Service Level Agreements | Clause 20 - Escrow Arrangement | **20.2** The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties.**20.4** The source code deposit at escrow entity should be in plain format /without any encryption and shall be without any password protection. | Request Bank to confirm escrow applies only to Bank-specific customizations/configurations, not bidder/OEM proprietary base product source code or third-party licensed components. Please allow secure encrypted escrow with access controlled by escrow agent and release only after final undisputed trigger event. | Bidder to comply with RFP terms and conditions |
| 420 | 47-48 | Section C - Deliverable and Service Level Agreements | Clause 20 - Escrow Arrangement | **20.2** The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties.**20.4** The source code deposit at escrow entity should be in plain format /without any encryption and shall be without any password protection. | Request Bank to confirm escrow applies only to Bank-specific customizations/configurations, not bidder/OEM proprietary base product source code or third-party licensed components. Please allow secure encrypted escrow with access controlled by escrow agent and release only after final undisputed trigger event. | Bidder to comply with RFP terms and conditions |
| 421 | 47–48 | Section - C | 20.1–20.9 – Escrow Arrangement | Source code must be deposited within 30 days, updated annually and on demand, in plain and unencrypted form. Release may occur for default, insolvency or cessation of support. All escrow and verification costs are borne by the bidder. | Please amend the escrow requirement as follows<br>(a) release of the escrow materials shall occur only upon the Bidder’s final adjudicated insolvency or permanent cessation of support for the Software without appointing a successor support provider;<br>(b) release shall not result in any transfer of ownership or intellectual property rights in the Software to the Bank;<br>(c) upon a valid release, the Bank shall receive only a limited, non-exclusive, non-transferable and non-sublicensable licence to use the escrow materials solely for internal maintenance and business-continuity purposes during the unexpired portion of the applicable licence term; and<br>(d) all escrow-agent, deposit, verification and renewal costs shall be borne by the Bank, since the escrow arrangement is required by the Bank. | Bidder to comply with RFP terms and conditions |
| 422 | 56-58 | Section C - Deliverable and Service Level Agreements | Clauses 23 and 24 - Exit Option / Exit Management Plan | Entire section | Request Bank to clarify termination triggers, cure period, exit scope, reverse transition deliverables and commercial treatment. Please confirm exit/shadow support beyond agreed period or beyond contracted services will be chargeable, and that termination for convenience will include payment for work performed, committed costs and applicable exit support. | Bidder to comply with RFP terms and conditions |
| 423 | 56-58 | Section C - Deliverable and Service Level Agreements | Clauses 23 and 24 - Exit Option / Exit Management Plan | Entire section | Request Bank to clarify termination triggers, cure period, exit scope, reverse transition deliverables and commercial treatment. Please confirm exit/shadow support beyond agreed period or beyond contracted services will be chargeable, and that termination for convenience will include payment for work performed, committed costs and applicable exit support. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 424 | 60 / 227 - | 27 | Adherence to Banks IS Security/Cyber Security Policies: | The Bidder shall comply with Bank’s various policies like Information Security policy and Cyber Security Policy, Internet Policy, Cyber Security Policy, Cloud Policy, Artificial intelligence Policy, Information System Audit Policy, E-Mail policy and Guidelines, etc.<br><br>In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder shall immediately report such incident to the Bank. | Kindly confirm that compliance with the Bank’s policies shall be applicable to the EFRM solution deployed within the Bank’s environment and limited to areas relevant to the bidder’s scope.<br>Further, for incident reporting, kindly clarify that the bidder shall report security incidents within its scope or those that come to its notice, as the bidder may not have visibility into all incidents within the Bank-managed environment. | Bidder to comply with RFP terms and conditions |
| 425 | 60 / 227 - | 27 | Adherence to Banks IS Security/Cyber Security Policies: | The Bidder shall comply with Bank’s various policies like Information Security policy and Cyber Security Policy, Internet Policy, Cyber Security Policy, Cloud Policy, Artificial intelligence Policy, Information System Audit Policy, E-Mail policy and Guidelines, etc.<br><br>In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder shall immediately report such incident to the Bank. | Kindly confirm that compliance with the Bank’s policies shall be applicable to the EFRM solution deployed within the Bank’s environment and limited to areas relevant to the bidder’s scope.<br>Further, for incident reporting, kindly clarify that the bidder shall report security incidents within its scope or those that come to its notice, as the bidder may not have visibility into all incidents within the Bank-managed environment. | Bidder to comply with RFP terms and conditions |
| 426 | 73-75 | 4. Normalization of Bids | Evaluation Methodology | L1 Selection | Kindly confirm whether purely L1 selection or any technical scoring/weightage is applicable before commercial evaluation. | Bidder to comply with RFP terms and conditions |
| 427 | 78, 238 | Section - C | 8.1/8.2 / Appendix-G (Proforma of Bank Guarantee for Contract Performance) | Cl.8.1: "The successful bidder should submit a Security Deposit / Performance Guarantee as specified in Bid Schedule (3 % of Total Order Value) within 28 days from the date of issue of Purchase Order with a validity period of 63 months from the acceptance of PO..."<br><br>Appendix-G: "We (Name of the issuing Bank), undertake to indemnify you and keep you indemnified from time to time to the extent of Rs__________ (Rupees___________) an amount equivalent to 10% of the Contract Price against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the CONTRACTOR..." | There is an inconsistency between the stated PBG percentage in the RFP body (3%) and the Appendix-G proforma (10%). Kindly confirm the correct and final PBG percentage applicable | Refer Amendment no.1 |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 428 | 79-82 | 11 | Section F | Bank may terminate for a broad list of grounds including "progress found unsatisfactory" and LD exceeding threshold, with only 30 days' notice. No cure period is expressly granted for breach-based termination in the RFP body. | As the pricing is based on multiple assumptions including tenure of contract, SLA, penalties, LD, AMC, volume, scope of services, and nature of software licence, termination of the contract for convenience or on low-threshold grounds may result in significant deviation from these assumptions. We request the Bank to amend this clause as follows:<br>(a) Delete the Bank's right to terminate for convenience (i.e., without cause). The Bank's termination rights should be limited to termination for material breach only.<br>(b) Revise the grounds for termination to "material breach" of the Contract (not merely "unsatisfactory progress" or similar subjective, low-threshold triggers).<br>(c) Include a cure period of not less than 60 (sixty) days from the date of written notice specifying the alleged breach, during which the Vendor shall have the opportunity to remedy the breach before the Bank may exercise its termination right.<br>(d) In the event of termination, the Bank shall pay the Vendor for: (i) all Services rendered and deliverables accepted up to the effective date of termination; (ii) all undisputed invoices outstanding; and (iii) reasonable demobilisation and exit costs. | Bidder to comply with RFP terms and conditions |
| 429 | 79-82 | Exit Management / Reverse Transition | Exit Management / Reverse Transition | RFP requires shadow support and knowledge transfer/exit management activities. No express provision for the Vendor to charge for exit/transition assistance services. | We request the Bank to include the following provision:<br>"Exit management and transition assistance services (including shadow support, knowledge transfer, data migration assistance, and parallel running) required beyond a period of 3 (three) months from the effective date of termination or expiry shall be provided by the Vendor at its then-current professional services rates, payable by the Bank. The parties shall agree an exit plan and associated costs within 30 days of the notice of termination or not less than 6 months prior to the expiry of the Contract term."<br>Exit management activities consume significant Vendor resources and cannot be provided at no additional cost for an indefinite period. | Bidder to comply with RFP terms and conditions |
