

Request for Proposal (RFP) IMPS Switc For Rouring IMPS Transactions For Indian Bank sponsored RRBs
RFP No: HO/ITD/1007/2022 dt 15.02.2022

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
1	Schedule of Events: Bid Security Guarantee - Point No- 9	45	Rs. 2,50,000/- by way of Bank Guarantee	Bidder would like to request bank for allow Bidder to Pay Bid security guarantee amount through Online transfer or Demand Draft instead of Bank Guarantee	No amendment
2	Annexure: VII		Certificate from Client To be provided on letter head of the issuing Bank	Bidder would like to request the bank to relax the format of reference letter in RFP and accept the reference letter provided by the bidder	No Changes. Please adhere to the terms of RFP
3	General		SMS Alert	As far as SMS alerts are concern, Kindly confirm SMS service Gateway will be provided by the bank	Bank will provide gateway for SMS alerts
4	General		IMPS	Bidder would like to know the present Mobile banking License status of the bank	Not applicable
5	General		Considering the present pandemic Situation, Bidder would like to request Bank to allow the submission of the Bidding Document through Email via Password Protected Files.		Not accepted. Please adhere to the terms of RFP
6	Scope of Work	26	The proposed solution should be supporting all kind of channels that may be operated by the bank in future. The necessary customizations for integration of the new channels have to be carried out by the bidder without any additional cost if the same is requested by the bank within one year of complete implementation.	It is recommended to mention the channels which IMPS needs to be integrated as part of the scope. Once FSD is approved and signed from bank, we will plan to deliver as per the agreed scope. Any other customizations or new integrations will have to be treated as CR.	Clarification: Initially, Banks are onboarding IMPS -P2A (Branch) model. In nearer future, Banks may integrate with all kind of channels like Mobile Banking, Internet Banking, ATM, micro ATMs etc.
7	Delivery and implementation	15	Bidder shall be responsible for implementation of complete solution at both their DC & DR as well as test set up within 1 month from the date of purchase order and NPCI certification should be completed within 2 months from the date of Purchase Order	Typical project delivery duration is between 4 to 6 months which covers FSD finalization and approval, SLA signing, Hosting Environment readiness, Implementation set-up and NPCI certification. (Bank to provide adequate time to implement the solution for all three banks.)	The successful bidder should make necessary arrangements to deliver the scope of work specified in this RFP in co-ordination with the CBS service provider and bank , if any, within a period of 2.5 months from the date of acceptance of the work order.

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8	Contract period	18	The period of contract shall be initially for two years from date of complete implementation.	Request bank to consider 3 year initial contract period. This will help in preparing a competitive bid.	Amendment: The period of contract shall be initially for three years from date of complete implementation. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates. But no lock-in- period and terms will be applicable as per RFP.
9	Invitation to Bid	5	Saptagiri Grameena Bank (SGB) invites sealed quotations for and on behalf of all the three RRBs, from all eligible bidders to supply IMPS switch hosted at vendor's premises for all 3 RRBs individually. On selection of the successful bidder, individual Purchase Orders will be released by the respective banks. Here after "Bank" refers all the 3 RRBs	Is there a possibility of using a common hardware and multi-instance solutioning that will optimise the cost as well as implementation timelines.	No changes. Please adhere terms as per RFP. Clarification: Common Hardware may be used but virtually different
				It is recommended to have multi-instance solution which will help bank in considerable cost savings.	
10	Invitation to Bid	5	Saptagiri Grameena Bank (SGB) invites sealed quotations for and on behalf of all the three RRBs, from all eligible bidders to supply IMPS switch hosted at vendor's premises for all 3 RRBs individually. On selection of the successful bidder, individual Purchase Orders will be released by the respective banks. Here after "Bank" refers all the 3 RRBs	Is the bank ready to explore hosting the service on cloud?	No. Please adhere terms of RFP.
11	Clause 14: ELIGIBILITY CRITERIA - Point No: 3	23	d. For each of these solutions, the average deemed approved rate of the IMPS (P2A, P2P) transactions (Beneficiary) during last six months (i.e. from Aug'21 to Jan'22) of the proposed IMPS solution should be less than 0.2% failure rate.	IMPS Technical Failure(decline)can be due to CBS , NPCI and Switch. In NPCI TD report they consider all three parameters, so it always varies from 0.7% to 0.4% , If bank requires 0.2% Technical Decline requesting bank to consider technical decline due to switch only.	Accepted: Technical declines in Switch will be considered for failure rate
12	Scope of the Project	25	to supply of IMPS switch hosted at vendor's premises for all 3 RRBs (Sponsored by Indian Bank) individually.	Will all three banks have the same spec and business requirement or different? Please clarify.	Initially, All 3 RRBs have same requirement and specifications.
13	Commercial Bid	39	Commercial bid format	In all hosted model projects, one-time implementation cost has to be part of the commercial.	No amendment. Please adhere terms as per RFP
14	General		Scope of Work	Please confirm, if any migration is required as part of the scope.	Clarification: Fresh implementation for all banks, if any migration needed in future the same to be done at free of cost

