Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
4	2. Background	The bank has overseas presence through branches in Singapore, Colombo and Jaffana…	Is bank looking to implement solution for foreign branches as well? If Yes, Is the bank looking to implement the solution overseas in Singapore and Sri Lanka?	NO
4	2. Background	The bank has overseas presence through branches in Singapore, Colombo and Jaffana…	If the bank is looking to cover the foreign branches, is data for foreign branches is also managed at primary data center at Chennai? If Yes, Is separate instance of the solution required for foreign branches i.e. separate HW or can the solution be deployed using logical separation where separate HW is not required but cases / alerts pertaining to foreign branches will be filtered separately for easy access and investigation?	NOT IN SCOPE OF THE RFP
4	Clause 1 - Invitation to tender offers	RFP response submission is 25/05/2018 latest by 15:00 hrs.	The RFP consists of Hardware, software, database and hence this will require co-ordination with all relevant vendors. We request Bank to consider extending submission timelines at least by 4 weeks.	30.06.2018
4	2, Background Page	The Bank has overseas Prsence through branches in Singapur, Colombo, Jafna.	we request bank to clarify whether bank needs separate instances of hardware for each countty?	NO. REQUIREMENT IS ONLY WITHIN INDIA
4	2. Background	The bank has overseas presence through branches in Singapore, Colombo and Jaffana…	Is bank looking to implement solution for foreign branches as well? If Yes, Is the bank looking to implement the solution overseas in Singapore and Sri Lanka?	NO
4	2. Background	The bank has overseas presence through branches in Singapore, Colombo and Jaffana…	If the bank is looking to cover the foreign branches, is data for foreign branches is also managed at primary data center at Chennai? If Yes, Is separate instance of the solution required for foreign branches i.e. separate HW or can the solution be deployed using logical separation where separate HW is not required but cases / alerts pertaining to foreign branches will be filtered separately for easy access and investigation?	NO

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
5	5. Scope of the Project	The solution must have compatibility with Core Banking Solution and other channels/transaction systems implemented in our bank….	Please provide the list of source/transaction system which need to be integrated with EFRM solution.	CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD
29	Base Data Volumes	Base Data Volumes	Please confirm if real-time fraud prevention is required for source systems mentioned here? If not please provide list of channels/products where real-time fraud prevention is required. **Real-time Monitoring:** System continuously monitors all transactions and calculates risk score associated with them in real-time. System flags transactions which are potentially fraudulent but system does not interrupt processing of transaction. **Real-time Fraud Prevention:** System continuously monitors all transactions and calculates risk score associated with them in real-time. Based on the risk score system will be configured to allow/decline/block/hold/challenge transactions.	CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD
42	11. Functional Requirements - FRM Solution	B2. Proposed solution should integrate with core banking/ middleware, trade finance……….	Requesting bank to confirm that only below systems are in the scope of current EFRM project: 1. Core Banking System 2. Internet Banking 3. Mobile Banking 4. IVR 5. Trade Finance 6. Debit Cards 7. Credit Cards 8. ATM 9. PoS 10. E-commerce Kindly confirm.	CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
42	11 Functional Requirements	B.2 Proposed solution should integrate with core banking/ middleware, trade finance, internet banking, mobile banking system, IVR, debit and credit card processing system and any other transaction system of the bank and also channels to be introduced within the contract period, at no extra cost. The integration should not affect the performance of the source s stems	Understanding is that Fraud Monitoring for ATM & POS transactions is not in the RFP Scope. Please confirm. If so, kindly explain why the solution need to integrate with debit and credit card processing system.	CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD All the systems furnished above are under the scope of the current RFP for FRM solution
42	11. Functional Requirements - FRM Solution	B2. Proposed solution should integrate with core banking/ middleware, trade finance……….	Requesting bank to confirm that only below systems are in the scope of current EFRM project: 1. Core Banking System 2. Internet Banking 3. Mobile Banking 4. IVR 5. Trade Finance 6. Debit Cards 7. Credit Cards 8. ATM 9. PoS 10. E-commerce Kindly confirm.	CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD
43	11 Functional Requirements	Core Banking Real-time Transaction Monitoring and Prevention	Request bank to clarify what are the channels applicable to Core Banking for fraud detection. Since all the transactions are routed to CBS, the scope is open ended. Please provide for CBS 1. Channels to be considered for Scope 2. Number of Use Cases applicable to each channel. This will help us better prepare the pricing for the bank.	1.CBS,NET BANKING, MOBILE BANKING, TRADE FINANCE, SWIFT, ATM, POS,ECOM, UPI,MOBILE WALLETS,QR CODE BASED OTHER DIGITAL MODE,RTGS/NEFT TRANSACTIONS,CREDIT CARD 2.Supplied solution should be able to address all scenarios as per the scope of the program
5	4	4. Eligibility Criteria FRM solution offered should figure in the latest Chartis Quadrant.	We request the bank to only consider FRM solution in Chartis LEADERS quadrant Only.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
5	4	4. Eligibility Criteria	Business Team and Finance Team to please review. 4.3 says "The bidder should be a Limited Company in India . . ." We assume that the bank shall allow Pvt Ltd companies to participate in the RFP. kindly confirm	PLEASE ADHERE TO RFP TERMS
