

Clause in RFP

Sr. No.	Clause in RFP	Clarifications/ Changes made
1.	<p>[A] Important Dates:</p> <p>Last Date of Submission of RFP Response (Closing Date) 03:00 PM on 05th September, 2023</p> <p>Eligibility Cum Technical Bid Opening Date 03:30 PM on 05th September, 2023</p>	<p>[A] Important Dates:</p> <p>Last Date of Submission of RFP Response (Closing Date) 03:00 PM on 07th September, 2023</p> <p>Eligibility Cum Technical Bid Opening Date 03:30 PM on 07th September, 2023</p>
2.	<p>Annexure 02 –Evaluation Terms</p> <p>A. Eligibility Bid Evaluation</p> <p>Financial</p> <p>Audited Financial Statements of last three completed financial years – 2019-20, 2020-21 and 2021-22 will be considered for following Criteria:</p> <ul style="list-style-type: none"> • Average Annual Turnover • Net Profit • Net Worth <p>Experience & Support Infrastructure</p> <p>D1 The Bidder/OSD should have supplied, deployed and maintained successfully the proposed BBPS Solution on CAPEX Model in at least -2- Commercial Banks / Financial Institutions in India in last 5 years from RFP date.</p> <p>D2 Bidder should have direct support offices at Mumbai & Hyderabad.</p> <p>Self-certified letter signed by authorized official of the bidder mentioning address of direct support offices.</p> <p>In case direct support office of the bidder is not present in Mumbai & Hyderabad then an undertaking to be submitted by the Bidder stating that direct support office will be established at Mumbai & Hyderabad within 30 days of receipt of Purchase Order.</p>	<p>Annexure 02 –Evaluation Terms</p> <p>A. Eligibility Bid Evaluation</p> <p>Financial</p> <p>Audited Financial Statements of last three completed financial years – 2019-20, 2020-21 and 2021-22 OR 2020-21, 2021-22 and 2022-23 will be considered for following Criteria:</p> <ul style="list-style-type: none"> • Average Annual Turnover • Net Profit • Net Worth <p>Experience & Support Infrastructure</p> <p>D1 The Bidder/OSD should have supplied, deployed and currently maintaining the proposed BBPS Solution on CAPEX Model in at least -1- Commercial Banks / Financial Institutions in India in last 5 years from RFP date.</p> <p>D2 Bidder should have direct support offices at Mumbai & Hyderabad.</p> <p>Self-certified letter signed by authorized official of the bidder mentioning address of direct support offices.</p> <p>In case direct support office of the bidder is not present in Mumbai & Hyderabad then</p> <ol style="list-style-type: none"> 1. An undertaking to be submitted by the Bidder stating that direct support office will be

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		<p>established at Mumbai & Hyderabad within 30 days of receipt of Purchase Order.</p> <p>OR</p> <p>2. Bidder's direct resource support should be available in case of non-availability of direct support office at Hyderabad and Mumbai. An undertaking shall be submitted by the bidder.</p>
3	<p>Annexure 10 – Project Details - Scope of Work</p> <p>Detailed scope:</p> <p>10. Onsite Support</p> <p>Additional Points</p>	<p>Annexure 10 – Project Details - Scope of Work</p> <p>Detailed scope:</p> <p>10. Onsite Support</p> <p>m) The resource deployed for support shall be capable & well versed in supporting day to day operations.</p> <p>n) Before final appointment, onsite support resource will have to go through interview with Bank's officials. If at any stage of interview Bank finds that particular support resource is not suitable for work, Bank may decline his candidature and ask Bidder for another support resource.</p> <p>o) Bank will have right for final appointment of onsite support resource.</p> <p>p) In case of exigency the support resource has to stay back until the issue is resolved or may have to report early as the case may be</p> <p>q) Within the contract period if Bank finds that particular onsite support resource is unpunctual, Misbehaving with Bank's officials, not performing, not fulfilling Bank's requirement, breaking Bank's policy or intends to harm Bank, Bank will have right to ask for replacement of particular resource.</p>
4	<p>Annexure 10 – Project Details - Scope of Work</p>	<p>Annexure 10 – Project Details - Scope of Work</p>

Sr. No.	Clause in RFP	Clarifications/ Changes made
	<p>Detailed scope:</p> <p>Additional Point</p>	<p>Detailed scope:</p> <p>15. Migration</p> <p>a) Data Migration from old system to new solution in the form of Reports which can be utilized i.e. old data should be imported in new solution to address any transaction related query after closure of old solution.</p> <p>b) Necessary Application Programming Interface (API), Web Services and Software Development Kit (SDK) is required to be shared with the Bank Existing Channel migration to the proposed solution which should be easily carried without any major change at channel end.</p>

The above amended terms will apply to the relevant clauses/conditions if mentioned elsewhere in the RFP document.

All other Terms & Conditions shall remain same as per our Bid No. GEM/2023/B/3734398 dated 25.07.2023 for Supply, Implementation and Maintenance of Bharat Bill Payment System (BBPS) services under CAPEX model.

Request for Proposal for Selection of Service Provider for Supply, Implementation & Maintenance of Bharat Bill Payment System (BBPS) services under CAPEX model
RFP Reference: GEM/2023/B/3734398 dated 25.07.2023
Bank Response to Pre-Bid Queries