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15	Eligibility Criteria for Bidders	36	The proposed solution must have been implemented in at least 3 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India. e. Proposed solution should be certified by NPCI. f. Proposed solution should be currently running successfully at least for the past 2 years. g. Proposed solution should be handling 1 lakhs or more transactions per day h. For each of these solutions, the average deemed approved rate of	<p>We are complied but our clients are Foreign banks who do not entertain any written references due to their organizational policies. If selected, we can arrange a reference call with our customers.</p> <p>Request bank to consider 1 bank (Public sector/Private Bank/Foreign bank/Payment bank/RRBs) for reference.</p>	No amendment. Please adhere terms of RFP
16	Contract Coverage period	6	The period of contract shall be initially for two years from date of complete implementation. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates. Although, Bank reserves right to cancel/terminating the contract during the contract period by giving a 90 Days' notice period.	Termination for convenience is not acceptable as a standard business practice. The contract will be signed for a period of 2 years, hence there has to be a lock-in period for 18 months during which the parties cannot terminate the agreement for convenience.	No amendment. Please adhere terms of RFP
17	Liquidity Damages	18	The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the vendor/supplier and shall be liable to pay the Bank as liquidated damages at the rate of 0.5% for delay of every week or part thereof. Once the penalty crosses 10 % of the contract price, the Bank reserves the right to cancel the contract or take any other suitable penal action as deemed fit. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the vendor/supplier either as per the Contract, executed between the Bank and the Vendor/supplier pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the Vendor/supplier.	The imposition of such damages shall be subject to discussion and clarification and a clear case of negligence is needed to be made out for the imposition of such damages.	No amendment. Please adhere terms of RFP
18	Signing of Contract	14	If the contract is not signed within the given period (30 working days), the EMD will be forfeited after a grace period of 15 working days. The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.	Agreement clauses are generally negotiated and terms are decided after discussions between the two sides. Please clarify on the one-sided forfeiture and unilateral obligation imposed on the bidder to close the agreement.	No amendment. Please adhere terms of RFP

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19	SECTION III CONDITIONS OF CONTRACT PENALTY	17 & 18	<p>Bidder shall be responsible for implementation of complete solution at both their DC & DR as well as test set up and integration with the bank system within 1 month from the date of purchase order and NPCI certification should be completed within 2 months from the date of Purchase Order. In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the yearly cost (calculated in the commercial bid) for the respective RRB and the max penalty will be 10% of the yearly cost (calculated in the commercial bid) for the respective RRB.</p> <p>The penalty will be recovered by invoking the Performance Bank Guarantee (PBG) or will be deducted in the subsequent billings as per the decision of the bank. Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the Vendor, in case the Vendor exceeds the threshold limit of Delay. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances. After implementation of the complete solution, penalty will be deducted for downtime of the system (Hardware / Application failure) as below..</p>	<p>The parties have to mutually classify the reasons where there is joint responsibility on the part of Bank and bidder to meet the timelines.</p> <p>Also, any deduction from the payment has to be with the prior notice to the bidder.</p>	<p>Clarification: Genuine reasons will be considered.</p>
20	Limitation of Liability		<p>Notwithstanding anything contained herein, neither Party shall be liable for any indirect, special, punitive, consequential or incidental damages (including, without limitation, loss of use, data, revenue, profits, business) under this agreement and the aggregate liability of bidder, under this agreement shall not exceed 10% of the monthly billing in which the default occurs.</p>	<p>The RFP should contain the ' Limitation of Liability' clause, as mentioned here to limit the liabilities of the parties in connection with the contract as appropriate.</p>	<p>No amendment</p>
21	1.1 SCOPE OF WORK	25	<p>The supplied IMPS switch should support all the transaction types and have all the features as mandated by the NPCI specifications available at the time of RFP.</p>	<p>Is Inward FIR in scope?</p>	<p>Yes</p>
22	1.1 SCOPE OF WORK	25	<p>The supplied IMPS switch should support all the transaction types and have all the features as mandated by the NPCI specifications available at the time of RFP.</p>	<p>Assumption is CBS is ready with Check Status and Verify Beneficiary APIS already?</p>	<p>Yes</p>