5	Clause 4.1 - Eligibility Criteria	The FRM solution offered must have been implemented in at least one of the scheduled commercial banks (excluding RRBs and co-operative banks) in India or in a global bank having a total business of minimum 2lac crores or equivalent amount as per the balance sheet of 31.03.2017. FRM solution offered should figure in the latest Chartis Quadrant.	Requesting Bank to remove the condition pertaining to Chartis Quadrant as anyway bank is looking for a well proven solution and all solutions need not reflect only in Chartis Quadrant. There are also some equivalent agencies rating the Risk and Fraud application which we request bank to consider.	PLEASE ADHERE TO RFP TERMS
5	Clause 4.2 - Eligibility Criteria	The bidder should have implemented FRM solution or any software project worth of Rs. 5 crores and above in at least one of the scheduled commercial banks (excluding RRBs and co-operative banks) in India or in a global bank having a total business of minimum 2lac crores or equivalent amount as per the balance sheet of 31.03.2017.	1.We assume consortium is allowed in this RFP - Bank to confirm. 2.In this case , can we assume the implementation experience of either bidder (SI) or OEM will be considered? 3.Also in rest of RFP document is it ok to assume Bidder / OEM wherever Bidder is mentioned?	1. CONSORTIUM IS NOT ALLOWED 2. IMPLEMENTATION EXPERIENCE OF SI WILL BE CONSIDERED 3.BIDDER HAS CONTRACTUAL OBLIGATION WITH THE BANK. OEM RESPONSIBILITIES ARE DEFINED IN THE MAF
5	Clause 4.3 - Eligibility Criteria	The Bidder should be a limited company in India and should be in existence for a minimum period of 5 years as on 31.03.2017.	We request Bank to consider companies outside India as well. This will enable Bank to explore opportunities with abroad companies and get best of breed and modern solutions available across the globe.	PLEASE ADHERE TO RFP TERMS
5	4.1	The FRM Solution offered should have been implemented in at least one of the scheduled commercial banks (excluding RRBs and co-operative Banks) in India or in a global bank having total business of minimum Rs.2 Lakh Crores or equivalent amount as per Balance Sheet of 31.03.2017. FRM solution offered should figure in the latest Chartis Quadrant.	Can the bank relax the Criteria for "FRM solution offered should figure in the latest Chartis Quadrant" By droping that clause.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
5	4.2	The bidder should have implemented FRM solution or any Software Project worth of Rs.5 crores or above in at least one scheduled commercial bank (excluding RRBs and co-operative Banks) in India or in a global bank having total business of minimum Rs.2 lakh crores or equivalent amount as per Balance Sheet of 31.03.2017.	Can the clause be reduced to read as The bidder should have implemented FRM solution or any Software Project worth of **Rs.3 crores** or above in at least one scheduled commercial bank (excluding RRBs and co-operative Banks) in India or in a global bank having total business of minimum Rs.2 lakh crores or equivalent amount as per Balance Sheet of 31.03.2017.	PLEASE ADHERE TO RFP TERMS
5	4.2	The bidder should have implemented FRM solution or any Software Project worth of Rs.5 crores or above in at least one scheduled commercial bank (excluding RRBs and co-operative Banks) in India or in a global bank having total business of minimum Rs.2 lakh crores or equivalent amount as per Balance Sheet of 31 .03.201 7.	We request you to change the clause to consider projects implemented or currently running in the operations and maintenance for a EFRM solution deployed at Reputed Public Sector Bank of total value over and above INR 1.5 Crs	PLEASE ADHERE TO RFP TERMS
5	**Eligibility Clause: 4.2**	The Bidder should have implemented FRM or any Software project worth Rs 5.0 crore or above in atleast one Scheduled Commercial bank (excluding RRBs and Co-operative Banks) in India or in any Global bank with total business of Rs 2 lac crore or equivalent amount as per Balance Sheet.	Can the bidder be a Consortium of bidders - with one bidder having global presence and having implemented FRM solutions for Global banks; and the other bidder member in the Consortium being a registered entity in India and having business in India ? **The same Consortium is also presently undergoing POC at NPCI for EFRM . Further, we are in the final stage of evaluation by NPCI and have put in the bid. Alternatively, can ATM Managed / Outsourcing services come under Software projects ?**	PLEASE ADHERE TO RFP TERMS
5	**Eligibility Clause: 4.3**	The Bidder should be a limited Company in India.	**The bidder (although not registered in India) is a Global player and has special expertise in Payments as well as Fraud Risk Management**; and has implemented / deployed successfully FRM (as well as Payment products and platforms across the spectrum) for several banks globally. Hence, we request you to allow the Bidder to participate.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
5	**Eligibility Clause: 4.1**	FRM solution offered should figure in the latest Chartis Quadrant	The proposed EFRM solution has all major international / national certifications including PCI DSS, PADSS, ISO 9001-2000, **Mastercard, Visa, American Express, EMVCo.** Further, the internal risk process for software and hardware security has already been audited by "**GIE (Banking Card)"** with success. Hence, request you to remove the condition of Chartis Risktech Quadrants certification. The proposed solution has also been deployed for large banks in Europe - with transactions exceeding 1,500 TPS, and also latency being less than 300 ms.	PLEASE ADHERE TO RFP TERMS
6	4.5	The annual turnover of the bidder should Certificate from a chartered Accountant not be less than Rs. 50 Crore for each of supported by Audited Financial Statements the last three financial years of the bidder	For Fully owned subsidiaries of reputed Indian companies ,We request you to consider the annual turnover of the parent company to allow such companies to meet this clause.	PLEASE ADHERE TO RFP TERMS
6	4.6	The bidder must be able to provide 24 x 7 The bidder is required to submit an onsite operational and technical support to undertaking and complete details of the bank at Chennai and Hyderabad	We request you to consider an undertaking submitted by the bidder at the time of submission of the bid stating that bidder will set-up support centre at Chennai and Hyderabad within 60 days of the award of contract.	PLEASE REFER TO AMENDMENT 1.1
7	5.1 / Two Bid System	Technical Bid	Understanding is that the details required in this section are covered in the various Annexures in the RFP whch will be provided to the bank. Please concur on understanding.	YES