| 430 | 79-82 | 11 | Section F | Bank may terminate for a broad list of grounds including "progress found unsatisfactory" and LD exceeding threshold, with only 30 days' notice. No cure period is expressly granted for breach-based termination in the RFP body. | As the pricing is based on multiple assumptions including tenure of contract, SLA, penalties, LD, AMC, volume, scope of services, and nature of software licence, termination of the contract for convenience or on low-threshold grounds may result in significant deviation from these assumptions. We request the Bank to amend this clause as follows:<br>(a) Delete the Bank's right to terminate for convenience (i.e., without cause). The Bank's termination rights should be limited to termination for material breach only.<br>(b) Revise the grounds for termination to "material breach" of the Contract (not merely "unsatisfactory progress" or similar subjective, low-threshold triggers).<br>(c) Include a cure period of not less than 60 (sixty) days from the date of written notice specifying the alleged breach, during which the Vendor shall have the opportunity to remedy the breach before the Bank may exercise its termination right.<br>(d) In the event of termination, the Bank shall pay the Vendor for: (i) all Services rendered and deliverables accepted up to the effective date of termination; (ii) all undisputed invoices outstanding; and (iii) reasonable demobilisation and exit costs. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 431 | 79-82 | Exit Management / Reverse Transition | Exit Management / Reverse Transition | RFP requires shadow support and knowledge transfer/exit management activities. No express provision for the Vendor to charge for exit/transition assistance services. | We request the Bank to include the following provision:<br>"Exit management and transition assistance services (including shadow support, knowledge transfer, data migration assistance, and parallel running) required beyond a period of 3 (three) months from the effective date of termination or expiry shall be provided by the Vendor at its then-current professional services rates, payable by the Bank. The parties shall agree an exit plan and associated costs within 30 days of the notice of termination or not less than 6 months prior to the expiry of the Contract term."<br>Exit management activities consume significant Vendor resources and cannot be provided at no additional cost for an indefinite period. | Bidder to comply with RFP terms and conditions |
| 432 | 79-82 / 253-254 | 11 (Section F) / Appendix-J Cl 10 | 11 (Section F) / Appendix-J Cl 10 | Vendor has no corresponding right to terminate the Contract for the Bank's non-payment, material breach, or other default. | We request the Bank to include a reciprocal termination right for the Vendor as follows:<br>"The Vendor may terminate this Contract by giving 90 (ninety) days' written notice to the Bank in the event that: (a) the Bank fails to make any undisputed payment within 60 (sixty) days of its due date, and such failure continues for a further 30 (thirty) days after written notice from the Vendor; or (b) the Bank commits a material breach of its obligations under this Contract which is not remedied within 60 (sixty) days of written notice from the Vendor specifying the breach."<br>A unilateral termination right solely in favour of the Bank is commercially unreasonable and contrary to the principle of mutuality of obligations that underpins a balanced long-term contractual relationship. | Bidder to comply with RFP terms and conditions |
| 433 | 79-82 / 253-254 | 11 (Section F) / Appendix-J Cl 10 | 11 (Section F) / Appendix-J Cl 10 | Vendor has no corresponding right to terminate the Contract for the Bank's non-payment, material breach, or other default. | We request the Bank to include a reciprocal termination right for the Vendor as follows:<br>"The Vendor may terminate this Contract by giving 90 (ninety) days' written notice to the Bank in the event that: (a) the Bank fails to make any undisputed payment within 60 (sixty) days of its due date, and such failure continues for a further 30 (thirty) days after written notice from the Vendor; or (b) the Bank commits a material breach of its obligations under this Contract which is not remedied within 60 (sixty) days of written notice from the Vendor specifying the breach."<br>A unilateral termination right solely in favour of the Bank is commercially unreasonable and contrary to the principle of mutuality of obligations that underpins a balanced long-term contractual relationship. | Bidder to comply with RFP terms and conditions |
| 434 | 8 / 69 | A | Sec-A, Sl.No.10 vs Sec-D, Cl.14.4 (Bid Submission) | Bid Schedule requires response via GeM portal plus physical document submission; Cl.14.4 separately requires bids to be deposited in a Tender Box. | Since this is a GeM-hosted bid, kindly confirm whether physical submission in a Tender Box is still mandatory, and if so, specify exactly which documents require physical submission. | Refer Amendment no.1 |
| 435 | 80 / 253 | 11.3 / Appendix-J Cl 10.2 | 11.3 / Appendix-J Cl 10.2 | Inconsistent notice periods for termination: Clause 11.3 provides 30 days' notice; Appendix-J Clause 10.2 provides 180 days' notice. | We request the Bank to harmonise the termination notice periods across the RFP and Appendix-J. Given the complexity of an enterprise fraud risk management solution and the critical nature of the services (requiring significant transition/migration effort), we request a minimum termination notice period of 180 days, consistent with Appendix-J Clause 10.2. Please amend Clause 11.3 of the RFP body to align with this 180-day notice period. | Bidder to comply with RFP terms and conditions |
| 436 | 80 / 253 | 11.3 / Appendix-J Cl 10.2 | 11.3 / Appendix-J Cl 10.2 | Inconsistent notice periods for termination: Clause 11.3 provides 30 days' notice; Appendix-J Clause 10.2 provides 180 days' notice. | We request the Bank to harmonise the termination notice periods across the RFP and Appendix-J. Given the complexity of an enterprise fraud risk management solution and the critical nature of the services (requiring significant transition/migration effort), we request a minimum termination notice period of 180 days, consistent with Appendix-J Clause 10.2. Please amend Clause 11.3 of the RFP body to align with this 180-day notice period. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 437 | 80, 254 | Section - C | 11.2.6 / Draft Contract Template Cl.10.1.10 | Cl.11.2.6: "The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances: ... 11.2.6. If deductions on account of liquidated damages exceeds more than 20% of the total contract price."<br><br>Draft Template Cl.10.1.10: "10.1.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price." | There is an inconsistency between the RFP body and the draft Contract/PO template on the cumulative LD threshold that triggers termination (20% vs. 10% of total contract price). Kindly confirm which percentage is the operative figure so that the Bidder's risk assessment and commercial proposal are based on the correct threshold. | Bidder to comply with RFP terms and conditions |
| 438 | 80, 254, 255-256 | Section - C | Section C Cl.11.3 / Draft Template Cl.10.2, 10.7 | > Section C Cl.11.3: "Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services."<br><br>Draft Template Cl.10.2: "Bank shall serve the notice of termination to the Vendor/Service Provider at least 180 days prior, of its intention to terminate services."<br><br>>Cl.10.7: "Notwithstanding anything contained hereinabove, the Bank may terminate this contract by giving a 30 day's notice without assigning any cause." | >There is an inconsistency in the termination notice period between the RFP body (30 days) and the draft Contract template (180 days) for the same clause - kindly confirm the operative period.<br><br>> The Bidder should be paid for licences delivered, accepted milestones, services performed, committed resources and non-cancellable third-party costs. Licence fees already invoiced or paid should remain non-refundable, and any non-cancellable licence or subscription commitments should remain payable. | Bidder to comply with RFP terms and conditions |
| 439 | 85-86 | Section - C | G.12.2 | "12.2. In the event that the deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; (b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or (c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution." | At the Bidder’s option, it may procure continued use, modify or replace the affected Deliverable, or, where such remedies are not reasonably available, refund the fees paid for the affected Deliverable. These shall constitute the Bank’s sole and exclusive remedies for the IP-infringement claim. Replacement-procurement costs and additional penalties or SLA credits for the same event should be deleted. The Bidder shall not be liable for claims arising from Bank or third-party modifications, combination with non-Bidder products, use contrary to documentation, or compliance with Bank specifications or instructions. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 440 | 85–86 and 257–258 | Section - G and J | Clause G.12.2; Appendix J, Clauses 13.1–13.3 – Intellectual Property Infringement | "12.1. Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights... 12.4. The bidder acknowledges that business logics, workflows, delegation and decision-making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors of Hardware/Software." The RFP does not contain an explicit clause confirming ownership of the Bidder/OEM's pre-existing or background intellectual property (software, tools, frameworks, algorithms, methodologies) used in delivering the Solution. | We request that an explicit clause be added confirming that the Bidder/OEM shall retain ownership of all pre-existing and background intellectual property, including software, customisations, tools, frameworks, algorithms and methodologies used in delivering the Solution, and that the Bank shall receive a non-exclusive, non-transferable licence to use the delivered Solution for its internal business purposes for the duration of the Agreement. | Bidder to comply with RFP terms and conditions |
| 441 | 85-86/256 | 12 / 13 - | Appendix-J | IP clause addresses non-infringement warranties and indemnity but does not expressly reserve the Vendor's ownership of its pre-existing/background IP, licensed software, or improvements thereto. | We request the Bank to include the following express reservation of rights clause: "Nothing in this Contract shall operate to assign or transfer to the Bank any intellectual property rights in the Vendor's pre-existing intellectual property, background IP, third-party licensed software, or any improvements, updates, modifications, or derivative works thereof. The Vendor retains all right, title, and interest in and to its Solution, software, tools, methodologies, and know-how. Any customisation, configuration, or development work performed by the Vendor under this Contract that constitutes an improvement or modification to the Vendor's pre-existing IP shall vest in and remain the property of the Vendor, with the Bank receiving a non-exclusive licence to use such customisation for the term of the Contract." | Bidder to comply with RFP terms and conditions |