S. No.	Page #	Point / Section #	Category (Scope/ Commercial/ Legal/ General)	Clarification point as stated in the tender document	Comment/ Suggestion/ Deviation	Bank's Response
1	Page 68	Functional Parameters for Evaluation , point no 6	Scope of Work	To provide SMS and web-based query for knowing the status of transaction	Require More Details	Solution should be capable of providing status of transactions to customers through SMS and Web based queries with help of API . This feature needs to be developed and made available as a portal for history data. (T+1 basis)
2	Page 73	Technical Scoring Sheet	F Interfaces Point 4	Solution is capable of being interfaced with multiple back offices simultaneously	Require More Details	Multiple back offices such as CBS, Front end channels, other payment processing systems, etc. Solution should support simultaneous connection and processing.
3	Page 73	Technical Scoring Sheet	F Interfaces Point 5	Provision for an interface with the core banking solution, treasury solution, cash management systems, payment processing systems, online channel, front-end customer portals, billers, etc. using SOAP / REST API, SDK, etc.	Require More Details	Solution should support multiple interfacing protocols such as SOAP, REST, etc.
4	Page 73	Technical Scoring Sheet	F Interfaces Point 7	The system should have the ability to rollback a transaction to a particular stage and restart, if required	Require More Details	Solution should be capable for the requirement, wherever applicable / supported.
5	Page 73	Technical Scoring Sheet	F Interfaces Point 8	Ability to define business rules for validation and translation of incoming messages	Require More Details	Solution should have capability of configuration of different business rules for transaction validation such as conversion of message from ISO to XML, etc.
6	Page 73	Technical Scoring Sheet	F Interfaces Point 13	Support for both on-line and batch interfaces.	Require More Details	Solution should support online real time processing as well as processing at designated schedule.
7	Page 74	Technical Scoring Sheet	I - Audit Trail Point 7	The solution should be able to capture device fingerprint of mobile / browser / any other device used during registration process.	Require More Details	Digital footprints such as IP, IMEI, browser user agent, geolocation, etc. to be captured wherever feasible during registration process.
8	Page 77	Payment Terms	Payment Terms - A	50% of the license cost on delivery of Software Licenses plus applicable tax (wherever applicable) at actuals. The required documents to be provided along with original invoice: - Original delivery Challans dully stamped and signed by the Bank Official. - 30% of the license cost plus applicable tax (wherever applicable) after go-live sign off from the Bank. Go Live Sign Off in the form of Acceptance Test should be sealed and signed by both Bank's identified Project Manager & bidder's representative. - 20% of the license cost plus applicable tax (wherever applicable) after Go-Live closure signoff from the Bank. Go Live Closure Sign Off in the form of Final Acceptance Test should be sealed and signed by both Bank's identified Project Manager & bidder's representative. Operational Issues will be part of Managed Services and not part of Go-Live Sign Off.	Request Bank team please look at the Payment term clause as cannot issue invoice in parts as per the payment terms and we have to issue tax invoice for entire value of the project at the time of delivery. We should get basic amount as per the percentage, but we should get GST full amount on submission of Invoice.	No Change

9	Page 29	Eligibility Criteria	B -Financial - 2	Audited Financial statements for the financial years 2019-20, 2020-21 and 2021-22*. Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Net worth. The CA certificate in this regard should be without any riders or qualification.	Request the bank team to consider Turnover& Net Worth.	No Change
10	Page 40,41	Bank Guarantee	Annexure 04 - Bidder need to provide the Bank Guarantee in following format in lieu of Bid Security Transaction) Point 1 and 2	We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupeesonly) an amount equivalent to the EMD 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 vender . any of the terms and conditions contained in the RFP and in the event of the VENDOR commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and RFP for Selection of Service Provider for Supply, Implementation & Maintenance of Bharat Bill Payment System (BBPS) services under CAPEX model Bank of Baroda Page 41 of 121 performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs.....(Rupees..... only) as may be claimed by you on account of breach on the part of the VENDOR of their obligations in terms of the RFP.	Request the bank team to modify the clause regarding performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith to within three working days and Point 2 Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the VENDOR has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith to within three working days on your demand without any protest or demur.	Bank may consider this on case to case basis
11	Page 41,42	Bank Guarantee	Annexure 04 - Bidder need to provide the Bank Guarantee in following format in lieu of Bid Security Transaction) Point 4	Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the VENDOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.	Request the bank team to modify the clause as : Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the and written request from VENDOR till such time as may be required by you and vendor. Your decision in this respect shall be final and binding on us.	No Change
12	Page 41,42	Bank Guarantee	Annexure 04 - Bidder need to provide the Bank Guarantee in following format in lieu of Bid Security Transaction) Point 7	In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the VENDOR hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.	Request the bank team to modify the clause as : In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the VENDOR hereby guaranteed by us as aforesaid.	No Change
13	Page 30	Eligibility Criteria	D - Experience & Support Infrastructure	Bidder should have direct support offices at Mumbai & Hyderabad.	Request the bank team to remove the said clause as we have a ro-burst team available at Pune Location	Refer explanation in "Supporting Documents Required". Pls refer addendum also.
14	Page 27	Eligibility Criteria	Eligibility Criteria point 2	Bidder must be in the business of providing BBPS Services (on CAPEX Model) in India at least for the last 3 years (last 1 year for Startups & MSEs	Request the bank team to consider Opex or Capex model	No Change
15	28	Annexure 02	Eligibility	The Bidder must be Net profit making entity continuously for the last three years i.e. financial years –2019-20, 2020-21 and 2021-22* OR The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years.	Request bank to modify the clause as The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years(i.e. - Financial years-2020-21, 2021-22 and 2022-23*)	Pls refer addendum

16	28	Annexure 02	Eligibility	The Bidder must be Net profit making entity continuously for the last three years i.e. financial years –2019-20, 2020-21 and 2021-22* OR The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years.	Request bank to modify the clause as The Bidder must be Net profit making for the last three of the five years i.e. financial years –2017-18,2018-19,2019-20, 2020-21 and 2021-22 OR The net worth of the bidder should be positive for five financial years –2017-18,2018-19,2019-20, 2020-21 and 2021-22	No Change
17	75	Annexure 10	Scope	The Vendor needs to size the infrastructure (hardware, Operating System, Database and other related software etc.) for the solution based on the volume and the growth indicated this annexure – Functional Requirement (Project Scope) and propose the same as part of their technical bid submission. Bank may provide/use existing IT infrastructure based on the sizing proposed by the vendor.	The understanding is that the required hardware(physical servers) and system softwares(database, Operating system, Middleware etc.) will be provided/procured by the bank based on the specification provided by the bidder .Please confirm.	Yes, servers and system software such as OS, DB, Middleware etc. will be provided by Bank.
18	52	Annexure 10	Scope	d) Solution should provide Registration, Modification and De-registration of the BBPS & Non-BBPS billers.	Please confirm if "BBPS & Non-BBPS Billers" mean Online and Offline Billers	No.NON BBPS billers are those billers which are not yet on boarded by NPCI on BBPS ecosystem
19	53	Annexure 10	Customer Operating Unit	Secured Integration with Channels and Agent Institutions: <input type="checkbox"/> Software solution should have capability to integrate directly with all the existing and future payment channels of the Bank. <input type="checkbox"/> Selected bidder has to integrate directly with Channels, Agent Institute (AI) and their agents	Please provide list of integrations for: 1. Bank's internal systems 2. Required Delivery Channels 3. Any external systems 4. Agent Institute	Indicative list is already shared in the RFP document. Further details will be shared with successful bidder
20	53	Annexure 10	Scope	Solution should also be capable to send alerts through SMS, Email, WhatsApp, etc. for: <input type="checkbox"/> Registration, Modification & De-Registration of the utility <input type="checkbox"/> Bill Generation <input type="checkbox"/> Bill Due <input type="checkbox"/> To maintain sufficient balance before execution of auto payment <input type="checkbox"/> Bill payment (success/ fail) <input type="checkbox"/> Other related messages	Please provide list of channels implied under "etc." Please clarify "Other related messages"	Solution should also be capable to send alerts through SMS, Email, WhatsApp and related modes for: <input type="checkbox"/> Registration, Modification & De-Registration of the utility <input type="checkbox"/> Bill Generation <input type="checkbox"/> Bill Due <input type="checkbox"/> To maintain sufficient balance before execution of auto payment <input type="checkbox"/> Bill payment (success/ fail) <input type="checkbox"/> Other similar or related messages / alerts as per the requirement List of channels implied under "etc."- Any other communication mode approved by Regulatory and adopted by Bank
21	53-54	Annexure 10	Scope	d) Proposed solution should be integrated with the following channels: <input type="checkbox"/> Mobile Banking (bob World)- Quick pay and Register & Pay <input type="checkbox"/> Internet Banking Post Login (bob world Internet) <input type="checkbox"/> Internet banking Pre Login (URL Redirection) <input type="checkbox"/> UPI (BHIM Baroda Pay) <input type="checkbox"/> Feature Phone & IVR based Bill Payments <input type="checkbox"/> BHIM (NPCI 's UPI solution) <input type="checkbox"/> Financial Inclusion gateway for Business Correspondent channel <input type="checkbox"/> Agent Institution <input type="checkbox"/> Regional Rural Banks (To be configured as an agent institution) <input type="checkbox"/> WhatsApp banking <input type="checkbox"/> Credit card and Pre paid card portal.	Please provide list of regional rural banks to be integrated with. Please clarify scope of RRBs.	As detailed in RFP
22	54	Annexure 10	Phase 1	e) All existing biller should be integrated with the proposed solution	Please clarify number of existing biller to be integrated with and whether they are online or offline. Please provide list of biller categories for these biller.	Existing Biller count is 15 as mentioned in commercial. Further Details will be provided to the successful bidder