7	5.1.X/Page 8	It should include detailed technical specifications and sizing of the proposed hardware, OS, Data base and other software utility.	We request bank to provide clarity whether Bank propose to have DC/ DR on active/ active or Active/Passive modes.	PLEASE REFER TO AMENDMENT 1.2
8	5.1 / Two Bid System	Commercial Bid	Understanding is that no commercials (application / system software / hardware etc.) to be submitted to the bank during the bid submission. Kindly concur on understanding.	VENDOR TO SUBMIT ONLY TECHNICAL BID FIRST . Commercial bidding is through reverse auction process only
8	Commercial Bid	Future releases /patches for statutory I regulatory changes as required under the directives of Government of India, Reserve Bank of India etc. should be free of cost till the end of contract period.	Since it is difficult to measure the impact of amount of changes required in the software as per the changes to regulatory framework , this should be allowed to be quoted as per instance of regulatory changes.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
9	5.2 Date of Submission	The hard copy of the proposal should reach the Bank on or before 15,00 Hours IST on 5/05/2018.	Request bank to provide extention by 2 weeks.	30.06.2018
9	5.10	Confidentiality	The Clause requires the employees/representatives of the bidder to enter into NDA in their individual capacity. Request to remove this provision as the Bidder assumes end to end responsibility for maintaining the confidentiality obligations.	PLEASE ADHERE TO RFP TERMS
9	5.3, 5.9	5.3. Liabilities of Bank "This RFP is not an offer by Bank, but an invitation for bidder responses. No contractual obligation on behalf of Bank whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder." 5.8. Proposal Ownership	BIDDER would requests the Bank to treat the bid response and supporting documents submitted by the BIDDER as confidential, irrespective of being marked as proprietary or otherwise, because the information/contents submitted by the BIDDER in response to this RFP are proprietary and confidential information of the BIDDER. BIDDER would like to clarify that BIDDER's grant of rights to Bank to reproduce the proposal and supporting documents be restricted only for evaluation purpose within Bank but BIDDER would remain as the owner for all purposes as the contents are proprietary to the BIDDER. This confidentiality treatment may survive until the proposal is in the possession of the Bank or persons on behalf of the Bank.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
10	5.14	5.14. Other General Conditions: • The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any party thereof in India and abroad. • In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof, the bidder shall act expeditiously to extinguish such claims. . .	BIDDER would like to clarify that BIDDER is willing to indemnify 3rd party IP infringement is restricted to claims that are directly arising out of the solution made available by the BIDDER on as-is basis, subject to its documentation and other instructions, and against the software IPs existing as on the date of execution of the date of award of contract to the BIDDER but BIDDER will not assume the obligation for misuse of the solution by the Bank or any use due to lack of visibility or modification of the solution or combination with any equipment, other hardware, or software, method or data that is not provided, recommended or approved by BIDDER or services done by any 3rd party other than the BIDDER. BIDDER would like to further clarify that it is reasonable to ask for inclusion of clause for Bank's indemnification obligation for misuse or not recommended use or service of the solution provided by the BIDDER.	PLEASE ADHERE TO RFP TERMS
11	5.15. Payment Terms 5.15.1	4) 10% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of System Requirement Specification (SRS) sign off. 5) 40% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of UAT sign off. 6) 35% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on go live of the FRM solution. 7) Remaining 10% of the cost of FRM solution for items specified in Tables C of Prices Schedule, shall be paid on successful DR drill of the FRM solution.	Requesting bank to kindly modify the payment terms for the FRM solution as follows 4) 40% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of System Requirement Specification (SRS) sign off. 5) 25% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of UAT sign off. 6) 20% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on go live of the FRM solution. 7) Remaining 10% of the cost of FRM solution for items specified in Tables C of Prices Schedule, shall be paid on successful DR drill of the FRM solution.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
11	Payment terms	Payment terms for FRM solution	We request the bank to give atelast 50% of cost of FRM software to be paid at the time of delivery , 20% on UAT, 20% on go live and the remaining 10% on completion of DR drill .	PLEASE ADHERE TO RFP TERMS
11	5.15	Payment Terms: 1)65% of the cost of Hardware, System Software Database for items specified in Tables A & B of Prices Schedule, shall be paid on delivery of hardware, System Software, Database at the Bank's Location, 2) 20% of the cost of Hardware, System Software Database for items specified in Tables A & B of Prices Schedule, shall be paid on successful installation of hardware, System Software, Database at the Bank's Location. 3) Remaining 10% of the cost of Hardware, System Software, Database, for items specified in Tables A& B of Prices Schedule, shall be paid after successful go live of the FRM solution at the Bank's Location,	As per industry standard norms, Request bank to modify payment terms so that 100% of hardware and platform licenses including operating system, database, backup software and other tools is paid upon hardware commissioning and delivery of 3rd party licenses.	PLEASE ADHERE TO RFP TERMS
11	5.15	5.15. Payment Terms	We request the bank to please pay the 100% of the cost in the first year itself and not keep 5% till the end of 5th year as we are required to pay our partners accordingly in 1st year. Bank can anyways consider PBG.	PLEASE ADHERE TO RFP TERMS