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23	1.1 SCOPE OF WORK	25	The bidder shall be responsible for supplying IMPS switch for routing Inward and Outward IMPS transactions to and from NPCI, originated from bank's various channels.	What are the delivery channels bank is having or will be having to be supported by IMPS switch?	All channels to be provided. Please refer : Page no. 25 "The proposed solution should be supporting all kind of channels that may be operated by the bank in future. The necessary customizations for integration of the new channels have to be carried out by the bidder without any additional cost if the same is requested by the bank within one year of complete implementation."
24	1.1 SCOPE OF WORK	25	The bank defined sensitive data should be kept in encrypted form in database.	Is it possible to share us the sensitive data you are planning to encrypt?	We will share the details to successful bidder
25	19. Disclaimer	14	The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and / or any of its officers, employees	Changes Requested: Bank shall be liable for acts or omission, negligence, default, lack of care or misrepresentation on the part of Bank and / or any of its officers, employees. Bidder clarifies that the proposal submitted to Bank basis the statement, information, projections etc., contained in this RFP. If there is any default or change in information, Bidder shall be entitled to revise the submitted proposal and shall not be liable for acts or omissions, negligence, default, lack of care or misrepresentation on the part of Bank and / or any of its officers, employees.	Please adhere to the terms of RFP
26	26. Service Level Agreement	15	s. The non-delivery of any services or non-response or any breach of information will lead to penalty. The penalty is applicable in respect of non-delivery of services/ support as per the requirement of this RFP	Bidder requests to be notified and for an opportunity of being heard before imposing penalty. Also, for service level penalties, root cause analysis will be identified and mutually agreed between the Parties, before withholding any payments due to Bidder. Bidder will be liable only for failure to meet the service levels due to reasons solely attributable to Bidder. Penalty shall not apply for any failure caused due to any acts or omission by Bank or for dependencies from Bank or third party or causes which are not under the control of Bidder.	Bidder will be notified in prior.
27	4. Performance security	17	The proceeds of the performance security shall be payable to the Bank as compensation for any loss resulting from the Successful bidder's failure to complete its obligations under the Contract.	Request the bank to issue prior notice before invoking the Performance guarantee and provide a reasonable cure period to remedy such loss caused only by the sole act of Bidder.	It will be informed to successful bidder

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28	5. PAYMENT TERMS	17	Payment will be made by the Bank's Information Technology Department, Head Office of respective Bank's in the following manner.	Bidder requests that due date for payment should be clearly specified in the Agreement. Hence, the following to be added: "In consideration for the services under this Agreement, Bank shall make the payment to Bidder, within 30 days of receipt of invoice from Bidder."	This clause will be included in Purchase Order
29	6. PENALTY and 7. LIQUIDATED DAMAGES	17 & 18	Bidder shall be responsible for implementation of complete solution... The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations....	Bidder requests that the Penalty or LD shall not be applied for any failure or delay caused due to assumptions or dependencies from Bank or it's third party or events which are not under the control of Bidder. Also, for service level penalties, root cause analysis will be identified and mutually agreed between the Parties, before withholding any payments due to Bidder. Bidder will be liable only for failure to meet the service levels due to reasons solely attributable to Bidder. Penalty shall not apply for any failure caused due to any acts or omission by Bank or for dependencies from Bank or third party or causes which are not under the control of Bidder.	Clarification: Genuine reasons will be considered.
30	8. Contract Period:	18	The period of contract shall be initially for two years from date of complete implementation. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates.	Bidder requests to agree a mutual lock-in-period for the provision of Services and renewal should be agreed on then current terms and conditions at mutually agreed commercial terms and conditions.	Please adhere to the terms of RFP
31	11. termination for convenience	20	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 90 days' notice to the bidder, including 15 days during period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 90 days,	Bidder requests that the title of this provision of to be changed to "Termination for Cause" instead of "Termination for Convenience". Also, propose to agree a mutual lock-in-period for the provision of Services.	Please adhere to the terms of RFP
32	12. settlement of disputes	22	Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association.	Bidder request the bank to modify "in case of failing of such agreement , appointment can be through institutional arbitration (Indian Council of Arbitration)".	Please adhere to the terms of RFP

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33	13. Confidentiality	22	The Bidder will be exposed by virtue of the contracted activities to internal business information of Bank, affiliates, and/or business partners.	Bidder requests that the confidentiality to be mutually agreed between the Parties. Hence, this provision to be agreed on reciprocal way.	No amendment. Please adhere to the terms of RFP
34	1.9 PERIOD OF CONTRACT	30	<p>The period of contract shall be initially for two years from date of complete implementation. Bank reserves the right to extend the contract on yearly basis on the same terms and conditions, at mutually agreed rates.</p> <p>Although, Bank reserves right to cancel/terminating the contract during the contract period by giving a 90 Days' notice period.</p> <p>In case of termination of the contract, the successful bidder should divulge and hand-over complete documentation related to IMPS Switch and all the latest reports specified by the Bank.</p> <p>The successful bidder should make necessary arrangements to deliver the scope of work specified in this RFP in co-ordination with the CBS service provider, if any, and the bank within a period of 2 months from the date of acceptance of the work order.</p>	<p>Bidder requests to agree a mutual lock-in-period for the provision of Services.</p> <p>Bidder request to add the following provisions: "In case of any premature termination, the termination charges shall be mutually agreed between the Parties." "Upon expiry or termination of the Agreement, Bank shall immediately pay all outstanding due amount to Bidder for the services rendered until the effective date of such termination or expiration."</p>	No amendment. Please adhere to the terms of RFP
35	Request for New clause	Request for New clause	Request for New clause	Bidder noted that there is no provision for Limitation of Liability provision in the Agreement. Hence, the Bidder requests to add a new provision for Limitation of Liability to be mutually agreed between the Parties with exceptions. Also, request that the total aggregate liability of Bidder under this Agreement should be limited to the 12 months fees paid by the Bank.	Please refer to Liquidity Damages (Page No. 18 & Point No. 07)