23	66	Delivery	Delivery	Bidder should migrate all existing bill payment registrations to the proposed solution.	Please provide volume of data to be migrated. - Volume of existing customer base, current value of bill payment transactions processed, expected value and volumes.	Selected bidder need to work closely with service provider supporting bank channels. All other details will be provided to the successful bidder
24	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	The RFP is silent on type of support, is Bank looking for L1 support only or L1 and L2 both.	The resource deployed for support shall be capable & well versed in supporting day to day operations. Pls refer addendum also.
25	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	In continuation to above query if Bank requires the L2 support then what will be the support hours. Normally L2 support is provided during the business hours on the Bank working days.	The resource deployed for support shall be capable & well versed in supporting day to day operations. Pls refer addendum also.
26	61	10. Onsite Support	Scope	b) Facility needs to be built to monitor BOU & COU application and performance/health round the clock (24 x 7 x 365) basis with automated tools.	Whether Bank will provide any inhouse automated tool or the Vendor has to provide the automated tool for monitoring.	Vendor has to provide or build tool for monitoring.
27	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	Whether Bank will provide any ticketing tool for the incident management.	No
28	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	What are the locations where the Bank expects to have the onsite resources? Please specific exact locations of the Bank.	Hyderabad and / or Mumbai
29	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	We understand that as part of the facilities the required workstation (desktop), seating arrangements, all required office facilities including access to Internet as required, phone and conference facilities, printers, Bank provided transport facilities, access to canteen facilities within the Bank, etc. will be provided by Bank. Please confirm this.	Bank will provide workstation (desktop), seating arrangements, access to canteen facilities.
30	61	10. Onsite Support	Scope	a) The bidder should be able to provide support on 24 x 7 x 365 basis throughout the contract period.	We assume that the support for Infra, OS, DB will be provided by the Bank or Bank's designated vendors.	Yes
31	59	8- Reconciliation, Settlement and Refunds	Scope	The software solution should provide centralized reconciliation and settlement application which should be parameterized and not hardcoded to handle multiple channels reconciliation and settlement	Request bank to confirm the number of channels Recon required, (Apart from Channels Mentioned in RFP), Assumption is Recon required for all channels mentioned, Also request you to please provide the list	As detailed in RFP
32	59	8- Reconciliation, Settlement and Refunds	Scope	The software solution should also handle reconciliation and settlement of multiple payment modes (Integrated with multiple channels) to settle with RBI, Agent, etc.	Request bank to confirm the number of Payment Modes Recon required, (Apart from Payment Modes Mentioned in RFP), Assumption is Recon required for all Payment Types mentioned, Also request you to please provide the list	All the payments modes supported in Industry.
33	59	8- Reconciliation, Settlement and Refunds	Scope	The software solution should be able to submit the debits (in case of sufficient balance) & credits directly for Agent Institute's/Biller's account with CBS.	Request bank to confirm the number of Agent Institute's/Biller's account.	Details will be provided to the successful bidder
34	59	8- Reconciliation, Settlement and Refunds	Scope	All reconciled data should be made available in a separate portal to multiple channels, Billers / Sub-Billers, Agents, etc., with proper access control.	Request bank to please elaborate the requirement	As detailed in RFP
35	61	8- Reconciliation, Settlement and Refunds	Scope	Proposed solution should have the functionality of maintaining G/L accounts and should generate reconciliation report of G/L accounts based on biller settlement.	Is Bank Expecting GL Reconciliation? (GL Tally)	Yes