| 442 | 85-86/256 | 12 / 13 - | Appendix-J | IP clause addresses non-infringement warranties and indemnity but does not expressly reserve the Vendor's ownership of its pre-existing/background IP, licensed software, or improvements thereto. | We request the Bank to include the following express reservation of rights clause: "Nothing in this Contract shall operate to assign or transfer to the Bank any intellectual property rights in the Vendor's pre-existing intellectual property, background IP, third-party licensed software, or any improvements, updates, modifications, or derivative works thereof. The Vendor retains all right, title, and interest in and to its Solution, software, tools, methodologies, and know-how. Any customisation, configuration, or development work performed by the Vendor under this Contract that constitutes an improvement or modification to the Vendor's pre-existing IP shall vest in and remain the property of the Vendor, with the Bank receiving a non-exclusive licence to use such customisation for the term of the Contract." | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 443 | 86-87 | Section - G | G.13.1 / G.13.5 | "13.1. The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ('Confidential Information'), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank... THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS." | Confidentiality obligations should be mutual and should apply equally to the Bank's information and the Bidder/OEM's confidential and proprietary information. Disclosure or receipt of Confidential Information should not transfer ownership or intellectual property rights. | Bidder to comply with RFP terms and conditions |
| 444 | 89-90, 246-247 | Section - G | G.17 / Integrity Pact IP.7.1 | G.17.5: "The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract." G.17.6: "The decision of Bank in determining the above aspects will be final and binding on the all the Bidder."<br><br>Integrity Pact Cl.7.1(vii): "To debar the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER from participating in future bidding processes of the BUYER for a minimum period of five years, which may be further extended at the discretion of the BUYER." Cl.7.3: "The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER/SELLER/ CONTRACTOR shall be final and conclusive on the BIDDER/ SELLER/ CONTRACTOR. However, the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER can approach the Independent External Monitor(s) appointed for the purposes of this Pact." | Please confirm that any debarment or blacklisting action shall be undertaken only after written notice specifying the alleged violation, a reasonable opportunity for the Bidder to respond, and a reasoned determination based on credible evidence. Any sanction should be proportionate to the nature and materiality of the established violation and remain subject to the review mechanism under the Integrity Pact. | Bidder to comply with RFP terms and conditions |
| 445 | 90 / 261 - | 21 / 20 - | 21 / 20 - | Social Media Policy / 20. SOCIAL MEDIA POLICY: | Kindly clarify that compliance with the Bank's social media policy shall be applicable only to bidder personnel engaged in the project and subject to the Bank formally sharing such policies and any updates thereto. The bidder's responsibility shall be limited to ensuring adherence by its depolyed personnel within the scope of engagement. | Bidder to comply with RFP terms and conditions |
| 446 | 90 / 261 - | 21 / 20 - | 21 / 20 - | Social Media Policy / 20. SOCIAL MEDIA POLICY: | Kindly clarify that compliance with the Bank's social media policy shall be applicable only to bidder personnel engaged in the project and subject to the Bank formally sharing such policies and any updates thereto. The bidder's responsibility shall be limited to ensuring adherence by its depolyed personnel within the scope of engagement. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 447 | 90-91 / 263 | 22-25.1 (Appendix-J) / 22-23 (Main RFP) | 22-25.1 (Appendix-J) / 22-23 (Main RFP) | Arbitration seat Bengaluru; sole arbitrator (or panel if no consensus); governed by Arbitration and Conciliation Act, 1996. Separate exclusive jurisdiction of Bengaluru courts also referenced (potential overlap/inconsistency between arbitration clause and court-jurisdiction clause). | We request the Bank to amend the dispute resolution clause as follows:<br>(a) Clarify the relationship between the arbitration clause and the exclusive court-jurisdiction clause. If arbitration is the agreed dispute resolution mechanism, the court-jurisdiction clause should be limited to: (i) enforcement of arbitral awards; (ii) applications for interim/injunctive relief pending constitution of the tribunal; and (iii) matters that are not arbitrable under applicable law. Please delete any provision that allows either party to bypass arbitration and approach the courts for substantive claims.<br>(b) We request the arbitration to be conducted by a panel of 3 (three) arbitrators (one nominated by each party, with the third appointed by the two party-nominated arbitrators) rather than a sole arbitrator, given the likely complexity and value of disputes under a 5-year enterprise technology contract.<br>(c) We accept Bengaluru as the seat and venue of arbitration.<br>(d) We request the addition of an escalation mechanism: prior to initiating arbitration, the parties shall first attempt to resolve the dispute through good-faith negotiations between senior management representatives within 30 days of written notice of the dispute. | Bidder to comply with RFP terms and conditions |
| 448 | 90-91 / 263 | 22-25.1 (Appendix-J) / 22-23 (Main RFP) | 22-25.1 (Appendix-J) / 22-23 (Main RFP) | Arbitration seat Bengaluru; sole arbitrator (or panel if no consensus); governed by Arbitration and Conciliation Act, 1996. Separate exclusive jurisdiction of Bengaluru courts also referenced (potential overlap/inconsistency between arbitration clause and court-jurisdiction clause). | We request the Bank to amend the dispute resolution clause as follows:<br>(a) Clarify the relationship between the arbitration clause and the exclusive court-jurisdiction clause. If arbitration is the agreed dispute resolution mechanism, the court-jurisdiction clause should be limited to: (i) enforcement of arbitral awards; (ii) applications for interim/injunctive relief pending constitution of the tribunal; and (iii) matters that are not arbitrable under applicable law. Please delete any provision that allows either party to bypass arbitration and approach the courts for substantive claims.<br>(b) We request the arbitration to be conducted by a panel of 3 (three) arbitrators (one nominated by each party, with the third appointed by the two party-nominated arbitrators) rather than a sole arbitrator, given the likely complexity and value of disputes under a 5-year enterprise technology contract.<br>(c) We accept Bengaluru as the seat and venue of arbitration.<br>(d) We request the addition of an escalation mechanism: prior to initiating arbitration, the parties shall first attempt to resolve the dispute through good-faith negotiations between senior management representatives within 30 days of written notice of the dispute. | Bidder to comply with RFP terms and conditions |
| 449 | 92–97 | Section - G | Clause 24 and Data-Processing Terms, Clauses 1.1–3.10 | The bidder is treated as a Processor and is subject to broad processing, sub-processing, audit, breach-notification, assistance and deletion obligations. Personal Data must be returned and deleted within 30 business days. Any Bank objection to a proposed Sub-Processor should be based on reasonable and documented data-protection or security grounds, and the Bidder should first be allowed to propose an alternative or appropriate mitigation. | Since the Solution is deployed on-premises in the Bank’s environment, the Bidder should be treated as a Processor only to the limited extent it actually accesses or processes Personal Data on behalf of the Bank for authorised implementation, testing, migration, maintenance or support activities.<br><br>The processing schedules should be completed and mutually agreed based on the actual processing activities before any Personal Data is accessed. The Bank should remain responsible for lawful collection and use, the legality of its instructions and the accuracy of the Personal Data provided. Assistance obligations should be limited to reasonable assistance relevant to the Bidder’s actual processing.<br><br>Deletion obligations should exclude information retained under applicable law and data in routine backup, archival or security systems that cannot reasonably be separately deleted, provided it remains protected, is not further processed and is deleted under the applicable retention cycle. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 450 | 97-99 | SCHEDULE-3 : Technical and Organizational Data Protection Measures | SCHEDULE-3 : Technical and Organizational Data Protection Measures | SCHEDULE-3 : Technical and Organizational Data Protection Measures | Since this is a licensed deal wherein the software (EFRM) would be installed in Bank premises (DC/DR) these RBI regulations would not be applicable and hence Bidder requests the Bank to remove these clauses. | Bidder to comply with RFP terms and conditions |
| 451 | 97-99 | SCHEDULE-3 : Technical and Organizational Data Protection Measures | SCHEDULE-3 : Technical and Organizational Data Protection Measures | SCHEDULE-3 : Technical and Organizational Data Protection Measures | Since this is a licensed deal wherein the software (EFRM) would be installed in Bank premises (DC/DR) these RBI regulations would not be applicable and hence Bidder requests the Bank to remove these clauses. | Bidder to comply with RFP terms and conditions |
| 452 | 99-100 | DPDP Act 2023 compliance (Cl 26-27) | DPDP Act 2023 compliance (Cl 26-27) | Vendor must comply with the Digital Personal Data Protection Act, 2023 framework and ensure compliance with any modifications/changes in applicable law during the currency of the contract. | We request the Bank to clarify and amend as follows:<br>(a) Given that the Solution will be deployed on the Bank's own premises/infrastructure and the Vendor will not independently process, store, or access personal data of the Bank's customers except to the limited extent necessary for solution support and maintenance, please confirm that the Vendor's role under the DPDP Act, 2023 is that of a "Data Processor" (and not a "Data Fiduciary") and that the Bank retains all Data Fiduciary obligations.<br>(b) We request the Bank to confirm that the Vendor shall not be required to independently comply with the Bank's data localisation, data retention, or consent management obligations except to the limited extent that the Vendor's support activities involve access to personal data.<br>(c) Any changes to the Solution or Services necessitated by future amendments to the DPDP Act, 2023 or rules framed thereunder shall be subject to a change-control mechanism and implemented at mutually agreed costs. | Bidder to comply with RFP terms and conditions |