11	5.15. Payment Terms	2) 20% of the cost of Hardware, System Software, Database for items specified in Tables A & B of Prices Schedule, shall be paid on successful installation of hardware, System Software, Database at the Bank's Location	Request bank to include a condition that if there is delay from Banks side to provide necessary facilities for installation, the same shall be paid within 2 weeks from delivery.	PLEASE ADHERE TO RFP TERMS
11	5.15. Payment Terms	3) Remaining 10% of the cost of Hardware, System Software, Database, for items specified in Tables A & B of Prices Schedule, shall be paid after successful go live of the FRM solution at the Bank's Location	Request bank to delink the HW payment terms from FRM implementation as the same is independent and pay the same on completion of installation	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
11	5.15. Payment Terms Page no.11	5% of the cost of items specified in Tables A, B and C will be paid at the end of the 5th year.	We Request bank to relax mentioned clause as the bidder will be providing PBG for the 75 months. We request bank to consider following: 1)65% of the cost of Hardware, System Software, Database for items specified in Tables A & B of Prices Schedule, shall be paid on delivery of hardware, System Software, Database at the Bank's Location 2) 20% of the cost of Hardware, System Software, Database for items specified in Tables A & B of Prices Schedule, shall be paid on successful installation of hardware, System Software, Database at the Bank's Location. 3) Remaining 15% of the cost of Hardware, System Software, Database, for items specified in Tables A & B of Prices Schedule, shall be paid after successful go live of the FRM solution at the Bank's Location. 4) 10% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of System Requirement Specification (SRS) sign off 5) 40% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of UAT sign off	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
11	5.15. Payment Terms 5.15.1	4) 10% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of System Requirement Specification (SRS) sign off. 5) 40% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of UAT sign off. 6) 35% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on go live of the FRM solution. 7) Remaining 10% of the cost of FRM solution for items specified in Tables C of Prices Schedule, shall be paid on successful DR drill of the FRM solution.	Requesting bank to kindly modify the payment terms for the FRM solution as follows 4) 40% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of System Requirement Specification (SRS) sign off. 5) 25% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on completion of UAT sign off. 6) 20% of the cost of FRM solution for items specified in Table C of Prices Schedule, shall be paid on go live of the FRM solution. 7) Remaining 10% of the cost of FRM solution for items specified in Tables C of Prices Schedule, shall be paid on successful DR drill of the FRM solution.	PLEASE ADHERE TO RFP TERMS
12	5.16 Project Implementation Time	Entire solution to go live within 9 months from the date of acceptance of purchase order	Request bank to make the project implementation time to 12 months. Understanding is that the bidder can follow their own project implementation plan based on the bank's priority of the use case scenarios post discussion with the bank. Please concur on understanding.	PLEASE ADHERE TO RFP TERMS
12	5.19	User Acceptance Test of software	Does the bidder neet to setup UAT environment at their end or at the bank's premises.	AT BANK'S PREMISES IN THE HARDWARE PROVIDED BY THE BIDDER
12	5.16; 5.19; 5.20	5.16. Project Implementation Time; 5.19. User Acceptance Test of Software 5.20. Penalty clause	We request the bank to have these clauses mutually agreed between bank and sucessful bidder at the time of agreement signing.	PLEASE ADHERE TO RFP TERMS
12	5.18	5.18. Customization of the Software	We assume that any customization on the product will be paid by the bank at an extra cost. Also request the bank to include a customization cost column for mandays in the commercial bid.	PLEASE ADHERE TO RFP TERMS

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
12	5.17. Contract Perio	The contract period will commence from the date of acceptance of the Purchase order and will be valid upto a period of Five years from the date of go live in online monitoring mode. The contract is extendable I renewable further at the option of the Bank on mutually agreed rates, before the expiry of the contract period.	Request clarity from the bank as it is mentioned that contract shall commence from date of PO acceptance while the period is 5 years from go live of online monitoring mode. Is the contract period for 5 years and 9 months?	PLEASE ADHERE TO RFP TERMS
12	Clause 5.16 - Project Implementation Timeline	9 months for going live including DR activities from the date of acceptance of Purchase order. Entire solution to go live within 9 months from the date of acceptance of Purchase order.	RFP is for comprehensive solution including hardware, software, database etc. Most of the times hardware delivery itself will take around 6 - 8 weeks after issuing PO to OEM. There are also integration activities with many channels including CBS, Switch, and other channels. We strongly feel that 9 months of project timeline is very aggressive. We would like to request Bank to give at least 12 months for implementation from the date of PO and project can be considered in phased manner Further in clause 5.20 Bank is also imposing strict penalty for delays in implementation. Requesting bank to consider this too	PLEASE ADHERE TO RFP TERMS
12	Clause 5.20 - Penalty Clause	The Bidder shall be liable to forfeit 0.5% of the cost of the project excluding the man power cost, as per the project implementation timelines, for every week or part thereof subject to a maximum of 10% for the delay solely not attributable to the Bank. Once the penalty crosses 10% bank reserves the right to cancel the contract.	As mentioned above, considering wide scope of the project, we request bank to allow 12 months for implementation from the date of PO.	PLEASE ADHERE TO RFP TERMS
12	5.16 Page No 12, Project implementation time Point No 5	9 months for going live including DR activities from the date of acceptance of Purchase order	we request bank to consider 12-15 months for go live including DR activities from the date of acceptance of Purchase order since several channels are included in the scope.	PLEASE ADHERE TO RFP TERMS