36			General	Migration	Request bank to confirm the Scope of Migration of Data from Recon perspective	Migration 1. Data Migration from old system to new solution in the form of Reports which can be utilized i.e. old data should be imported in new solution to address any transaction related query after closure of old solution. 2. Necessary Application Programming Interface (API), Web Services and Software Development Kit (SDK) is required to be shared with the Bank Existing channel migration to the proposed solution which should be easily carried without any major change at biller end.
37			General	Integrations for Reconciliation	We would like to know the List of external systems to be supported. Also we assume that assume it will be file based/XML based API, If anything specific please let us know.	Proposed solution should handle complete reconciliation and settlement of multiple payment modes to settle with biller, NPCI, RBI, Agent etc.
38	76		Infrastructure	Enterprise-wide perpetual licenses on proposed Solution (Bharat Bill Payment System) The license for the solution to be Enterprise wide perpetual Licenses for all the modules offered without any constraint on number of branches or users for the Bank's Operations in India & International Territories, present & future subsidiaries and associates both domestic & international and present & future RRBs. The Vendor will supply, implementation, maintain and support the complete Bharat Bill Payment System (BBPS)	Bidder proposes for a term based license (initial term of 5 years) and can be renewed subsequently as mutually agreed between the parties.	No change
39	77		Annual Technical Support	Bidders must provide annual technical support, strictly as per SLA terms, till the period of contract after expiry of warranty (if product supplied with any warranty). All updates and upgrades shall be supplied and installed during the ATS period. However, in exceptional cases remote support from OEMs'/bidders' software/service centers, through phone/Email/MS Teams, etc. shall also be required and is a must. The time limit within which such calls shall be attended to, shall be only based on the SLAs mentioned in this RFP.	Bidder proposes to include a clause on scope of Annual Maintenance Charge" AMC will not cover: (i) efforts required to resolve any regulatory mandate (ii) deployment of resource at the Bank's premises for the purpose of making enhancements to the application as per the ongoing requirements of Bank. (iii) dedicated resource support, unless the fees for the same are mutually agreed between the parties. All updates and upgrades shall be supplied and installed if required by the Bank during ATS period at mutually agreed rates between the parties.	No change
40	78		Payment Terms	c) Annual Technical support and Regulatory Changes – Payable half yearly in advance against receipt of signed satisfactory service report of previous half-year from the Bank's Project / Operation Manager. d) Onsite Support Charges – Payable quarterly at the end of each quarter against receipt of satisfactory support report including attendance signoff of previous quarter from the Bank's Project / Operation Manager. Payment will be proportionate to the attendance.	Bidder request the Bank to modify the payment term for ATS support to be annually in advance . Bidder also request the bank to provide payment for onsite support charges at the end of every calendar month after receiving attendance sign off from the project manager.	No change

41	79		Ownership, Grant and Delivery	<p>Ownership, Grant and Delivery The vendor shall procure and provide a non-exclusive, non-transferable, enterprise-wide perpetual licenses to the Bank for the solution to be provided as a part of this project. The Licenses for the solution should not be restricted to use case. The Bank can use the solution at any of its overseas branches/offices and locations without restriction and use of software by service providers on behalf of the Bank would be considered as use thereof by the Bank and the software should be assignable / transferable to any successor entity of the Bank. The license shall specifically include right: A. To Use. (i) to use the executable code version of the Solution and all Enhancements, Updates and New Versions made available from time to time solely for business operations of the Bank; (ii) t</p>	<p>Bidder states that any assignment/transfer to be upon prior written notice to the Service Provider and at the rates mutually agreed between the parties. Assignment shall be subject to restrictions if any imposed by NPCI for usage in any country other than India.</p>	No Change
42	81		Escrow Mechanism	<p>Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected Vendor is also expected to provide a detailed code documentation.</p>	<p>Bidder request the bank to bear the cost for escrow arrangements. For Documentation, the parties will enter into a detailed escrow agreement capturing the obligations with the escrow agent.</p>	No Change
43	81		Additional requirements	<p>The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the application and other software or equipment that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes (including any changes suggested in VAPT observations) arising during the subsistence of the contract / agreement, and the Bank shall not pay any additional cost for the same. VAPT will be conducted by Bank at period intervals during the contract period and its cost will be borne by the Bank. The cost for VAPT carried out at bidder's end shall be borne by the bidder only.</p>	<p>Bidder shall conduct all security testing activities(source code review, VAPT, application security testing, network segregation testing etc.) of its environment with support from their Cert-in empaneled vendor. Hardware/environment testing shall be handled by the Bank at its costs. Bidder shall conduct source code audit of its Software Products by engaging Cert-in empaneled auditor. Security deficiencies identified within Software Products shall be remediated by the Bidder at its cost and within a timeframe mutually agreed and documented by the Parties.</p>	The clause is self-explanatory
44	106	12	Payment Terms	<p>There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be released by IT Dept., as per above payment terms on submission of relevant documents.</p>	<p>Bidder request the bank to modify highlighted portion of the clause as follows: There shall be no escalation for prices during the currency of 5 years contract period and any extension thereof shall be based on mutually agreed rates and terms and conditions at that point of time</p>	No Change, clause is self-explanatory
45	106	13	Set Off	<p>Without prejudice to other rights and remedies available to Bank, Bank shall be entitled to set-off or adjust any amounts due to Bank under this clause from the Service Provider against payments due and payable by Bank to the Service Provider for the services rendered. The provisions of this Clause shall survive the termination of this Agreement.</p>	<p>Instead of set-off, Bidder proposes that it shall provide credit note for the adjusting the amount due.</p>	No Change
46	108	15	Confidentiality	<p>The Service Provider acknowledges that in the course of performing the obligations under this Agreement, it shall be exposed to or acquire information of the bank, which the Service Provider shall treat as confidential.</p>	<p>Bidder proposes for a mutual NDA to protect the rights and interest of both parties</p>	No Change

47	109	16	Indemnity	<p>The Service Provider shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of</p>	<p>Bidder shall not be liable for indirect losses or for any act or omission by the Bank or Bank dependencies or for any act beyond the reasonable control of Bidder and also indemnification has to be mutually covered for both Parties.</p>	No Change
48	111	17	Intellectual Property Rights	<p>Whereas title to all inventions and discoveries made jointly by the parties resulting from the Work performed as per this agreement shall reside jointly between the parties. Both the parties shall mutually decide the future course of action to protect/ commercial use of such joint IPR. The Intellectual Property Rights shall be determined in accordance with Indian Laws.</p> <p>Without prejudice to above paras all the interim/ final deliverables shall be property of bank. Subject to requisite payments the service provider deemed to grand exclusive, perpetual rights to use of the deliverables in favor of bank.</p>	<p>Bidder would like to mention that any customizations performed for the Bank shall be owned by the Bidder. Bidder also requests the Bank to modify the clause as follows: "Upon payment of the applicable fees for the customizations, the successful bidder shall deploy the customized software. At the end of the Agreement period, Bank shall return all the documentation to the Bidder and stop using the software. In case Bank engages new service provider or solution after the Contract period, the successful bidder shall perform transition support for a maximum period of 3 months based on the terms and costs mutually agreed in the transition plan"</p>	No Change
49	111	19	Termination	<p>In following events Bank shall terminate this assignment or cancel any particular order if service provider: Breaches any of its obligations set forth in this agreement and such breach is not cured within 15) Working Days after Bank gives written notice; or <input type="checkbox"/> Failure by Service Provider to provide Bank, within 15) Working Days, with a reasonable plan to cure such breach, which is acceptable to the Bank. Or Notwithstanding above, in case of change of policy or any unavoidable circumstances or without any reason Bank reserve the right to terminate this assignment or any subsequent agreement and / or any particular order, in whole or in part by giving Service Provider at least 60 days prior notice in writing.</p>	<p>Bidder proposes cure period of 30 working days. Bidder proposes to have lockin period of 2 years prior to exercise right of termination. Bidder requests the bank to give an opportunity of hearing before invoking any provisions under this clause. Bidder also requests the bank for the mutual termination rights."Either party may terminate the contract with 90 days prior written notice subject to lockin period has been mutually agreed between the parties.".Bidder requests the bank to include termination rights to the Vendor due to breach any committed by the Bank.</p>	No Change
50	114	23	Limitation of Liability	<p>Except the grounds mentioned under the para two of this clause, Service Provider's aggregate liability in connection with obligations undertaken as a part of the Agreement regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value. However, Service Provider's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Service Provider, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p>	<p>Bidder also proposes to include limitation of liability clause in general cases other than infringement. Model clause: In no event will the Service Provider's total liability to the Customer in any action, whether in contract or tort, exceed the initial license fees of the impacted software module paid by the Bank to the Service Provider for the past 12 months (i.e the upfront amount paid shall be prorated to annual initial license fee of the applicable Software Program). The said liability limit shall be subject to deduction of total amount of penalties and/or liquidated damages paid (if any) under this Agreement and/or the relevant Attachment. In no event will the Bidder be liable for any damages attributable to the action or inaction of the Bank or its subcontractors/vendors.</p>	No Change