| 453 | 99-100 | Confidentiality (Cl 26-27) | Confidentiality (Cl 26-27) | Confidentiality obligations appear to be imposed only on the Vendor. No corresponding Bank confidentiality obligation to protect the Vendor's proprietary information, trade secrets, pricing, and Solution architecture details. | We request the Bank to amend the confidentiality clause to make it mutual and reciprocal:<br>"Each party ('Receiving Party') shall hold in confidence and not disclose to any third party (except to its employees, agents, or sub-contractors who have a need to know and are bound by equivalent confidentiality obligations) any Confidential Information of the other party ('Disclosing Party') received in connection with this Contract. 'Confidential Information' shall include, without limitation: (a) in respect of the Bank: customer data, transaction data, business strategies, and internal policies; and (b) in respect of the Vendor: proprietary software, source code, algorithms, Solution architecture, pricing, commercial terms, methodologies, and know-how. Confidentiality obligations shall survive termination or expiry of this Contract for a period of 3 (three) years."<br>The Vendor's proprietary technology and commercial information shared during the engagement require the same degree of protection as the Bank's confidential information. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 454 | 99-100 | DPDP Act 2023 compliance (Cl 26-27) | DPDP Act 2023 compliance (Cl 26-27) | Vendor must comply with the Digital Personal Data Protection Act, 2023 framework and ensure compliance with any modifications/changes in applicable law during the currency of the contract. | We request the Bank to clarify and amend as follows:<br>(a) Given that the Solution will be deployed on the Bank's own premises/infrastructure and the Vendor will not independently process, store, or access personal data of the Bank's customers except to the limited extent necessary for solution support and maintenance, please confirm that the Vendor's role under the DPDP Act, 2023 is that of a "Data Processor" (and not a "Data Fiduciary") and that the Bank retains all Data Fiduciary obligations.<br>(b) We request the Bank to confirm that the Vendor shall not be required to independently comply with the Bank's data localisation, data retention, or consent management obligations except to the limited extent that the Vendor's support activities involve access to personal data.<br>(c) Any changes to the Solution or Services necessitated by future amendments to the DPDP Act, 2023 or rules framed thereunder shall be subject to a change-control mechanism and implemented at mutually agreed costs. | Bidder to comply with RFP terms and conditions |
| 455 | 99-100 | Confidentiality (Cl 26-27) | Confidentiality (Cl 26-27) | Confidentiality obligations appear to be imposed only on the Vendor. No corresponding Bank confidentiality obligation to protect the Vendor's proprietary information, trade secrets, pricing, and Solution architecture details. | We request the Bank to amend the confidentiality clause to make it mutual and reciprocal:<br>"Each party ('Receiving Party') shall hold in confidence and not disclose to any third party (except to its employees, agents, or sub-contractors who have a need to know and are bound by equivalent confidentiality obligations) any Confidential Information of the other party ('Disclosing Party') received in connection with this Contract. 'Confidential Information' shall include, without limitation: (a) in respect of the Bank: customer data, transaction data, business strategies, and internal policies; and (b) in respect of the Vendor: proprietary software, source code, algorithms, Solution architecture, pricing, commercial terms, methodologies, and know-how. Confidentiality obligations shall survive termination or expiry of this Contract for a period of 3 (three) years."<br>The Vendor's proprietary technology and commercial information shared during the engagement require the same degree of protection as the Bank's confidential information. | Bidder to comply with RFP terms and conditions |
| 456 | General | F | F | | We request bank to cap all the LDs & Penalties at 5% of Overall Total Contract Value | Bidder to comply with RFP terms and conditions |
| 457 | General | General | General | General | The mode of bid submission is not explicitly specified in the RFP. While the tender has been published through the GeM portal, the RFP appears to indicate submission of hard copy documents. Kindly clarify whether the bid is to be submitted exclusively through the GeM portal or whether a separate physical hard copy submission is also required. If hard copy submission is mandatory, please provide the detailed submission requirements. | Refer Amendment no.1 |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 458 | General Feature on Infra Requirment | General | | General | **Request to Add this Clause as part of the Infra Requirement:-**<br><br>The proposed infrastructure solution should be Hyper-Converged Infrastructure appliance that come pre-installed with various software including Software Defined Storage with Enterprise class Storage Services, replication with management and associated hypervisor.<br>The solution should have out of the box security compliance for proposed HCI solution to ensure highly secure HCI environment.<br><br>Solution should have at least two or more industry certifications. (e.g. NIST, FIPS140-2, EAL2 CCC-Common Criteria Certified, DISA- approved STIG)<br><br>The solution should include security features like distributed firewall, micro-segmentation, and identity-based security for securing the VDI and virtual machines. Shall include the required License from Day1. | Bidder to comply with RFP terms and conditions |
| 459 | Multiple | B, C | Based on the requirements for hardware supply, software implementation, onsite resources, 24x7 support, monitoring, maintenance, ATS/AMC, DR drills, audit support, and ongoing operations for five years, kindly clarify whether the Bank is seeking a Managed Services model under which the selected bidder will manage and operate the complete EFRM platform throughout the contract period. | Implementation & Support Model | Based on the requirement for hardware supply, software implementation, onsite resources, 24x7 support, monitoring, maintenance, ATS/AMC, DR drills, audit support, and ongoing operations for five years, kindly clarify whether the Bank is seeking a Managed Services model wherein the selected bidder is expected to manage and operate the complete EFRM platform throughout the contract period. Further, kindly clarify the preferred deployment model for the proposed solution (On-Premises or Cloud). In case of a Cloud-based deployment, please confirm whether the Bank has an existing private cloud infrastructure that may be leveraged for hosting the EFRM solution. If the deployment is required to be On-Premises, kindly confirm whether all application, database, and infrastructure components proposed under this RFP are required to be hosted within the Bank's DC/DR environment and whether any OEM-managed hosted components are permitted. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 460 | pg 20/21 | Section B- Eligibility Criteria | Clause 8 (Sl No. 7 Note) & Clause 2.20 | "The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br><br>1. Mobile Banking<br><br>2. Internet Banking<br><br>3. UPI<br><br>4. Debit Card (ATM Switch)<br><br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified." | To encourage participation from globally proven, top-tier fraud risk management platforms, we request the Bank to consider implementations of the proposed EFRM solution running live in Tier-1 International/Global Commercial Banks of equivalent or larger scale (1800+ branches and integrated with globally deployed Finacle CBS environments) as fully compliant with this eligibility criteria. | Bidder to comply with RFP terms and conditions |
| 461 | Various | SLA / Uptime | SLA / Uptime | RFP specifies SLA/uptime requirements for the EFRM Solution but does not clearly define the measurement methodology, exclusions, or the Bank's own dependencies that may impact SLA achievement. | We request the Bank to clarify and include the following:<br>(a) SLA measurement methodology: Please specify the tool/mechanism for measuring uptime and the calculation formula (e.g., excluding scheduled maintenance windows, planned downtime, and force majeure events).<br>(b) SLA exclusions: Please confirm that the following shall be excluded from SLA calculations: (i) downtime caused by the Bank's infrastructure, network, or CBS system failures; (ii) scheduled maintenance windows agreed in advance; (iii) downtime arising from the Bank's failure to provide required access, data feeds, or approvals; (iv) force majeure events; and (v) downtime caused by third-party systems or integrations not within the Vendor's control.<br>(c) Bank's dependencies: Please specify the Bank's own obligations and prerequisites (e.g., infrastructure readiness, CBS access, data feed availability, UAT resources) and confirm that SLA measurement shall not commence until such Bank dependencies are fulfilled. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 462 | Various | Force Majeure | Force Majeure | RFP does not contain a comprehensive force majeure clause addressing the parties' rights and obligations during events beyond their reasonable control (e.g., natural disasters, pandemics, government actions, cyberattacks, telecommunications failures). | We request the Bank to include a mutual force majeure clause as follows:<br>"Neither party shall be liable for any failure or delay in performing its obligations under this Contract to the extent that such failure or delay is caused by a Force Majeure Event. 'Force Majeure Event' means any event beyond the reasonable control of the affected party, including but not limited to: natural disasters, epidemics/pandemics, acts of war or terrorism, civil unrest, government actions or sanctions, failure of telecommunications or power supply, cyberattacks (other than those resulting from the affected party's failure to maintain reasonable security measures), and industrial disputes not involving the affected party's employees. The affected party shall: (a) notify the other party in writing within 5 business days of becoming aware of the Force Majeure Event; (b) use reasonable endeavours to mitigate the effects; and (c) resume performance as soon as reasonably practicable. If the Force Majeure Event continues for more than 90 consecutive days, either party may terminate this Contract on 30 days' written notice without liability." | Bidder to comply with RFP terms and conditions |