13	5.24	b) End user training for full usage of the product and System Administration of Application, Database and other tools, utilities etc.	As bank requires training for System Administration of Application, database and other tools, request bank to clarify whether Bank IT team will be in charge of operating/maintaining/supporting/patching the hardware, OS, database, backup tools supplied or bidder will need to provide on site support team for Infrastructure support & maintenance.	Bidder will have to provide onsite support as per RFP. Training to the Bank's team on the supplied Hardware, Software is required to monitor, validate and approve the activities of the vendor's onsite team

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
13	5.22	5.22. Force Majeure Notwithstanding the above, the decision of the Bank shall be final and binding on the successful Bidder.	BIDDER would request the Bank to delete the extracted text and any decision as to the solution for Force Majeure events may be on a mutually agreeable basis to have a binding effect.	PLEASE ADHERE TO RFP TERMS
13	Clause 5.21 - Performance bank guarantee	The successful bidder shall furnish, within 15 days from the date of PO, a performance security in the form of Bank guarantee issued by a scheduled commercial bank in India for an amount equivalent to 10% of the PO value and valid for 75 months from the date of guarantee.	Requesting Bank to clarify the logic of taking bank guarantee for 75 months from the date of PO issuance. Can we assume Bank had considered implementation timeline as 15 months and support for 5 years thereafter?	PERFORMANCE GUARANTEE OF 75 MONTHS IS ASKED TO COVER THE CONTRACT PERIOD INCLUSIVE OF UAT
14	5.24 Training	Training to the IT Team of around 15 officers. Training must be in two separate batches and should cover system administration. Training to the User Groups of around 45 officers. Training must be in two separate batches engaged with various domains of bank's FRM operations	Understanding is 4 set of trainings are to be provided to the bank. Request bank to clarify what would be the duration of each training for the respective users.	TO BE MUTUALLY AGREED BY BANK AND SUCCESSFUL BIDDER
14	5.24	Training to the IT Team of around 15 officers. Training must be in two separate batches and should cover system administration, viz.	Request bank to confirm bidder's understanding that infrastructure for conducting training will be provided by the bank and will be held at bank premises. Request bank to confirm the location where training needs to be delivered.	Training location at bank's training facility at Chennai. The IT infrastructure required for the training except Desk Tops used for the training must be arranged by the successful bidder. The systems supplied by the bidder to the Bank can be used.
14	5.25. Warranty & Annual Maintenance	Bidder shall provide onsite comprehensive 24*7*365 maintenance and support with back to back OEM support under warranty for all components (hardware/ software etc.) for a period of 1 year from the date of go live of the FRM solution. The AMC rates will be valid for a period of four years after expiry of warranty period. The AMC may be terminated by the Bank after giving one months' notice in case of deficiency in services.	Warranty is OEM specific as Some OEM(s) provide warranty for 3 years or 5 years. Request bank to provide bidder the flexibility to provide warranty based on OEM proposed. It is the bidder's understanding that for certain infrastructure elements like Operating system where the license model is annual subscription based or where the OEM offers a 2 years service assurance model only, the bidder will provide the commercials for these elements as per the OEM whose solution is proposed.	Plese adhere to RFP terms
14	5.25	Bidder shall provide onsite comprehensive 24*7*365 maintenance and support with back to back OEM support under warranty for all components (hardware/ software etc) for a period of 1 year from the date of go live of the FRM solution .	Request Bank to modify the clause that for HW and related system software, warranty shall be applicable for 1 year from delivery and for FRM solution 1 year from go live	Please refer to amendment 1.3

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
15	5.27 Onsite Support	Post Implementation, there should be a dedicated team of technical experts onsite through out the contract period to be provided at Bank's premises	Understanding is Onsite Support needs to be provided for 5 years. Please concur.	Onsite support required during implementation upto 5 years from date of Go Live
15	5.27 On-site support	Resources at Chennai -Primary Site & At Hyderabad- DR site	Request bank to confirm whether this is the total number of resources that the bidder should proposed including resources for hardware/infrastructure support.	Number of resources specified is minimum requirement. Bidder should specify the number of resources to meet the SLA terms. The total cost of the resources required to meet RFP terms must be covered in table E for each year
15	5.27 On-site support	Resources at Chennai -Primary Site & At Hyderabad- DR site	Request bank to confirm the number of resources that the bidder should propose onsite at DC & DR site for 24x7 Infrastructure support.	Number of resources specified is minimum requirement. Bidder should specify the number of resources to meet the SLA terms. The total cost of the resources required to meet RFP terms must be covered in table E for each year
15	5.26	5.26 Maintenance Support	BIDDER would requests the Bank that any efforts required (e.g. re-installation; implementation of upgrades, updates; customization) for reasons not solely arising out of or directly attributable to the BIDDER may be done on chargeable basis, even the same happens during warranty period. Further, however, in case of any changes / customization efforts are required that varies from/changes the explicit specifications (including mandate of law) provided in the RFP, the same will be done on chargeable basis.	PLEASE ADHERE TO RFP TERMS
15	5.27	Onsite Support	We request the bank to remove On - site support from DR.	PLEASE ADHERE TO RFP TERMS
16	5.27 Onsite Support	Post Implementation, there should be a dedicated team of technical experts onsite through out the contract period to be provided at Bank's premises	Understanding is that infra management will be taken by the bank and the bidder does not need to provide infra resources. Plase concur.	PLEASE ADHERE TO RFP TERMS