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36	Request for New clause	Request for New clause	Request for New clause	Mutual non-solicitation clause as follows: Bidder request to include a mutual non-solicitation clause - (b) Either Party agrees that during the term of this Agreement and a period of 2 (two) years thereafter, it will not, directly or indirectly or on behalf of or in conjunction with any person or legal entity, recruit, solicit, or induce to recruit any employee or former employee, who are involved in the Purpose for a period of 24(twenty four) months after he / she leaving the services/employment, of the other Party, without the prior written consent of such other Party.	Please adhere to the terms of RFP
37		15	The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests.	Any customization post implementation will be done on T&M basis.	Please adhere to the terms of RFP
38		60	Payment will be made quarterly in arrears after submission of the invoice.	Request the bank to have payable term monthly as per actual volumes	Please adhere to the terms of RFP
39		27	If at any point of time during the contract period, a load balancer is required, the bidder has to arrange for the same without any additional cost to the bank	Request any additional or specific infra required for bank, the cost will be borne by the bank	Please adhere to the terms of RFP
40		30	The prices quoted in commercial bid (Annexure III) should be all inclusive i.e., inclusive of all taxes excluding GST	Request the bank to consider prices exclusive of all taxes. All applicable taxes will be billed as per prevailing rates	Please adhere to the terms of RFP
41	PURPOSE	4	The purpose of this RFP is to select a vendor for supply of Immediate Payment Service (IMPS) switch hosted at the vendor's premises for all the above mentioned 3 RRBs individually.	Is it mandatory that the IMPS should be hosted within vendor premises or can they avail any third party DC & DR to host the solution. It may be an outside of vendor premises or cloud based solution	Clarification: IMPS Switch Solution must be hosted within vendor premises or any third party DC & DR maintained and managed by Bidder
42	Formation of Commercial Bid	8	V. Bank will not pay any other charges including travelling charges / visit charges / hotel stay for any travelling/ training undertaken by the Bidder's staff / personnel throughout the project.	During the training phase of project, requesting to reimburse the actuals or set with value as per-diem for the trainer who will visit onsite of all 3 banks.	Please adhere to the terms of RFP

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43	Formation of Commercial Bid	8	VIII. The financial proposal should list all the costs associated with the Assignment.	In Annexure III, only the transactions cost was sought. Associated cost like; 1. Implementation cost 2. Training cost 3. CBS integration cost 4. GUI development cost 5. Change request cost 6. AMC 7. Network charges 8. Onsite support charges 9. VAPT & CERT certification cost were not provided as part of the commercial proposal template. Request to include the same in the RFP.	Please adhere to the terms of RFP
44	14.2 Technical Evaluation	11	a) Technical bid opening will be done in presence of authorized representatives of all the bidders (if they choose to be present) who have submitted technical bid successfully (both online & in Hard Bound File) within the stipulated time lines set by the Bank.	Mentioned somewhere in the RFP document that the bid response should be physical copy submission. Nowhere there was mentioning of online submission. Kindly clarify whether online submission need to be done. If YES, please provide the portal details to upload & submit.	Clarification: Bidder has to submit Hard Bound file within the stipulated time lines set by the Bank.
45	14. ELIGIBILITY CRITERIA	23	3. The proposed solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India.	We seek the relaxation of this clause as " Bidder must have been implemented any of the following NPCI interface switch such as NEFT, RTGS, IMPS, NFS, UPI switches or ATMs in atleast 3 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs/ Cooperative banks) registered in India. "	Please adhere to the terms of RFP
46	14. ELIGIBILITY CRITERIA	23	The bidder must have successfully implemented IMPS solution in atleast 2 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India, which should be certified by NPCI and should be successfully running for atleast 2 years, during last 5 years.	Request to modify the clause as "The bidder must have successfully implemented IMPS or UPI solution in atleast 1 bank (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs/Cooperative banks) registered in India, which should be certified by NPCI and should be successfully running for atleast 2 years, during last 5 years."	Please adhere to the terms of RFP
47	14. ELIGIBILITY CRITERIA	23	d.For each of these solutions, the average deemed approved rate of the IMPS (P2A,P2P) transactions (Beneficiary) during last six months (i.e. from Aug'21 to Jan'22) of the proposed IMPS solution should be less than 0.2% failure rate.	Kindly consider a generic satisfaction letter from existing customers. As not of all banks will be allowing to disclose their failure transaction rate through NPCI switches. Even in the RBI data, only the gross volume & value are published. Hence request to eliminate this clause.	Please adhere to the terms of RFP