| 463 | Various | Audit Rights (Section F) | Audit Rights (Section F) | Bank and RBI/regulatory authorities have broad audit rights over the Vendor's operations. No limitation on frequency, scope, cost allocation, or advance notice for audits. | We acknowledge and accept the Bank's and RBI's statutory/regulatory audit rights. However, we request the Bank to include the following reasonable limitations:<br>(a) Audits (other than those mandated by RBI or other regulatory authorities) shall be conducted not more than once per year, with at least 30 days' prior written notice.<br>(b) All audits shall be conducted during normal business hours and shall not unreasonably interfere with the Vendor's business operations.<br>(c) The scope of audits shall be limited to the Vendor's obligations under this Contract and shall not extend to the Vendor's proprietary source code, algorithms, or confidential information of other clients.<br>(d) Costs of audits mandated by the Bank (as opposed to regulatory audits) shall be borne by the Bank, unless the audit reveals a material breach by the Vendor.<br>(e) Audit findings shall be shared with the Vendor within 15 business days, and the Vendor shall be given a reasonable cure period (not less than 30 days) to address any non-critical deficiencies identified. | Bidder to comply with RFP terms and conditions |
| 464 | Various | Subcontracting | Subcontracting | RFP requires Bank's prior written approval for subcontracting and the Vendor remains fully responsible for subcontractor performance. | We accept that the Bank's prior written consent is required for subcontracting. However, we request the Bank to:<br>(a) Confirm that subcontracting to the Vendor's group companies and existing approved subcontractors (as disclosed at the time of bid submission) shall be deemed pre-approved and shall not require separate consent for each engagement.<br>(b) Confirm that the Bank's consent to subcontracting shall not be unreasonably withheld or delayed, and shall be deemed granted if no objection is communicated within 15 business days of the Vendor's written request. | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 465 | Various | Escrow / Source Code | Escrow / Source Code | RFP contemplates source code escrow arrangements. The circumstances and conditions for release of escrowed materials are broad. | We request the Bank to amend the escrow clause to narrow the release triggers as follows:<br>"The escrowed materials shall be released to the Bank only in the event of the Vendor's insolvency, winding-up, or cessation of business as a going concern in India.<br>The escrow shall NOT be released for: (i) termination of the Contract for breach (as the Bank's remedy in that event is transition to an alternative vendor, not access to the Vendor's proprietary source code); or (ii) disputes between the parties (which should be resolved through the contractual dispute resolution mechanism).<br>The Bank's use of escrowed materials upon release shall be limited solely to internal maintenance and support of the Solution and shall not extend to commercialisation, sublicensing, or transfer to third parties." | Bidder to comply with RFP terms and conditions |
| 466 | Various | SLA / Uptime | | RFP specifies SLA/uptime requirements for the EFRM Solution but does not clearly define the measurement methodology, exclusions, or the Bank's own dependencies that may impact SLA achievement. | We request the Bank to clarify and include the following:<br>(a) SLA measurement methodology: Please specify the tool/mechanism for measuring uptime and the calculation formula (e.g., excluding scheduled maintenance windows, planned downtime, and force majeure events).<br>(b) SLA exclusions: Please confirm that the following shall be excluded from SLA calculations: (i) downtime caused by the Bank's infrastructure, network, or CBS system failures; (ii) scheduled maintenance windows agreed in advance; (iii) downtime arising from the Bank's failure to provide required access, data feeds, or approvals; (iv) force majeure events; and (v) downtime caused by third-party systems or integrations not within the Vendor's control.<br>(c) Bank's dependencies: Please specify the Bank's own obligations and prerequisites (e.g., infrastructure readiness, CBS access, data feed availability, UAT resources) and confirm that SLA measurement shall not commence until such Bank dependencies are fulfilled. | Bidder to comply with RFP terms and conditions |
| 467 | Various | Force Majeure | | RFP does not contain a comprehensive force majeure clause addressing the parties' rights and obligations during events beyond their reasonable control (e.g., natural disasters, pandemics, government actions, cyberattacks, telecommunications failures). | We request the Bank to include a mutual force majeure clause as follows:<br>"Neither party shall be liable for any failure or delay in performing its obligations under this Contract to the extent that such failure or delay is caused by a Force Majeure Event. 'Force Majeure Event' means any event beyond the reasonable control of the affected party, including but not limited to: natural disasters, epidemics/pandemics, acts of war or terrorism, civil unrest, government actions or sanctions, failure of telecommunications or power supply, cyberattacks (other than those resulting from the affected party's failure to maintain reasonable security measures), and industrial disputes not involving the affected party's employees.<br>The affected party shall: (a) notify the other party in writing within 5 business days of becoming aware of the Force Majeure Event; (b) use reasonable endeavours to mitigate the effects; and (c) resume performance as soon as reasonably practicable. If the Force Majeure Event continues for more than 90 consecutive days, either party may terminate this Contract on 30 days' written notice without liability." | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 468 | Various | Audit Rights (Section F) | | Bank and RBI/regulatory authorities have broad audit rights over the Vendor's operations. No limitation on frequency, scope, cost allocation, or advance notice for audits. | We acknowledge and accept the Bank's and RBI's statutory/regulatory audit rights. However, we request the Bank to include the following reasonable limitations:<br>(a) Audits (other than those mandated by RBI or other regulatory authorities) shall be conducted not more than once per year, with at least 30 days' prior written notice.<br>(b) All audits shall be conducted during normal business hours and shall not unreasonably interfere with the Vendor's business operations.<br>(c) The scope of audits shall be limited to the Vendor's obligations under this Contract and shall not extend to the Vendor's proprietary source code, algorithms, or confidential information of other clients.<br>(d) Costs of audits mandated by the Bank (as opposed to regulatory audits) shall be borne by the Bank, unless the audit reveals a material breach by the Vendor.<br>(e) Audit findings shall be shared with the Vendor within 15 business days, and the Vendor shall be given a reasonable cure period (not less than 30 days) to address any non-critical deficiencies identified. | Bidder to comply with RFP terms and conditions |
| 469 | Various | Subcontracting | | RFP requires Bank's prior written approval for subcontracting and the Vendor remains fully responsible for subcontractor performance. | We accept that the Bank's prior written consent is required for subcontracting. However, we request the Bank to:<br>(a) Confirm that subcontracting to the Vendor's group companies and existing approved subcontractors (as disclosed at the time of bid submission) shall be deemed pre-approved and shall not require separate consent for each engagement.<br>(b) Confirm that the Bank's consent to subcontracting shall not be unreasonably withheld or delayed, and shall be deemed granted if no objection is communicated within 15 business days of the Vendor's written request. | Bidder to comply with RFP terms and conditions |
| 470 | Various | Escrow / Source Code | | RFP contemplates source code escrow arrangements. The circumstances and conditions for release of escrowed materials are broad. | We request the Bank to amend the escrow clause to narrow the release triggers as follows:<br>"The escrowed materials shall be released to the Bank only in the event of the Vendor's insolvency, winding-up, or cessation of business as a going concern in India.<br>The escrow shall NOT be released for: (i) termination of the Contract for breach (as the Bank's remedy in that event is transition to an alternative vendor, not access to the Vendor's proprietary source code); or (ii) disputes between the parties (which should be resolved through the contractual dispute resolution mechanism).<br>The Bank's use of escrowed materials upon release shall be limited solely to internal maintenance and support of the Solution and shall not extend to commercialisation, sublicensing, or transfer to third parties." | Bidder to comply with RFP terms and conditions |

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| 471 | | | | New proposed clause - Deemed acceptance | Bank shall be deemed to have accepted the Software (“Deemed Acceptance”) in any of the following situations where:<br>(a) Bank has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests;<br>(b) Bank deploys the Software in the normal course of the Bank’s business;<br>(c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Bank has given any written notice;<br>(d) Bank does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Successful Bidder;<br>(e) Bank does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or<br>(f) the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests, and the Bank has not given any written notice | Bidder to comply with RFP terms and conditions |