51	115	27	Assignment	The Service Provider agrees that the Service Provider shall not be entitled to assign any or all of its rights and or obligations under this Agreement to any entity including Service Provider's affiliate without the prior written consent of the Bank. If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this Agreement along with the subsequent Addendums published shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the Service Provider under this Agreement.	Bidder request the bank to make the assignment rights mutual. bidder propose the clause as "Neither Party shall assign or otherwise transfer this Agreement without the prior written consent of the other Party. This Agreement or the relevant provisions shall be binding upon the executors, heirs, representatives, administrators and assigns of the Parties hereto".	No Change
52	115	28	Non-Solicitation	The Service Provider, during the term of the contract shall not without the express written consent of the Bank, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or b) induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank. The above clause shall not applicable in case the recruitment done through public advertisement.	Bidder would like to state that per this RFP, onsite support resources have been provided by the Service Provider, hence this clause is to be applicable for both the parties mutually. Bidder proposes the following clause: Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and two years thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and two years thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.	No Change
53			Additional Clause Request		Bidder proposes to include a clause on "Annual Maintenance Charge" and "AMC on CR" "Annual Maintenance Charge" or "AMC" means the annual fee payable by Bank for the right to receive maintenance support (after the completion of the warranty period) for standard or the base Software Products, excluding all customization (i.e) AMC for standard or the base Software Products does not cover the Customization provided to the Customer. Annual Maintenance Charges for Customization shall be billed additionally as mutually agreed	No Change
54			Additional Clause Request		Bidder proposes to include a clause on "Annual Maintenance Charge" and "AMC on CR" "Annual Maintenance Charge" or "AMC" means the annual fee payable by Bank for the right to receive maintenance support (after the completion of the warranty period) for standard or the base Software Products, excluding all customization (i.e) AMC for standard or the base Software Products does not cover the Customization provided to the Customer. Annual Maintenance Charges for Customization shall be billed additionally as mutually agreed	No Change
55	82	Annexure 11	Service Levels	Penalty table	The Maximum cap on penalty per month shall not exceed 10% of the monthly billing.	Page 84 of RFP (ATC) clarifies this
56	92	Annexure 18	Integrity Pact		Is it to be printed on Stamp paper?	Yes, TO BE STAMPED AS AN AGREEMENT on the stamp paper of Rs.600/-

57	105	Annexure 19	Term	This Agreement shall come into force on _____ and shall be in force and effect for a period _____, unless Bank terminates the Agreement by giving a prior written notice of 30 days as per the terms of this Agreement.	This Agreement shall come into force on _____ and shall be in force and effect for a period _____, unless either party terminates the Agreement by giving a prior written notice of 30 days as per the terms of this Agreement to the other party.	No Change
58	105	Annexure 19	Service Level & NDA	Code of Ethics	Service Provider do follow its own code of ethics which will be similar to Banks, however if there is any other important code that needs to be followed in relation to this service, same can be discussed mutually	No Change
59	106	Annexure 19, Point 13	Service Level & NDA	Set off	Set off can only be done post giving prior written notice of 7 days to Service Provider. Also what are the scenarios in which set-off will get triggered.	No Change
60	108	Annexure 19, Point 15	Service Level & NDA	Confidentiality	This clause shall be mutual and obligations under this clause shall survive for 2 years post expiry/ termination of this agreement	No Change
61	110	Annexure 19, Point 16	Service Level & NDA	Indemnity	Service Provider should also obtain indemnities from the Bank, at par with the indemnities provided by it under the said corresponding clause of the RFP. Also the indemnity should be capped to 10% of monthly billing.	No Change
62	115	Point 19	Service Level & NDA	Termination rights to Service Provider	Service Provider should have the right to terminate. The termination rights should be at par as provided to Client.	No Change
63	109	Point 21	Service Level & NDA	Law, Jurisdiction and Dispute resolution	The governing law in case of dispute should be courts of Mumbai	No Change
64	114	22	Service Level & NDA	Audit	Audit should be conducted with prior notice to Service Provider. Notice of atleast 7 days should be provided.	No Change
65	114	Point 23	Service Level & NDA	Limitation of Liability	This clause shall be mutual The maximum liability of Service Provider shall be limited to 10% of the monthly billing.	No Change
66	115	Point 27	Service Level & NDA	Assignment	Bank should not withhold or deny any such request for assignment unreasonably and the Bank must respond to the request in a time-bound manner. Also, any related refusal(s) must be detailed with reasons.	No Change
67	115	Point 28	Service Level & NDA	Non- Solicitation	This clause shall be mutual. Bank should also be obligated to not hire or employ any employees of Service Provider.	No Change
68	116	Point 30	Service Level & NDA	Force Majeure	The term "Pandemic" be included under the definition of a Force Majeure Event.	No Change
69	52		Scope of Work	Following Payment Types need to be supported - Cash - Credit/ Debit Cards - Net Banking - IMPS - Prepaid Instruments - AEPS - Standing Instructions - Any other such type	Trust the respective channel systems would integrate with the Bank's Payment Gateway solution to support the various payment types listed in the RFP	Application has to support the listed payment modes for all the existing channels and future channels to be integrated with BBPS COU application as well as BOU system (including OFF US transaction)