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48	Section IV - 1.1 SCOPE OF WORK	26	The proposed solution should be supporting all kind of channels that may be operated by the bank in future. The necessary customizations for integration of the new channels have to be carried out by the bidder without any additional cost if the same is requested by the bank within one year of complete implementation.	When a future need of the solution is marked in this RFP's scope, request to consider the experience of other channels like UPI & mobile banking towards the bidder's eligibility.	Please adhere to the terms of RFP
49	Section IV - 1.1 SCOPE OF WORK	29	MIS:- The proposed solution should provide complete reports pertaining to IMPS including the risk management reports and other analysis reports in data as well as graph representation . All data should be real time, and data till current time should be available. The type of reports and their format will be provided by the bank during implementation. The bidder has to provide the reconciliation reports in addition to the above reports. All the provided reports should be available for any given date range. The frontend provided should have a facility for role based user access for the reports.	Request to clarify the following points in this clause: a) Please provide the detailed expectation of risk management reports. b) Somewhere mentioned in the RFP document that the CBS is ready to integrate with the proposed IMPS switch. If such is the case, hope the bidder need to provide only switch solution and integrate with the CBS. If detailed reporting and its graphical representation are required, those will need to be offered as separate product or module. Requesting to consider the cost factor for the same. c) On reconciliation reports - the logs of the transaction will be already made available for the bank. The 2 way reconciliation need to be made between the CBS data and IMPS by the bank. If the bidder need to provide the reconciliation reports, request to allow factor those cost in the commercial	a) Details will be provided to the successful bidder b) Please adhere to the terms of RFP c) The word reconciliation reports replaced by reports supporting for reconcialation.
50	Section IV - 1.1 SCOPE OF WORK	29	Whenever Bank wants to migrate from OPEX (Hosted Model) to CAPEX (within Bank's Premises) then vendor has to provide the necessary support for the same.	Our understanding is, only the application & data migration need to be done if sought by the bank. Remaining works like infrastructure setup and its up-and-live will be the work of the bank. Please clarify.	Yes
51	1.8 PERFORMANCE BANK GUARANTEE	30	Within 15 (Fifteen) days (inclusive of holidays) of the date of acceptance of the Purchase Order, the successful bidder should furnish a Bank Guarantee (for performance) for a period of 2 years plus 6 months for an amount equal to 10 % of the order value (value of one year) covering the period of contract (as per format enclosed in Annexure IV) with a claim period of 3 months from the date of expiry of guarantee. The successful bidder has to submit similar Bank Guarantee every year on renewal of the contract.	Based on one of circular by the GoI, the PBG value is reduced to 3%. Its widely followed with most of the tenders published by different banks. Request to reduce this value by 3% of the order value .	Please adhere to the terms of RFP

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52	ANNEXURE - VII	45	CERTIFICATE FROM CLIENT	Request for modified template consisting only the para 1 & 2 in that letter. As not of all clients (banks) will be willing to disclose the APPROVED & DECLINED IMPS rates, request to eliminate the transaction details request from the mail. Please find the next sheet tab in this excel.	Please adhere to the terms of RFP
53	ANNEXURE – II	35	9. List of Deliverables as per the "Scope of Work"	As per annexure III, the commercial is sought only for transaction cost. But in Annexure II, the list of deliverables as per scope of work are sought. There was no mentioning to key-in those commercial for all deliverables in RFP. Herewith we are proposing the template for commercial proposal modification. This is common industry template only. Request to consider the same.	Please adhere to the terms of RFP
54	1.1 SCOPE OF WORK	26	The proposed solution should be supporting all kind of channels that may be operated by the bank in future. The necessary customizations for integration of the new channels have to be carried out by the bidder without any additional cost if the same is requested by the bank within one year of complete implementation.	Our understanding is that the responsibility for the integration of each channel (e.g. Branch, Mobile Banking, Internet Banking) rests with the channel owner. Role of IMPS switch vendor is limited to providing support for channel-specific customization in the interface. Please clarify.	Please adhere to the terms of RFP
55				Is consortium allowed	No
56				If consortium is allowed is the current implementation by the OEM valid or the Front ending partner has to show individual capacities of the product installations and references as per the RFP doc	Not Applicable
57				What is the process for Reverse Bid	If Reverse auction is required, bank may follow offline/online reverse auction. The same will informed to technically qualified bidders.
58				Is Reverse bidding a possible post the final bids are opened	Yes
59				Can EMD be deposited in form of DD	Please adhere to terms of RFP
60				Can we pitch additional product /services keeping the banks landmark in place for a being a full-fledged Digital Banking product offering to its customers. It will help us do the forecast right and we can provide a better commercial for the additional services.	RFP- Scope of work to be adhered
61				1. When would the financial bid opening be approximately – no of days post the technical bid opening?	Within a max time of 1 week
62				How many MPLS/P2P/Internet links will be terminate at Bidder DC Site?	Minimum 2 Links