| 472 | | | | New proposed clause - Project exclusions | "Bidder request Bank to add a new propose clause - Project exclusions:<br>1. Change in priority assigned to a module due to urgency with prior written approval from the Bank<br>2. Change in module requirements.<br>3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder<br>4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder.<br>5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder" | Bidder to comply with RFP terms and conditions |
| 473 | | | | New proposed clause - Test data and test cases | Bank has to provide test data and test cases to conduct effective testing | Bidder to comply with RFP terms and conditions |
| 474 | | | | New proposed clause - Termination for cause by the service provider | Vendor may terminate the Agreement on written notice of thirty (30) days if:<br>(a) the Bank fails to pay undisputed sums payable by their due date and such sums remains outstanding for not less than thirty (30) days after bank has been notified in writing to make such payment;<br><br>(b) the breach of the vendor’s (including vendor’s Affiliate) Intellectual Property Rights by the bank or its authorised users;<br><br>(c) Bank or its affiliate(s) or authorised users are in breach of their obligations under Confidentiality obligations; or<br><br>(d) Bank commits a material breach of any obligation under the Agreement (other than failure to pay any amounts due under this Agreement), and (if such breach is remediable) fails to remedy that breach within thirty (30) days after the Bank is notified in writing to do so; or<br><br>(e) An Insolvency Event occurs. | Bidder to comply with RFP terms and conditions |

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| 475 | | | | New Proposed Clause - Licensing Terms | Bidder requests Bank to consider the following licensing terms:<br>The Bidder grants to Bank, a license to operate and use the licensed materials on the following conditions:<br>(a) limited to the use of Licensee and Authorised Users;<br>(b) limited to use within the territory<br>(c) non-exclusive;<br>(d) revocable for cause;<br>(e) non-assignable;<br>(f) non-sublicensable;<br>(g) non-transferable;<br>(h) Fee-based;<br>(i) License Term-based / perpetual<br>(j) limited for use in executable code form together with the Documentation and<br>(k) for the Intended Purpose.<br>Note- License on perpetual basis means that the Bank shall have right to use the Software licensed under this Agreement in perpetuity subject to timely payment of the Fees | Bidder to comply with RFP terms and conditions |
| 476 | | | | New Proposed Clause - Uptime Exclusions | Bidder requests the Bank to consider the following as exclusions to the Uptime:<br>1. failure of Bank's systems that interact with the Service Provider's platform;<br>2. failure caused by delay in responses/non-responses from data source servers;<br>3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice);<br>4. downtime caused by changes in data source protocols/data structures;<br>5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned);<br>6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator;<br>7. downtime caused due to use of Software not in accordance with the Documentation.<br>8. delay in performance of Bank dependencies.<br>9.Force majeuere events such as pandemic, epidemic, floods, earthquake, etc. | Bidder to comply with RFP terms and conditions |

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| 477 | | | | New Proposed Clause - Bank Dependencies | " Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following:<br>(a) timely, complete, and accurate provision of, and access to, Bank documentation /information and timely decisions and approvals by Bank.<br>(b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith.<br>(c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request.<br>(d) to the extent relevant, Bank shall provide the on-site Bidder's personnel with suitable facilities, which may be necessary in connection with Bidder's performance of the services." | Bidder to comply with RFP terms and conditions |
| 478 | | | | New proposed clause - Limitations on representations and warranties | "Limitation on representation and warranties of Vendor:<br>(a) In providing APIs on license to the Bank or Bank's Affiliate, the Vendor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs.<br>(b) Where data is fetched by the APIs directly from the data sources and transmitted to the Bank or Bank's Affiliate, the Vendor makes no representation about the content or the information accessed through such APIs. (c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the vendor, the vendor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists") in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated.<br>(d) In providing any analysis of the data/information derived from the data, the Licensor does not provide any warranties whether express or implied as to the accuracy and completeness of the same. The Licensor warrants that it shall use all commercially reasonable endeavors to prevent willful errors in analysis or outputs derived from the data. (e) Where the Licensor provides services that involves screening or matching of subject entities against master lists/databases, the Licensor does not provide any express or implied warranties in respect of the efficacy of the logic and/or algorithms used by the Licensee or the Licensee's Affiliate for the purposes of finding likely matches in the lists/external data source against the subject entities enquired upon by the Licensee. (f) The Licensor shall not be liable to Licensee for any alleged error, omission, or deficiency in connection with the performance of the Services (a "Deficiency") where, and to the extent that, (i) the Deficiency has occurred due to Licensee or Licensee's Affiliate default, negligence, omission or misuse of the Services provided by Licensor; (ii) the Deficiency has occurred due to the Licensee or Licensee- Affiliate's failure to | Bidder to comply with RFP terms and conditions |

| Sl. No | Number /s as per RFP | Section | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bank's Response |
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| 479 | | Annexure-2 | DELIVERY, INSTALLATION AND MAINTENANCE | 2.72.1 The selected bidder should arrive at the Sizing of the Hardware – Server & Storage, Operating Systems, Other Infrastructure, Standard Middleware, RDBMS Database Licenses and EFRM Application Software etc. required for implementation of the solution at both the locations - Primary Site (DC) and DR and furnish the same in the Technical Bid | Request the bank to confirm if the bidder needs to supply the Network devices, SAN Switches, load balancers or it will be provided by the bank? | Bidder to comply with RFP terms and conditions |
| 480 | | Generic questions / Suggestions | - | - | We kindly request an extension of one week for the submission of our bid to enable us to complete and review all required documents thoroughly and ensure a comprehensive submission. | Refer Amendment no.1 |
| 481 | | | | New Proposed Clause - Bank Dependencies | " Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following:<br>(a) timely, complete, and accurate provision of, and access to, Bank documentation /information and timely decisions and approvals by Bank.<br>(b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith.<br>(c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request.<br>(d) to the extent relevant, Bank shall provide the on-site Bidder's personnel with suitable facilities, which may be necessary in connection with Bidder's performance of the services." | Bidder to comply with RFP terms and conditions |
| 482 | | | | New proposed clause - Deemed acceptance | Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where:<br>(a) Bank has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests;<br>(b) Bank deploys the Software in the normal course of the Bank's business;<br>(c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Bank has given any written notice;<br>(d) Bank does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Successful Bidder;<br>(e) Bank does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or<br>(f) the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests, and the Bank has not given any written notice | Bidder to comply with RFP terms and conditions |

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| 483 | | | | New proposed clause - Limitations on representations and warranties | "Limitation on representation and warranties of Vendor:<br>(a) In providing APIs on license to the Bank or Bank's Affiliate, the Vendor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs.<br>(b) Where data is fetched by the APIs directly from the data sources and transmitted to the Bank or Bank's Affiliate, the Vendor makes no representation about the content or the information accessed through such APIs. (c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the vendor, the vendor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists") in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated.<br>(d) In providing any analysis of the data/information derived from the data, the Licensor does not provide any warranties whether express or implied as to the accuracy and completeness of the same. The Licensor warrants that it shall use all commercially reasonable endeavors to prevent willful errors in analysis or outputs derived from the data. (e) Where the Licensor provides services that involves screening or matching of subject entities against master lists/databases, the Licensor does not provide any express or implied warranties in respect of the efficacy of the logic and/or algorithms used by the Licensee or the Licensee's Affiliate for the purposes of finding likely matches in the lists/external data source against the subject entities enquired upon by the Licensee. (f) The Licensor shall not be liable to Licensee for any alleged error, omission, or deficiency in connection with the performance of the Services (a "Deficiency") where, and to the extent that, (i) the Deficiency has occurred due to Licensee or Licensee's Affiliate default, negligence, omission or misuse of the Services provided by Licensor; (ii) the Deficiency has occurred due to the Licensee or Licensee- Affiliate's failure to | Bidder to comply with RFP terms and conditions |