70	61	Onsite Support	Scope of Work	The bidder should be able to provide support on 24 X 7 X 365 basis throughout the contract period.	<p>1. Request the Bank to clearly define the scope for the onsite support services.</p> <p>2. Does this also include business operations support like reconciliation, dispute management etc.,?</p> <p>3. For application monitoring related activities, trust the Bank would provide the required monitoring tools like AppDynamics, Dynatrace etc.,</p> <p>4. Trust the infrastructure, network monitoring, 3rd party application tools support and DBA related activities would be performed by the Bank, since the infrastructure would be owned and managed by the Bank.</p>	<p>1. 24x7 support for application monitoring.</p> <p>2. No, but support team should help various other teams such as Business / Operations in getting / analyzing various logs / records of transactions for these business operations, if required.</p> <p>3. No, support team should be able to monitor using application-provided dashboard or admin module and / or relevant backend queries / commands/ 3rd party tools to be provided and supported by bidder.</p> <p>4. Yes.</p>
71	61	Onsite Support	Scope of Work	Facility needs to be built to monitor BOU & COU application and its infrastructure round the clock (24 * 7) basis with automated tools.	Considering the implementation would be on an on-premise set-up, it is assumed that the tools required for monitoring/ incident management would be provided by Bank	Repeated Query
72	62	Licensed Products	Scope of Work	Only licensed products should be used in the solution	This contradicts with the clause 'Open Source Software' in page 8 that requires product to support Open Source Software	Bidder need to ensure that there should not be any infringement issues with OEM/OSD for the proposed software licenses. There are open source softwares available in the market which also need license/ATS support from OEM
73	68	Functional Parameters for Scoring	Scope of Work	6. To provide SMS and web-based query for knowing the status of transaction	Request Bank to elaborate on the requirement for SMS based transaction status check	Solution should be capable of providing status of transactions to customers through SMS and Web based queries. This feature needs to be developed and made available as a portal for history data. (T+1 basis)
74	68	Functional Parameters for Scoring	Scope of Work	16. SFTP set up for file exchange with Biller/AI	The SFTP (infrastructure) needs to be provided and maintained by the Bank, considering the implementation would be on an on-premise set up	No Change
75	68	Functional Parameters for Scoring	Scope of Work	19. Fraud Risk Monitoring Related tools	Is the bidder expected to provide an FRM solution? In a bill payment scenario, there is a limited role for an FRM solution, considering the payment is made to a registered entity in the BBPS ecosystem. Request the Bank to elaborate/ clarify on the FRM scope expected from the bidder.	Bank may integrate the BBPS system to Bank's centralized FRM solution. Bank expects service provider to support for the same with necessary technical integration.
76	70		Scope of Work	11. Supports real time replication of data from production site to DR site and permit manual shift of the application to the DR site as per the Banks' BCP.	The replication of data between Production and DR site would be a function of the Database and the associated replication tools of the Bank. What is expected from the BBPS solution vendor?	Bidder should adhere the Bank' BCP as per the SLA.
77	71		Scope of Work	2. Automatic notification / reporting of application unavailability through mails, SMS, etc.	Trust these automated notifications would be configured as part of the monitoring tool the Bank would implement	Selected bidder needs to build the capability in the application and the same will be integrated to Banks messaging system (SMS/Mail)
78	73		Scope of Work	7. The system should have the ability to rollback a transaction to a particular stage and restart, if required.	<p>Roll back of a transaction is not possible if the transaction leg reaches NPCI. Roll back is essentially on reconciliation/ batch processes. Request the Bank to elaborate the requirement.</p> <p>Also, the transaction can be restarted only from the source (channel systems) and not from the BBPS solution</p>	Solution should be capable for the requirement, wherever applicable / supported.

79	75		Scope of Work	8. Availability of a Ticketing System - The transition of a complaint to a defect and fixing of the same should be captured in the tool/workflow and status of the same should be available to Bank on an ongoing basis.	Is the bidder expected to provide a ticketing system? What is the estimated count of bank users who are expected to have access to the ticketing system?	Selected bidder needs to build the capability in the application. A mechanism has to be provided and updated by both bidder as well as Bank team. Around 10 concurrent users from Bank are expected to access the system
80	75		Scope of Work	The Vendor needs to size the infrastructure (hardware, Operating System, Database and other related software etc.) for the solution based on the volume and the growth indicated in this annexure – Functional Requirement (Project Scope) and propose the same as part of their technical bid submission. Bank may provide/use existing IT infrastructure based on the sizing proposed by the vendor.	The volume estimates are not provided in the document. Request Bank to provide current and expected volumes annually for five years	Current & expected TPS are as mentioned in Sr. No. 1 of Functional scoring.
81			Technical evaluation scoring	The number of Implementations carried out in India	Request the Bank to consider the total number of implementations be it on Capex or Opex, since not many banks (mid-size/ large) implemented/ migrated or been supported in the last 5 years.	No Change
82	82		Application availability	Vendor will have to guarantee a minimum uptime of 99.50%, calculated on a monthly basis. Application (As a whole / any module of the application) availability will be 99.50% on 24x7x365.	Scheduled/ planned downtimes should be excluded from the calculation of availability	Already mentioned clearly in the RFP documents. Refer the very last line of the annexure which you are referring.
83	10		Bid Security	Exemption from EMD Amount	We are attaching herewith the MSME Udyam Certificate. Please confirm if the EMD can be waived off?	Exemption of EMD will be given as per MSE guidelines set by the Govt. of India or given in the RFP document
84	77	a) Software Licenses	Payment Terms	50% of the license cost on delivery of Software Licenses plus applicable tax (wherever applicable) at actuals.	Request Bank to consider revising this clause to 50% of License Cost on delivery of license keys or code drop plus applicable taxes.	No change
85	77	a) Software Licenses	Payment Terms	30% of the license cost plus applicable tax (wherever applicable) after go-live sign off from the Bank. Go Live Sign Off in the form of Acceptance Test should be sealed and signed by both Bank's identified Project Manager & bidder's representative. 20% of the license cost plus applicable tax (wherever applicable) after Go-Live closure signoff from the Bank. Go Live Closure Sign Off in the form of Final Acceptance Test should be sealed and signed by both Bank's identified Project Manager & bidder's representative. Operational Issues will be part of Managed Services and not part of Go-Live Sign Off.	The difference between Go live & Go live closure mentioned in the milestones are not very clear. Request Bank to consider revising it to 30% on UAT sign off & 20% on Technical Go Live sign off	Go live closure means all issues faced after production go-live need to be resolved to Bank's satisfaction in a reasonable time. No change in payment terms.
86	78	b) Implementation and Integration Cost (OTC)	Payment Terms	40% of Implementation Cost plus applicable tax (wherever applicable) after Implementation, Customization & UAT Sign off in the form of Acceptance Form which should be sealed and signed by both Bank's identified Project Manager & bidder's representative <input type="checkbox"/> 30% of Implementation Cost plus applicable tax (wherever applicable) after go-live sign off from the Bank. Go Live Sign Off in the form of Acceptance Test should be sealed and signed by both Bank's identified Project Manager & bidder's representative <input type="checkbox"/> 30% of Implementation Cost plus applicable tax (wherever applicable) after Go-Live closure signoff from the Bank. Go Live Closure Sign Off in the form of Final Acceptance Test should be signed by both Bank's identified Project Manager & bidder's representative	Request Bank to consider the following milestones: 30% of Implementation Cost plus applicable tax (wherever applicable) on FSD/SOW signoff <input type="checkbox"/> 30% of Implementation Cost plus applicable tax (wherever applicable) on UAT Commencement. <input type="checkbox"/> 20% of Implementation Cost plus applicable tax (wherever applicable) after UAT signoff from the Bank. UAT Sign Off in the form of Final Acceptance Test should be signed by both Bank's identified Project Manager & bidder's representative <input type="checkbox"/> 20% of Implementation Cost plus applicable tax (wherever applicable) after Technical Go live signoff from the Bank. Go Live Sign Off in the form of Final Acceptance Test should be signed by both Bank's identified Project Manager & bidder's representative Operational Issues will be part of Managed Services and not part of Go-Live Sign Off.	No change