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63				If internet what would be the required Bandwidth? In (Mbps) (Example:- 2 Mbps/4 Mbps)	Not allowed. Not applicable
64				If VPN, kindly confirm is it Site to Site VPN or SSL VPN?	Not applicable
65	23. DELIVERY & IMPLEMENTATION	15	Bidder shall be responsible for implementation of complete solution at both their DC & DR as well as test set up within 1 month from the date of purchase order.	Kindly Amend this clause to:- "Bidder shall be responsible for implementation of complete solution at both their DC & DR as well as test set up within 3 months from the date of purchase order."	No amendment. Please adhere to the terms of RFP
66	6. PENALTY	17	In case of any delay in implementation, the penalty will be calculated at the rate of 1% of the yearly cost (calculated in the commercial bid) for the respective RRB and the max penalty will be 10% of the yearly cost (calculated in the commercial bid) for the respective RRB.	Kindly Amend this clause to:- "In case of any delay in implementation, the penalty will be calculated at the rate of 0.1% of the monthly cost (calculated in the commercial bid) for the respective RRB and the max penalty will be 1% of the monthly cost (calculated in the commercial bid) for the respective RRB."	No amendment. Please adhere to the terms of RFP
67	6. PENALTY	18	Uptime (U) 99.50<=U< 99.95 Penalty (A=yearly cost (calculated in the commercial bid) for the respective RRB) 0.1 % of A	Kindly Amend this clause to:- " Uptime (U) 99.50<=U< 99.95 Penalty (A=monthly cost (calculated in the commercial bid) for the respective RRB) 0.1 % of A"	No amendment. Please adhere to the terms of RFP
68	6. PENALTY	18	Uptime (U) 99.00<=U<99.50 Penalty (A=yearly cost (calculated in the commercial bid) for the respective RRB) 0.2 % of A	Kindly Amend this clause to:- " Uptime (U) 99.00<=U<99.50 Penalty (A=monthly cost (calculated in the commercial bid) for the respective RRB) 0.2 % of A"	No amendment. Please adhere to the terms of RFP
69	14. ELIGIBILITY CRITERIA 2.	23	Bidder must be an ISO 27001: 2013 or higher certified company.	Kindly Amend this clause to:- sole bidder / any of the consortium member , must be an ISO 27001: 2013 or higher certified company.	No amendment. Please adhere to the terms of RFP

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
70	14. ELIGIBILITY CRITERIA 3.	23	<p>The proposed solution must have been implemented in atleast 3 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India.</p> <p>a. Proposed solution should be certified by NPCI. b. Proposed solution should be currently running successfully atleast for the past 2 years. c. Proposed solution should be handling 1 lakhs or more transactions per day d. For each of these solutions, the average deemed approved rate of the IMPS (P2A, P2P) transactions (Beneficiary) during last six months (i.e. from Aug'21 to Jan'22) of the proposed IMPS solution should be less than 0.2% failure rate.</p>	<p>Kindly Amend this clause to:- "The proposed solution must have been implemented by sole bidder / any of the consortium member, in atleast 3 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India.</p> <p>a. Proposed solution should be certified by NPCI. b. Proposed solution should be currently running successfully atleast for the past 2 years. c. Proposed solution should be handling 1 lakhs or more transactions per day d. For each of these solutions, the average deemed approved rate of the IMPS (P2A, P2P) transactions (Beneficiary) during last six months (i.e. from Aug'21 to Jan'22) of the proposed IMPS solution should be less than 0.2% failure rate."</p>	No amendment. Please adhere to the terms of RFP
71	14. ELIGIBILITY CRITERIA 4.	23	<p>The bidder must have successfully implemented IMPS solution in atleast 2 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India, which should be certified by NPCI and should be successfully running for atleast 2 years, during last 5 years.</p>	<p>Kindly Amend this clause to:- "The sole bidder / any of the consortium member, must have successfully implemented IMPS solution in atleast 2 banks (Public sector bank/ Private bank/ Foreign bank/ Payment bank/ RRBs) registered in India, which should be certified by NPCI and should be successfully running for atleast 2 years, during last 5 years. "</p>	No amendment. Please adhere to the terms of RFP
72	14. ELIGIBILITY CRITERIA 5.	23	<p>The bidder should have support centre in Chennai/Hyderabad/can be established within 3 months of date of purchase order</p>	<p>Kindly Amend this clause to:- The sole bidder / any of the consortium member, should have support centre in Chennai/Hyderabad/bangalore can be established within 3 months of date of purchase order</p>	No amendment. Please adhere to the terms of RFP
73	14. ELIGIBILITY CRITERIA 6.	23	<p>The bidder should be the Original Equipment Manufacturer (OEM) of the IMPS Engine application, with presence in India</p>	<p>Kindly Amend this clause to:- The sole bidder / any of the consortium member, should be the Original Equipment Manufacturer (OEM) of the IMPS Engine application, with presence in India</p>	No amendment. Please adhere to the terms of RFP
74	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	<p>Kindly Amend this clause to:- "The supplied IMPS switch should be hosted at the bidder's / Authprised Cloud Service Provider's Data Centre (DC) and Disaster Recovery (DR) site."</p>	No amendment. Please adhere to the terms of RFP
75	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	<p>Kindly confirm on the total no. of switch (qty) which is hosted at Authorised CSP Premises.</p>	Please go through the RFP. RFP is understood in a different way.