| 484 | | | | New proposed clause - Project exclusions | "Bidder request Bank to add a new propose clause - Project exclusions:<br>1. Change in priority assigned to a module due to urgency with prior written approval from the Bank<br>2. Change in module requirements.<br>3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder<br>4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder.<br>5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder" | Bidder to comply with RFP terms and conditions |
| 485 | | | | New proposed clause - Test data and test cases | Bank has to provide test data and test cases to conduct effective testing | Bidder to comply with RFP terms and conditions |
| 486 | | | | New proposed clause - Termination for cause by the service provider | Vendor may terminate the Agreement on written notice of thirty (30) days if:<br>(a) the Bank fails to pay undisputed sums payable by their due date and such sums remains outstanding for not less than thirty (30) days after bank has been notified in writing to make such payment;<br>(b) the breach of the vendor's (including vendor's Affiliate) Intellectual Property Rights by the bank or its authorised users;<br>(c) Bank or its affiliate(s) or authorised users are in breach of their obligations under Confidentiality obligations; or<br>(d) Bank commits a material breach of any obligation under the Agreement (other than failure to pay any amounts due under this Agreement), and (if such breach is remediable) fails to remedy that breach within thirty (30) days after the Bank is notified in writing to do so; or<br>(e) An Insolvency Event occurs. | Bidder to comply with RFP terms and conditions |

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| 487 | | | | New Proposed Clause - Licensing Terms | Bidder requests Bank to consider the following licensing terms:<br>The Bidder grants to Bank, a license to operate and use the licensed materials on the following conditions:<br>(a) limited to the use of Licensee and Authorised Users;<br>(b) limited to use within the territory<br>(c) non-exclusive;<br>(d) revocable for cause;<br>(e) non-assignable;<br>(f) non-sublicensable;<br>(g) non-transferable;<br>(h) Fee-based;<br>(i) License Term-based / perpetual<br>(j) limited for use in executable code form together with the Documentation and<br>(k) for the Intended Purpose.<br>Note- License on perpetual basis means that the Bank shall have right to use the Software licensed under this Agreement in perpetuity subject to timely payment of the Fees | Bidder to comply with RFP terms and conditions |
| 488 | | | | New Proposed Clause - Uptime Exclusions | Bidder requests the Bank to consider the following as exclusions to the Uptime:<br>1. failure of Bank's systems that interact with the Service Provider's platform;<br>2. failure caused by delay in responses/non-responses from data source servers;<br>3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice);<br>4. downtime caused by changes in data source protocols/data structures;<br>5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned);<br>6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator;<br>7. downtime caused due to use of Software not in accordance with the Documentation.<br>8. delay in performance of Bank dependencies.<br>9.Force majeuere events such as pandemic, epidemic, floods, earthquake, etc. | Bidder to comply with RFP terms and conditions |
| 489 | | | | New Proposed Clause - SLA | Requesting bank to accept the below Service Level:<br><br>Level of Uptime Percentage — Penalty Details<br>98.50% and above — No penalty<br>98.00% and above but below 98.50% — 1% cost of monthly pay-out<br>97.00% and above but below 98.00% — 2% cost of monthly pay-out<br>96.00% and above but below 97.00% — 3% cost of montly pay out<br>90.00% and above but below 97.00% — 5% cost of monthly pay-out<br>Below 90% — No Payment | Bidder to comply with RFP terms and conditions |
| 490 | | Generic questions / Suggestions | | Stamp duty Clarification | Requesting Bank to clarify the amount of stamp duty to be paid. | Bidder to comply with RFP terms and conditions |

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| 491 | | | | Scope of work : Hardware, System Software (OS, DB, etc) - Supply, installation and associated maintenance | We request the Bank to procure the hardware and system software seperately. As a leading EFRM solution verndor, we will be comfortable if we only do the EFRM and related solutions - supply, implementation and support for the applications. Would it be ok if we provide the sizing inputs and if Bank could procure the hardware and system software. | Bidder to comply with RFP terms and conditions |
| 492 | | | | | The proposed solution is developed, implemented, and supported entirely by our in-house team, and we possess the necessary technical expertise, domain knowledge, and financial capability to successfully execute and support the project. | Bidder to comply with RFP terms and conditions |
| 493 | | | | | Relaxation of the turnover criterion to INR 15 Crores would enable specialized OEMs like us to participate in the bidding process while ensuring healthy competition and providing the Bank with technically competent and proven solution providers. | Bidder to comply with RFP terms and conditions |
| 494 | | | | | We therefore request the Bank to kindly amend the eligibility criterion and consider bidders having an average annual turnover of INR 15 Crores during the last three financial years. | Bidder to comply with RFP terms and conditions |
| 495 | | | | | Bidder has experienced support resources available to provide onsite support in Bangalore. In the event of award of the contract, if required by the Bank, we undertake to establish a dedicated support office in Bengaluru before the commencement of the implementation/support phase. | Bidder to comply with RFP terms and conditions |
| 496 | | | | | Bidder has successfully implemented the ### solution in more than 50 banks and financial institutions across India, including Public Sector Banks, Private Sector Banks, Regional Rural Banks, Cooperative Banks, and NBFCs. The solution includes comprehensive risk management, transaction monitoring, fraud detection, exception monitoring, and compliance capabilities, and is integrated with various Core Banking Systems and banking applications. | Bidder to comply with RFP terms and conditions |
| 497 | | | | | The risk assessment, monitoring, and analytics capabilities required for an Enterprise Fraud Risk Management (EFRM) solution are already part of the ### platform and have been successfully deployed in large banking environments. Our extensive domain expertise and proven implementation track record demonstrate our capability to successfully implement the proposed EFRM solution. | Bidder to comply with RFP terms and conditions |
| 498 | | | | | We therefore request the Bank to consider the implementation experience of ### in more than 20 banking and financial institutions as meeting the intent of the eligibility criterion and relax the requirement of prior live EFRM implementation and Finacle-specific integration. | Bidder to comply with RFP terms and conditions |
| 499 | | | | | Bidder has successfully implemented the ### solution in more than 50 banks and financial institutions across India, including Public Sector Banks, Private Sector Banks, Regional Rural Banks, Cooperative Banks, and NBFCs. The solution includes comprehensive risk management, transaction monitoring, fraud detection, exception monitoring, and compliance capabilities, and is integrated with various Core Banking Systems and banking applications. | Bidder to comply with RFP terms and conditions |
| 500 | | | | | The risk assessment, monitoring, and analytics capabilities required for an Enterprise Fraud Risk Management (EFRM) solution are already part of the ### platform and have been successfully deployed in large banking environments. Our extensive domain expertise and proven implementation track record demonstrate our capability to successfully implement the proposed EFRM solution. | Bidder to comply with RFP terms and conditions |
| 501 | | | | | We therefore request the Bank to consider the implementation experience of ### in more than 20 banking and financial institutions as meeting the intent of the eligibility criterion and relax the requirement of prior live EFRM implementation and Finacle-specific integration. | Bidder to comply with RFP terms and conditions |

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| 502 | | | | New Proposed Clause - SLA | Requesting bank to accept the below Service Level:<br><br>Level of Uptime Percentage Penalty Details<br>98.50% and above No penalty<br>98.00% and above but below 98.50% 1% cost of monthly pay-out<br>97.00% and above but below 98.00% 2% cost of monthly pay-out<br>96.00% and above but below 97.00% 3% cost of montly pay out<br>90.00% and above but below 97.00% 5% cost of monthly pay-out<br>Below 90% No Payment | Bidder to comply with RFP terms and conditions |
| 503 | | Generic questions / Suggestions | | Stamp duty Clarification | Requesting Bank to clarify the amount of stamp duty to be paid. | Bidder to comply with RFP terms and conditions |
| 504 | | A | | | | Bidder to comply with RFP terms and conditions |
| 505 | | B | 7. Eligibility Criteria/ Pre-Qualification Criteria: | The Bidder should have implemented the proposed EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years as on bid submission date of RFP.<br><br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the proposed solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified. | We are reuesting to modify the clause as ,"The Bidder should have implemented the EFRM solution & integrated with Core Banking System (CBS) with Digital Channels are:<br>1. Mobile Banking<br>2. Internet Banking<br>3. UPI<br>4. Debit Card (ATM Switch)<br>5. NEFT, RTGS & IMPS mandatorily and the solution is running in real time in at least Two (2) Scheduled Commercial Banks in India with at least 1800 branches each during last 5 years.<br><br>Note: The Bidder should have integrated with Finacle CBS in at least One Bank and the solution should be Live as on bid submission date of RFP. If they do not have experience in integration with Finacle CBS they will not be qualified." | Bidder to comply with RFP terms and conditions |