87	78	c) Annual Technical support and Regulatory Changes	Payment Terms	Payable half yearly in advance against receipt of signed satisfactory service report of previous half-year from the Bank's Project / Operation Manager.	Request Bank to revise the payment term to Payable annual in advance like a typical AMC/ATS.	No change
88	78	d) Onsite Support Charges	Payment Terms	Payable quarterly at the end of each quarter against receipt of satisfactory support report including attendance signoff of previous quarter from the Bank's Project / Operation Manager. Payment will be proportionate to the attendance.	Request Bank to revise the payment term to Payable monthly in arrears	No change
89	78	e) Man days per year for additional customization new BBPS Product Integration	Payment Terms	Man days per year for additional customization new BBPS Product Integration - Payable at the end of the quarter on actual man days utilization report (attendance signoff) signed by bidder's representative and recommendation from Bank's Project Manager. Efforts exceeding 100 man-days in a year, cost will be computed as amount quoted divide by 100 for each man-day.	Request Bank to revise the payment term to Payable monthly in arrears	No change
90	81	Audit	Scope of Work	The solution will be exposed to security audit / VAPT on quarterly basis.	Requesting the Bank to list down the audits and the frequency of each. The cost of these audits required by the Bank will be borne by the Bank.	Selected Bidder need to quickly address the open observation and arrange to fix in time bound manner. Cost of audits/VAPT conducted by Bank will be borne by Bank. The cost of VAPT carried out at bidder's end shall be borne by bidder only.
91	81	Audit	Scope of Work	Necessary technical modifications shall be carried out and bidder need to support this activity and extend dedicated staff for this purpose.	Necessary technical modifications will be carried out for the mandatory regulatory requirements. The Bidder will support this activity to the reasonable extent of the solution scope.	No change
92	63	Cloud Adaptive	Scope of Work	Solution should be 100% cloud native. Solution should be able to migrate to cloud without any additional cost (if Bank wants to migrate its solutions/applications to cloud in future).	Services costs pertaining to migration activities, retrofitting Bank specific customizations to suit the cloud environment will be charged to the Bank based on actual efforts.	Solution shall be cloud native. Cost involved in migration on cloud will be discussed with the bidder as and when Bank plans to migrate to cloud. In presentation / product demo, bidder shall be able to show that solution is cloud native and can be migrated to cloud with any hassle.
93	79	Ownership, Grant and Delivery	Scope of Work	The license shall specifically include right: A. To Use. (i) to use the executable code version of the Solution and all Enhancements, Updates and New Versions made available from time to time solely for business operations of the Bank	To reword as follows: (i) to use the executable code version of the Solution and all Enhancements, Updates and New Versions made available from time to time solely for business operations of the Bank	No Change
94	86	Masked Commercial Bid	Commercial Bid format	# - The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the application and other software or equipment that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes (including any changes suggested in VAPT observations) arising during the subsistence of the contract / agreement, and the Bank shall not pay any additional cost for the same. VAPT need to be conducted by vendor and bank at period intervals during the contract period. The cost for VAPT carried out at bidder's end shall be borne by the bidder only.	Request reword as follows: # - The price payable to the Vendor shall be inclusive of carrying out any modifications changes to the application that is required to be made in order to comply with any statutory or regulatory requirements. The Bank shall not pay any additional cost for the same. Vendor will conduct VAPT to the extent and frequency as required by regulatory requirement. The cost for additional (extent & frequency) audits and VAPT required by the Bank shall be borne by the Bank only.	No change
95	87	Masked Commercial Bid	Commercial Bid format	h. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. including GST. There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.	Request Bank to consider prices excluding GST. As GST rates are not in the control of the Vendor and are a pass-through rate, requesting the bank to exclude it from the pricing consideration.	No change
96	101	Sub - Contracting		The selected service provider/ vendor shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required under this project.	Please confirm that whether cloud services can be taken or not	No Change
97	15	Information/Cyber-Security Measures/Controls for selected SP		comply with the Information and cyber security controls, on an ongoing basis and regulatory / legal guidelines and directives related to SP / outsourcing issued by regulators / legal entities from time to time.	Please specify the control for which we have to comply because we are comply to ISO27001,ISO22301 and other guidelines like RBI, NPCI	Clause is self-explanatory