16	5.30	5.30. Insurance	BIDDER would request the Bank to modify the clause so as to make the insurance applicable till the date the licensed product is delivered to the Bank.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
16	5.31	5.31. Guarantee on Software and Hardware ". . . The bidder shall guarantee that the software / hardware / RDBMS / Other related suites supplied to the Bank are in the name of the Bank without any restriction on its usage and are fully licensed, legally obtained. . ."	BIDDER would like to clarify that the the project is on licensed model and term of the contract is 5 years, therefore, it is reasonable and necessary to have the license in the name of the BIDDER but extending the guarantee benefits coverage to the Bank as provided by the OEM, if any.	PLEASE ADHERE TO RFP TERMS
16	5.32; 5.33	5.32 Guarantees on Response to Errors; 5.33 Guarantees on Solution Up-Time	BIDDER would requests the Bank that BIDDER not be burdened with penalty for reasons not solely arising out of or directly attributable to the BIDDER; and before to imposing penalty a reasonable opportunity of being heard be provided to the BIDDER. We submit that there should be a provision for reasonable cure period prior to invoking the penalties, bid security or performance guarantee, and should be applicable only if in the event of breach/default solely attributable to the Bidder. Invoking BG and cancellation of contract should not be initiated simultaneously and request Bank to delete provisions in this regard. BIDDER would request the Bank to cap the overall cumulative aggregate penalties/LD/liabilities to 1% of the total annual contract value. BIDDER would like to discuss with Bank in this regard.	No changes in penalty terms. However it may be noted that penalties will not be levied for any delays on account of the bank
17	5.33. Guarantees on Solution Up-Time	5.33. Guarantees on Solution Up-Time The combined Up-Time of the hardware and software provided by the successful bidder relating to the FRM Solution should provide continuous and guaranteed level of service and functionality as defined in this document (except the down-time due to the Bank's network or UPS failure). The successful bidder undertakes and guarantees a Solution Up-Time of 99.50% monthly during the contract period.	Requesting bank to kindly consider scheduled downtime (Agreed between bank and the bidder during non-critical hours) for scheduled maintenance, upgrade etc. to be excluded from the up-time calculations.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
17	5.33. Guarantees on Solution Up-Time	The combined Up-Time of the hardware and software provided by the successful bidder relating to the FRM Solution should provide continuous and guaranteed level of service and functionality as defined in this document (except the down-time due to the Bank's network or UPS failure). The successful bidder undertakes and guarantees a Solution Up-Time of 99.50 0/0 monthly during the contract period.	As the solution is hosted in bank's DC/DR site, any increase in system downtime on account of factors impacting service availability which are outside of bidder's scope such as Power, electrical faults, cooling, network links, bandwidth issues, security tools/infrastructure or any other solution/component/tool that is not directly provided by bidder will be excluded from the system downtime calculation. Please confirm understanding.	No changes in penalty terms. However it may be noted that penalties will not be levied for any delays on account of the bank
17	5.33	However the vendors' aggregate liability under the contract including all the penalties will be limited to a maximum of the contract value	Request to cap the aggregate liability including indemnities limited to last 12 month's fees paid by the bank to the bidder except for IP infringement claims which shall be unlimited and to cap the overall penalties under the contract capped at 10% of the total contract value.	PLEASE ADHERE TO RFP TERMS
17	5.34	Service Level Agreement	The Clause is silent on the negotiation rights of the bidder and hence request to modify the clause as follows: "The selected bidder shall be required to sign the service level agreement covering all the mutually agreed terms and conditions of this tender and purchase order within 30 days from the date of issuing the purchase order."	PLEASE ADHERE TO RFP TERMS
17	5.34	5.34. Service Level Agreement (SLA)	BIDDER would request the Bank to extend the timeline for execution of SLA as 30 days is a short period for such activity.	PLEASE ADHERE TO RFP TERMS
17	5.33. Guarantees on Solution Up-Time	Actual loss on account of non detection of fraud as per scenarios defined by Bank or loss incurred to Bank on account of system malfunction or bugs must be reimbursed to Bank by the successful bidder.	Request bank to remove this clause and restrict any penalties due to service defaults or uptime	PLEASE ADHERE TO RFP TERMS
17	5.33. Guarantees on Solution Up-Time	However the vendor's aggregate liability under the contract, including all the penalties will be limited to a maximum of the contract value	As per penalty clause 5.20, the total penalty is restricted at 10% of the contract value. Hence request bank to modify this clause	Penalty clauses under 5.20 and 5.33 are mutually exclusive for different purposes

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
17	5.33. Guarantees on Solution Up-Time	5.33. Guarantees on Solution Up-Time The combined Up-Time of the hardware and software provided by the successful bidder relating to the FRM Solution should provide continuous and guaranteed level of service and functionality as defined in this document (except the down-time due to the Bank's network or UPS failure). The successful bidder undertakes and guarantees a Solution Up-Time of 99.50% monthly during the contract period.	Requesting bank to kindly consider scheduled downtime (Agreed between bank and the bidder during non-critical hours) for scheduled maintenance, upgrade etc. to be excluded from the up-time calculations.	PLEASE ADHERE TO RFP TERMS