| 506 | | B | 8. Eligibility Criteria/ Pre-Qualification Criteria: | The bidder should have implemented the proposed EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second. | We are reuesting to modify the clause as,"The bidder should have implemented the EFRM solution in large scale of Scheduled commercial Bank/s in India with more than 700 transaction per second." | Bidder to comply with RFP terms and conditions |
| 507 | | | | | Kindly confirm whether any increase in transaction volume beyond the projected sizing shall require additional commercial approval from the Bank. | Bidder to comply with RFP terms and conditions |
| 508 | | | | Warranty Period | The RFP does not specify the milestone from which the Warranty/AMC period will commence. We request the Bank to kindly clarify the start date of the Warranty/AMC period and explicitly define the applicable milestone (e.g., Final Go-Live Acceptance/Project Sign-off), so that there is no ambiguity during contract execution. | Bidder to comply with RFP terms and conditions |
| 509 | | | | General Scope | Kindly confirm that future regulatory changes involving new integrations, modules or third-party products shall be considered outside the current project scope unless explicitly covered in the RFP. | Bidder to comply with RFP terms and conditions |
| 510 | | | | SLA | Kindly confirm that SLA penalties and Liquidated Damages shall not be levied simultaneously for the same event. | Bidder to comply with RFP terms and conditions |

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| 511 | | | | General Conditions | Kindly confirm that all assumptions recorded in the bidder's proposal and accepted by the Bank shall form part of the final contract. | Bidder to comply with RFP terms and conditions |
| 512 | | | | Dependencies | Kindly confirm that delays arising due to Bank, third-party vendors or regulatory agencies shall not attract commercial penalties on the bidder. | Bidder to comply with RFP terms and conditions |
| 513 | | | | | The RFP refers to integration with the AML solution; however, the detailed scope of this integration has not been provided.<br><br>We request the Bank to kindly share the detailed scope of the AML integration, including the existing AML solution, integration methodology (API/Web Services/File-based), expected data flows, interfaces, transaction volumes, and the respective responsibilities of the Bank, AML OEM, and the successful bidder to enable accurate sizing and commercial estimation. | Bidder to comply with RFP terms and conditions |
| 514 | | Enhancements | | | Kindly clarify the scope of "Enhancements" covered under the contract. Request the Bank to consider that enhancements involving new functionality, additional business requirements, custom development, new reports/dashboards, workflow modifications, integration with new applications/channels, or effort exceeding 80 man-hours per requirement shall be treated as Change Requests and executed on mutually agreed commercials and timelines. Minor modifications and regulatory changes within the existing scope may be covered under ATS/AMC support. | Bidder to comply with RFP terms and conditions |
| 515 | | Update/Upgrade/New Release/New Version: | | Successful bidder is required to provide all updates, upgrades, releases and new versions during the contract period without additional cost. | Request the Bank to clarify that bug fixes, patches, security updates, regulatory updates and minor version upgrades released for the offered product shall be provided without additional cost during the warranty and AMC period. However, major version upgrades, new product releases, additional modules, functionality enhancements requiring additional licenses, database upgrades, infrastructure upgrades or significant development effort may be considered separately on mutually agreed terms and commercials. | Bidder to comply with RFP terms and conditions |
| 516 | | UAT Sign-Off Timelines | | UAT to be completed within project timelines. | Delays in UAT sign-off from the Bank's side can significantly impact project completion timelines and create penalty exposure for the bidder. It is requested that the Bank commit to providing UAT sign-off within 15 working days of successful UAT completion by the bidder. Any delay in UAT sign-off by the Bank beyond this period should not be counted against the bidder's project timeline or attract penalties. | Bidder to comply with RFP terms and conditions |
| 517 | | Historical Data for Model Building | | Historical transaction and customer data required for model building. | Machine learning model accuracy and fraud detection effectiveness are directly dependent on the quality and completeness of historical transaction data. It is requested that the Bank confirm: (a) The period of historical transaction data that will be made available (minimum 12-24 months is typically required); (b) The format, completeness, and quality of data to be provided; (c) Who bears responsibility for data quality issues that impact model performance; (d) Timeline for data provisioning prior to the model training phase. | Bidder to comply with RFP terms and conditions |
| 518 | | Third Party Delays & Force Majeure | | Go-Live timeline includes integrations with multiple external systems. | The implementation involves dependencies on Bank IT teams, Finacle vendor, NPCI systems, RBI/I4C portals, network service providers, and security approval processes. Delays caused by any of these external parties are outside the bidder's control. It is requested that the Bank agree that:<br>(a) Any delay in project milestones caused directly by Bank teams, third-party vendors, regulators, or external agencies shall not attract penalties;<br>(b) A formal joint tracking mechanism shall be established to document and mutually agree on delays caused by each party; (c) The project timeline shall be revised accordingly when such delays are agreed. | Bidder to comply with RFP terms and conditions |

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| 519 | | Delay Penalties | | Delay penalties during implementation. | Request the Bank to clarify that delays arising due to Bank dependencies, third-party vendors, CBS vendor, NPCI, NCRP/I4C, security approvals or data availability shall not attract implementation penalties. | Bidder to comply with RFP terms and conditions |
| 520 | | Penalties & Liquidated damages | | Penalties linked to total project value. | Request the Bank to levy penalties, if any, on the value of the affected/delayed component rather than on the total project value.<br><br>Request the Bank to consider capping cumulative penalties and liquidated damages at 5% of the total contract value in line with industry practices. | Bidder to comply with RFP terms and conditions |
| 521 | | Project Timeline | | | Considering the number of channels, integrations and regulatory interfaces involved, request the Bank to permit implementation in three mutually agreed phases/channels with milestone-based acceptance to ensure smooth rollout and reduce implementation risk. | Bidder to comply with RFP terms and conditions |
| 522 | | Mule Account Detection Integration | | Mule Account Detection Integration | The Techno-Functional Requirements include provisions relating to Mule Account Detection Integration. However, it is not clear whether the Bank expects the successful bidder to integrate with the Bank's existing Mule Account Detection solution or to provide a Mule Account Detection solution as part of the proposed EFRM solution.<br><br>We request the Bank to kindly clarify the exact scope of this requirement. If integration is expected, kindly provide details of the existing Mule Account Detection solution, the available integration interfaces/APIs, and the respective responsibilities of the Bank and the successful bidder. | At present the Bank has implemented I4C and pre production stage for money mule solutions. For all other cases it is a Bidder's responsibility to provide necessary interfaces for compliance of the RFP clause |
| 523 | | | | General Query | The RFP prescribes a fixed Earnest Money Deposit (EMD) amount, which is relatively high and may restrict participation from otherwise eligible and experienced bidders.<br><br>We request the Bank to kindly review the EMD amount to a reasonable level in line with prevailing industry practices. This will encourage wider participation, enhance competition, and enable the Bank to receive more competitive bids without compromising the seriousness of the bidding process. | Bidder to comply with RFP terms and conditions |
| 524 | | | | **IV. -** Mobile number and SIM-related parameters, wherever available | | It is the Bidder's reposnibility to make a proper propsed solution to comply with this RFP clause |
| 525 | | General Query | --- | --- | Kindly clarify whether, for all integrations with external systems mentioned in the RFP, the bidder is expected to develop and expose APIs for the external systems to consume, or whether the bidder is required to consume APIs provided by those external systems. Please confirm the expected integration model for each interface. | Bidder to comply with RFP terms and conditions |
| 526 | | C | | | | Bidder to comply with RFP terms and conditions |
| 527 | | D | | | | Bidder to comply with RFP terms and conditions |
| 528 | | E | | | | Bidder to comply with RFP terms and conditions |
| 529 | | F | | | | Bidder to comply with RFP terms and conditions |
| 530 | | G | | | | Bidder to comply with RFP terms and conditions |
| 531 | | H | | | | Bidder to comply with RFP terms and conditions |
| 532 | | Annexures | | | | Bidder to comply with RFP terms and conditions |

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| 533 | | Appendices | | | | Bidder to comply with RFP terms and conditions |
| 534 | | Generic questions / Suggestions | | | | Bidder to comply with RFP terms and conditions |
| 535 | | D | | | | Bidder to comply with RFP terms and conditions |
| 536 | | E | | | | Bidder to comply with RFP terms and conditions |
| 537 | | F | | | | Bidder to comply with RFP terms and conditions |