98	15	Information/Cyber-Security Measures/Controls for selected SP		Service providers have to ensure that outsourced critical IT service are subjected to the annual IT audit / Technology risk assessment process by an independent professional agency as approved by the local government or regulator at no extra cost to the Bank.	We do not outsource the audit to external agency because it is done by our internal team only	Being an in-premise solution, this clause will not be applicable to this RFP
99	62	Onsite Support		All Process documents should be submitted/updated to the Bank at least once every Quarter & as and when requested by the Bank.	We do not share all internal process outside the organization if required we show it remotely	Regular updated SOPs related to support work shall be supplied to bank.
100	62	Audit		The solution will be exposed to security audit / VAPT on quarterly basis.	Who will perform this assessments?	Bank will perform the assessment however bidder will be responsible to mitigate all the observations / deviations found in these assessments without any additional cost to the Bank
101	68	Functional scoring will done on following criteria as part of Functional evaluation (Point 19)		Fraud Risk Monitoring Related tools	Please elaborate as we at bidder are planning for SIEM tool integration as well.	Repeated Query
102	114	Audit		The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Service Provider's premises without prior notice to ensure that data provided by the Bank is not misused.	Prior notice shall be given before audit because we have to make sure that the SPOC person is available in the audit	Yes, Advance notice will be given
103	55		Scope of Work	Biller Operating Unit: Functionality & Features: Bill payment receipt including income tax benefit details	What income tax benefit details to be provided ? Is it static predefined text?	It will be mostly pre-defined text
104	68		Scope of Work	Functional Parameters for Evaluation: Point 18 MIS Dashboard including Transaction monitoring tools	For application monitoring related activities, if Bank would provide the required monitoring tools like AppDynamics, Dynatrace etc., Separate Monitoring tool is expected from Bidder?	One dashboard which will be a part of admin portal for monitoring of daily transaction (BOU&COU) at bank level. We need separate dashboard for individual billers/channels for sharing/viewing daily transactions/MIS by billers/channels
105	70		Scope of Work	Hardware and Operating system Point 4 Adequate staging procedures and test environments for staging should be supported	Is it regarding CUG or Pre Prod Environment ? For CUG / Pre Prod separate Hardware is required.	This is related to UAT/Pre Prod Environment
106	71		Scope of Work	Security / Data Integrity Point 6.ii The maximum data length for logging is predetermined	Logs size cannot be predetermined, however we can have rolling file based on size i.e. new file will be created if max file size limit is reached.	Max size of individual log entry and log file should be fixed.
107	71		Scope of Work	Security / Data Integrity Point 7 An authenticated session, together with its encryption protocol, should remain intact throughout the interaction with the customer. In the event of interference, the bidder will ensure controls are in place to terminate the session and reverse out the affected transactions.	Reverse transaction functionality is currently not supported by NPCI, refund can be requested for this.	Solution should be capable for the requirement, wherever applicable / supported.
108	30	Experience & Support Infrastructure	Eligibility Criteria	In case direct support office of the bidder is not present in Mumbai & Hyderabad then an undertaking to be submitted by the Bidder stating that direct support office will be established at Mumbai & Hyderabad within 30 days of receipt of Purchase Order.	We support Bank UPI through Hyderabad Location for the past six years now. In case if we are the successful bidder, we will ensure support from Hyderabad by enhancing our Delivery Model / Support ecosystem for BBPS Engagement. An undertaking to that effect can be given, however a full fledged office cannot be opened by bidder. Please confirm if it suits Bank.	No change

109	58	Annexure 10 – Project Details - Scope of Work 4. Bank Admin Portal for Bank user:	Scope of Work	h) Document Management System: Provision to upload documents and emails for future audit or any other purpose within this portal.	1. Request the Bank to elaborate the nature of documents/ emails being referred here and the purpose of storage and how these documents need to be referred in the future 2. Document Management System is a different solution and Bank would already have such a system in place. Request Bank to consider integrating the DMS to the BBPS solution instead of bidder having to offer a DMS	Bank is seeking facility to upload documents & Emails at Bank Admin Portal, to be provided as a feature of the proposed solution by the bidder
110	64	Annexure 10 – Project Details - Scope of Work Phase wise brief scope:	Scope of Work	Proposed solution should be integrated with the following channels in phase 1: a) Mobile Banking (bob World)- Quick pay and Register & Pay b) Internet Banking Post Login (bob world Internet) c) Internet banking Pre Login (URL Redirection) d) UPI (BHIM Baroda Pay) e) BHIM (NPCI 's UPI solution) f) Financial Inclusion gateway for Business Correspondent channel g) Agent Institution h) Regional Rural Banks (To be configured as an agent institution) i) Whatsapp banking j) Credit card and Pre paid card portal.	Trust all these channels would consume the standard integration kit/ APIs offered by the bidder's BBPS solution and no custom integration is expected. Any delay on availability of any of the channel systems for integration should not be construed as pending delivery from the bidder and delay the sign-off for phase 1 deliverables	As detailed in RFP
111	30	Eligibility Bid Evaluation	Experience & Support Infrastructure	The Bidder/OSD should have supplied, deployed and maintained successfully the proposed BBPS Solution on CAPEX Model in at least -2- Commercial Banks / Financial Institutions in India in last 5 years from RFP date.	Request Bank to consider the below update: The Bidder/OSD should have supplied, deployed and maintained successfully the proposed BBPS Solution on CAPEX Model in at least -1- Commercial Banks / Financial Institutions in India in last 5 years from RFP date and should have supplied, deployed and maintained successfully BBPS Solution in at least -2- Commercial Banks / Financial Institutions in India in last 5 years from RFP date.	Pls refer addendum
112	2	Last Date of Submission	Important Dates	17th Aug'23, 3pm	We would request Bank to grant three weeks of time from the date of pre bid responses by Bank, to do a quality submission	Pls refer addendum
113	Page No. 1		Eligibility criteria	Bidder must be in the business of providing BBPS Services (on CAPEX Model) in India at least for the last 3 years (last 1 year for Startups & MSEs).	In reference to the BBPS experience we request to consider the consortium or OEM experience	No Change

114	Page No. 2		Eligibility criteria (Financial)	<p>The Bidder must have registered average annual turnover of Rs. 35 Crores or above (from Indian Operations only) during the last three completed financial years – 2019-20, 2020-21 and 2021-22* (Not inclusive of the turnover of associate companies).</p> <p>Below clause is applicable for MSE/Start-ups: The Bidder must have registered average annual turnover of Rs. 12 Crores or above (from Indian Operations only) during the last three completed financial years – 2019-20, 2020-21 and 2021-22* (Not inclusive of the turnover of associate companies).</p> <p>If 2021-22 Financial Statements of any bidder is unaudited, then Financial statements for 2018-19, 2019-20 and 2020-21 will be considered, along with an undertaking letter from the bidder that FY 2021-22 statements are not audited.</p> <p>In this scenario Audited Financial statements for the financial year 2018-19, 2019-20 and 2020-21 are to be submitted.</p>	<p>In reference to the turnover of MNC it is very hard to segregate turnover details country wide or a specific to single country, hence we request to consider the total turnover of the bidder.</p>	No Change
115	Page No.5		Technical Criteria	<p>The number of Implementations carried out in India (In the last 5 years starting from 01-04-2018 till RFP submission date) **</p> <p>For each Implementation 3 marks (Max. 5 implementations will be considered)</p>	<p>In reference to the BBPS Implementation experience we request to consider the consortium or OEM experience</p>	No Change