20	5.33. Guarantees on Solution Up-Time	The combined Up-Time of the hardware and software provided by the successful bidder relating to the FRM Solution should provide continuous and guaranteed level of service and functionality as defined in this document (except the down-time due to the Bank's network or UPS failure). The successful bidder undertakes and guarantees a Solution Up-Time of 99.50 0/0 monthly during the contract period.	It is the bidder's understanding that uptime calculation will not include any planned downtime on account of maintenance operations. The uptime calculation terms & conditions will need to be formally agreed between bidder & bank at the time of contract signing.	PLEASE ADHERE TO RFP TERMS
18	5.35	5.35. Resolution of Dispute 4) Submitting to arbitration may be considered as an additional remedy and it does not preclude the Parties to seek redressal/other legal recourse.	BIDDER would requests the Bank to delete the expression extracted in the adjacent column and make arbitration as a compulsory mechanism to determine the dispute between the Parties. Arbitration as ADR is the most preferred option and the latest amendment to the Arbitration and Conciliaton Act governing arbitration has mandated for a quick timelime to resolve the dispute. BIDDER further requests the Bank that absence of consensus among the Parties concerning appointment of arbitrator as stated in clause 5.35 (a) (b) and (e), then the arbitrators shall be appointed by competent courts as per the provisions of Arbitration and Conciliaton Act and not by Indian Banks' Association.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
18	5.37 INTELLECTUAL PROPERTY RIGHTS	While the bidder/OEM shall retain the intellectual property rights for the application software, it is required that bidder shall grant the perpetual license to the bank for the bank's exclusive use without limitation on any count	As per standard industry practices the licenses are restricted by term, usage,capacity, user etc . We request bank to allow the bidder to quote based on capacity or term based license.	PLEASE ADHERE TO RFP TERMS
19	5.38 Escrow		Kindly confirm that the Cost of the Escrow arrangement will be borne by the bank.	PLEASE ADHERE TO RFP TERMS
19	5.40 Hardware Sizing		Is high availability (HA) required at DC & DR? Kindly clarify	High availability at both DC and DR. Please refer Amendment 1.2
19	5.39 LICENSE	The Bidder has to provide necessary concurrent perpetual unlimited enterprise licenses for FRM Solution which will be used for both Primary Site & DR Site. Accordingly all necessary perpetual licenses for the FRM, OSI and environmental software including RDBMS has to be provided by the bidder for both Primary & DR Site, The bidder has to quote for all software license requirements for DR implementation in their commercial Bid. Specification for OS, RDBMS and Hardware required at DR has also to be mentioned in the technical bid.	Request bank to clarify bank has any enterprise licensing agreement or price hold with any OEM like Oracle for database, Microsoft for Microsoft windows, Microsoft for MS SQL database server, Red hat Enterprise Linux etc.'	Prospective bidders may contact respective OEMs for the required details
19	5.39 LICENSE	The Bidder will furnish all the software licenses in the light of Bank's requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual licenses supplied to the Bank.	The licenses for third part software including database, operating system, backup etc.' will not be unlimited but will be limited to the quantities/volumes specified in the proposal. Please confirm understanding.	The solution offered should be bundled with the Software licences to meet the requirements of RFP
19	5.40 HARDWARE SIZING	The system should be capable of keeping on line data of at least 5 years.	The bidder proposes to keep 1 year data on fast storage and remaining historical data for 4 years on slow storage. Please confirm understanding.	The proposed infrastructure should be within latency and response time specified in the RFP
19	5.40 HARDWARE SIZING	The hardware proposed for the solution as part of this RFP should not exceed 70% of CPU(s), Memory(s), storage space and storage performance utilization levels at any given point in time during the contract period.	Request bank to limit utilization of 70% only to compute and not to storage. As bidder will be proposing separate storage unit, bank can add additional disks at a lower TCO in future date if business growth falls beyond what was originally conceived. Please confirm understanding.	Please adhere to RFP terms

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
19	5.40 HARDWARE SIZING	The bidder must propose for the optimal size of the Hardware, Operating System, Database, Middle ware etc. keeping in view the current average and peak volume of transactions and to extrapolate the same for the full contract period. Proper justification for proposing the specified sizing should be submitted by the bidder.	It is the bidder's understanding that DC infrastructure including hosting space, power, cooling, physical RACK(s), cabling, IDS/IPS, routers, switches, bandwidth (WAN & Replication), firewall, load balancer, core switch, L3 switch, Top of the RACK switch etc.' will be provided by the bank and hence it will not be part of bidder's proposal.	Physical rack, cabling, load balancer, Top of rack switch will have to be provided by the bidder alongwith other infrastructure
19	5.38	Costs for escrow will be borne by the bidder	The cost of escrow is borne by the bank as per industrial practice. Can we change the clause in the RFP accordingly?	PLEASE ADHERE TO RFP TERMS
19	5.38	The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement	The release conditions specified are not acceptable in full. Request to modify the clause as follows: "The escrow will be released to and become the property of the Bank in the event that the ~~agreement is terminated for either default or~~ bidder becomes insolvent or ceases its business. ~~insolvency or should the bidder cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement~~."	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