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
76	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	Kindly confirm on the switch make and model no.	Please go through the RFP. RFP is understood in a different way.
77	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	Kindly confirm on the switch Rack Space (U) and Power in Watt (W).	Please go through the RFP. RFP is understood in a different way.
78	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	Kindly confirm these IMPS Switch will be hosted at each of the 3 RRB's DC and DR Site along with their branches as well.	Please go through the RFP. RFP is understood in a different way.
79	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	If Yes, Kindly confirm on the total no. of locations where IMPS Switching Solution is required.	Please go through the RFP. RFP is understood in a different way.
80	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	Kindly confirm who will procure and provide IMPS switch (Bank's or bidder/Authorised CSP).	Please go through the RFP. RFP is understood in a different way.
81	1.1 SCOPE OF WORK	25	<ul style="list-style-type: none"> The supplied IMPS switch should be hosted at the bidder's Data Centre (DC) and Disaster Recovery (DR) site. 	IMPS switching Solution is going to be host at (Bank's Premises or bidder/Authorised CSP Premises.)	Please go through the RFP. RFP is understood in a different way.
82	1.1 SCOPE OF WORK	25	The supplied IMPS switch should be hosted dedicatedly for each of the 3 RRBs at the bidder's DC and DR sites. Any kind of activity with the IMPS switch like installation, configuration, backup, maintenance, fine tuning and any other activity have to be carried out parallelly and without any impact on the other 2 RRBs.	Kindly confirm Authorised CSP have to setup the 3 different infrastructure i.e (DC and DR Site) each with the different different network and security architecture for all the 3 RRBs OR Only Single Infrastructure DC and DR site will run the all the 3 RRB's infrastructure. As client don't want any impact on the environment while work in the one RRB's.	CSP not eligible
83	1.1 SCOPE OF WORK	26	<ul style="list-style-type: none"> The hardware/software/middleware/any other components involved in hosting should be licensed, covered under warranty/AMC and has to be fully managed by the bidder. The documental proof for the license/support coverage of the individual components should be furnished by the bidder as and when required by the bank. The bidder shall be responsible for the installation, configuration, maintenance of the entire stack used for hosting the proposed solution. 	<ul style="list-style-type: none"> Who will procure and provide the hardware and software to run IMPS switching solution (bank or bidder/Authorised CSP) Where it is hosted at (bank's premises or bidder's/authorised csp premises) 	Please go through the RFP. RFP is understood in a different way.

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
84	1.1 SCOPE OF WORK	26	<ul style="list-style-type: none"> The hardware/software/middleware/any other components involved in hosting should be licensed, covered under warranty/AMC and has to be fully managed by the bidder. The documental proof for the license/support coverage of the individual components should be furnished by the bidder as and when required by the bank. The bidder shall be responsible for the installation, configuration, maintenance of the entire stack used for hosting the proposed solution. 	<p>if Authorised CSP Premises, kindly provide the hardware and software, Network devices configuration in details.</p> <ol style="list-style-type: none"> Servers (Dell/HP/Lenovo) with their Qty & Make and Model - (Processor/Core detail, RAM amd Disk) Networking Devices details with thier qty and Make and Model No - no of ports required (Switch/Router/Firewall/Loadbalancer) OS details (Version and Edition) Database Detail (Version and Edition) Storage Detail (Make and Model No) 	Please go through the RFP. RFP is understood in a different way.
85	1.1 SCOPE OF WORK	26	<ul style="list-style-type: none"> The hardware/software/middleware/any other components involved in hosting should be licensed, covered under warranty/AMC and has to be fully managed by the bidder. The documental proof for the license/support coverage of the individual components should be furnished by the bidder as and when required by the bank. The bidder shall be responsible for the installation, configuration, maintenance of the entire stack used for hosting the proposed solution. 	Can we proposed the same on the virtualized model. As it is having the lesser commercial impact as compared to the considered dedicated physical hardware.	Yes
86	1.1 SCOPE OF WORK	26	<ul style="list-style-type: none"> The hardware/software/middleware/any other components involved in hosting should be licensed, covered under warranty/AMC and has to be fully managed by the bidder. The documental proof for the license/support coverage of the individual components should be furnished by the bidder as and when required by the bank. The bidder shall be responsible for the installation, configuration, maintenance of the entire stack used for hosting the proposed solution. 	If Virtual Model, Kindly provide the details of the Hardware and Software Configuration like (Qty, vCPU, RAM, Disk, Storage Space, Backup Space, OS , DB Detail etc.)	Bidder has to plan accordly to meet Bank's requirement
87	1.1 SCOPE OF WORK	26	The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 2 hours.	<p>As per our understanding to meeting the zero RPO near DR is required, as per the RFP requirement their is no near DR mentioned in the RFP.</p> <p>So, request you to Kindly Amend this Clase to:- "The Recovery Point Objective (RPO) should be 15 Minutes (planned DR drills) and Recovery Time Objective should be less than 2 hours."</p>	Please adhere to the terms of RFP

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
88	1.1 SCOPE OF WORK	28	The bidder should get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency).	Kindly confirm who will bear the cost for the VAPT Audit (Bank or Bidder/Authorised CSP)	Bidder
89	1.1 SCOPE OF WORK	28	The bidder should get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency).	Kindly confirm frequency of that VAPT Audit (Yearly two).	Please refer RFP terms.
90	1.1 SCOPE OF WORK	28	The bidder should get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency).	Kindly confirm VAPT Need to be considered for both External and Internal IP's.	VAPT is understood in a different way
91	1.1 SCOPE OF WORK	29	<ul style="list-style-type: none"> Test Setup:- The successful bidder has to maintain a dedicated test setup for each of the 3 RRBs' to carry out any certification/development activity. 	Kindly provide the infrastructure details for the Test Setup as well like Servers/Networking devices/OS, DB etc.	Bidder has to setup Test environment
92	1.1 SCOPE OF WORK	29	<ul style="list-style-type: none"> Bank will establish network connectivity between Bank's DC – Chennai to vendor's DC and Bank's DR – Hyderabad to vendor's DR site with MPLS connectivity preferably SIFY/ BSNL/ AIRTEL etc. 	As per bidder understanding, primary site primary connectivity and secondary connectivity and disaster recovery site primary connectivity and secondary connectivity along with the primary and secondary HUB will be provision by bank, kindly confirm whether bidder understanding is correct. bank will only provide bank's DC to vendor's DC and Bank's DR to vendor's DR Connectivity.	Please adhere to the terms of RFP
93			General Queries	Kindly confirm on the total concurrent users for all 3 RRBs.	Not applicable
94			General Queries	Kindly confirm on the total no. of users for all 3 RRBs.	Not applicable
95			General Queries	how many MPLS/P2P/Internet links will be terminate at Bidder DC Site?	Minimum 2 Links
96				If internet what would be the required Bandwidth? In (Mbps) (Example:- 2 Mbps/4 Mbps)	Not allowed. Not applicable
97				If VPN, kindly confirm is it Site to Site VPN or SSL VPN?	Not applicable
98				If Site to Site VPN, Kindly confirm the total no. of branches/offices which required IPsec VPN.	Not applicable
99				If SSL VPN, Kindly confirm the total no. users which required SSL VPN.	Not applicable
100				General Queries	Kindly confirm Operating System Version and Edition? Example:- (Windows Server 2016 Std Edition or CentOS Community Edition)
101				Kindly confirm Database Version and Edition? (MS SQL 2016 Std Edition or Oracle 12c Enterprise Edition)	Bidder has to decide and to fulfil requirement as per RFP

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
102			General Queries	Kindly confirm who will provide the Database Licenses?	Please refer RFP
103				kindly confirm do we need to provide database management services?	Not Applicable
104			General Queries	Kindly confirm if any additional SAN storage space is required part from the Storage Space which you have mentioned with Each Server? If yes, request you kindly provide the size in GB/TB.	Please refer RFP
105			General Queries	Kindly confirm Required Backup Space at DC site in GB/TB?	Please refer RFP
106				Kindly Confirm the Backup Policy eg.(Incremental, Daily, weekly full)	As per RFP, Backup policy will be confirmed with successful bidder
107				Kindly confirm the Retention Period	Retention period will be started from the day of implementation and related to switch data, log data and other datas will be disclosed to successful bidder.
108			General Queries	Kindly confirm any additional security components are required apart from firewall? For example:- WAF, SIEM, HIPS etc.	Bidder has to decide and to fulfil requirement as per RFP
109			General Queries	kindly confirm do we need to provide SSL Certificate? If yes, kindly confirm SSL Certificate on the total no. of domain and sub-domain.	Bidder has to decide and to fulfil requirement as per RFP
110			General Queries	Kindly confirm DR Site Bank is looking for is the is 100% or 50% of DC Site?	Bidder has to decide and to fulfil requirement as per RFP
111			General Queries	Kindly confirm peak hours and daily log/Flat files size that need the replicated (For Eg. 2 GB Daily)	RFP terms to be fulfilled
112			General Queries	Kindly confirm how much public IP's client will Required at DC and DR site?	Not applicable
113			General Queries	Kindly confirm on the existing connectivity details? (Primary Connectivity and Secondary Connectivity)	Please refer RFP
114			General Queries	Kindly confirm whether consortium is allowed or not.	Not allowed.
115			General Queries	If consortium is allowed is the current implementation by the OEM valid or the Front ending partner has to show individual capacities of the product installations and references as per the point	Not applicable
116			General Queries	What is the process for Reverse Bid	If Reverse auction is required, bank may follow offline/online reverse auction. The same will informed to technically qualified bidders.
117			General Queries	Is Reverse bidding a possible post the final bids are opened	Yes

Sno	RFP Point No/ Title	Page No in RFP	Details Provided in RFP	Query/ Changes requested	Replies to Queries
118			General Queries	Can EMD be deposited in form of DD	Please adhere to the terms of RFP
119			General Queries	Can we pitch additional product /services keeping the banks landmark in place for a being a full-fledged Digital Banking product offering to its customers. It will help us do the forecast right and we can provide a better commercial for the additional services.	RFP- Scope of work to be adhered
120			General Queries	When would the financial bid opening be approximately – no of days post the technical bid opening?	Within a max time of 1 week