19	5.37	5.37. Intellectual Property Rights	BIDDER would like to clarify that the term of the contract is 5 years, however, Bank requires perpetual license, which is not in alignment with the contract period. Bank to please modify the clause accordingly. BIDDER would like to clarify that no title of the software products or any part thereof will not be transferred to the Bank, except as a licensee to use the software products. The original, all copies of the software products, its updates and the documentations shall be, and shall remain, the intellectual property of the BIDDER. Further upon termination of the agreement/contract for misuse of the software by the Bank, Bank to uninstall the software programs, codes, and stop use of the software products/documentation, project documents and/or other documents, and the Bank, at the notification of the BIDDER, - a) to return the software products, documentation, codes, project documents and/or other documents, all copies thereof, hardware and/or products, and all license keys which the Bank has obtained from the BIDDER and/or b) to destroy all such materials, as shared or provided by the BIDDER or on its behalf;	PLEASE ADHERE TO RFP TERMS
19	5.38	5.38. Escrow	BIDDER would like to clarify that upon receipt of specific written request from the Bank, BIDDER will deposit the source code of the proposed solution with an Escrow Agent appointed at discretion of the BIDDER and the source code release terms / conditions will be as per the format provided by the BIDDER. The escrow charges may be mutually borne by the parties. BIDDER would request the Bank to modify this clause accordingly and in this regard BIDDER would like to discuss with the Bank.	PLEASE ADHERE TO RFP TERMS
19	5.39	5.39. License	BIDDER would like to clarify that the term of the contract is 5 years, however, Bank requires perpetual license, which is not in alignment with the contract period. Bank to please modify the clause accordingly.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
19	5.40; 5.41	5.40. Hardware Sizing; 5.41. Disaster Recovery Setup	We request the bank to have the DR set up in Non HA mode to save cost.	Clause E 26 on page 46 is amended to read as "Proposed Solution should support High Availability in Active/Active mode."(Amendment 1.2)
19	5.37	Bidder shall place the source code (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period.	Request you to remove this clause as OEM's would not be willing to share the details of source code and procedures	PLEASE ADHERE TO RFP TERMS
19	5.39 Page License	The Bidder has to provide necessary concurrent perpetual unlimited enterprise licenses for FRM Solution which will be used for both Primary Site & DR Site. Accordingly all necessary perpetual licenses for the FRM, OS, and environmental software including RDBMS has to be provided by the bidder for both Primary & DR Site. The bidder has to quote for all software license requirements for DR implementation in their commercial Bid. Specification for OS, RDBMS and Hardware required at DR has also to be mentioned in the technical bid. The Bidder will furnish all the software licenses in the light of Bank's requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual licences supplied to the Bank.	We request bank to kindly relax the clause of perpetual licneses for OS and databases.	PLEASE ADHERE TO RFP TERMS
19	5.38 Escrow		Kindly confirm that the Cost of the Escrow arrangement will be borne by the bank.	PLEASE ADHERE TO RFP TERMS
20	5.41 Disaster Recovery Setup	Recovery Point Objective of 10 mins	Requesting the bank to increase the RPO between DC & DR to be 30 minutes. As EFRM solutions deployed across the country are implemented with more RPO than required in the RFP, where data losses are insignificant with the above mentioned RPO.	PLEASE ADHERE TO RFP TERMS
20	5.41 Disaster Recovery Setup	General	Is DR to be sized 100% capacity of the DC. Kindly clarify.	Yes

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
20	5.42 MONITORING & AUDIT	Compliance with security best practices may be monitored by periodic computer security audits / Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls.	Kindly confirm bidder understadning that any audit (RBI regulatory compliance / PCI DSS) and certification is not in scope of bidder , kindly confirm	Compliance to regulatory certification will be under the scope of the successful bidder, however cost of such audit will be borne by the bank
20	5.44	Termination for default	The clause provided is generic and also the notice period of 7 days for termination with no cure period is not acceptable. Request to revise the clause to include cure period of 30 days to remedy the breach/default and termination shall be triggered only for material defaults or breach of material terms and conditions by the bidder.	PLEASE ADHERE TO RFP TERMS
20	5.42	5.42. Monitoring & Audit	1.BIDDER would like to clarify that any audit will be cooperative of and in considerate to BIDDER's confidentiality and security restrictions and guidelines; and Bank to provide prior written notice with minimum 15 days time to the BIDDER. Audit/review of BIDDER books, records, financial and operational conditions shall be limited only to the services availed by the Bank under this RFP/agreement and not otherwise. 2.Should the Bank require the BIDDER to observe Bank's policies, then Bank should inform the BIDDER prior hand of all Bank's IT and IS audit / inspection from security perspective. 3.Bank should clarify, if there will be any Source code review / audit by Bank, in-house or through external auditors. BIDDER would like to clarify that source code review is not acceptable to the BIDDER, as it is IP of the BIDDER or their concerned licensors. If Bank insists, then the parties shall discuss and agree upon a mutually beneficial means to do the same.	1. Accepted. However this notice period does not apply for regulatory/compliance audit. 2.The infrastructure, software supplied by the bidder should comply with bank's policies/guidelines. The same will be informed to successful bidder. Over and above these guidelines, the industry best practices for governance and security must be adopted by successful bidder. 3.Bank is not expecting source code review, however successful bidder has to comply with regulatory requirement from time to time

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
20	5.43	5.43. Indemnity	BIDDER would like to clarify and requests the Bank that the indemnification be made mutual and on mutually agreeable terms. For indemnity obligations for the cause stated herein, BIDDER would like to clarify that BIDDER is willing indemnify for causes that are directly arising out of BIDDER's or its persons and not for any indirect causes. Further, before demanding the same, a reasonable opportunity of being heard with sufficient notice period be provided to the BIDDER to provide BIDDER's comments. BIDDER's indemnity obligations is subject to fulfilment of the below by the Bank, i.e. Bank shall (a) promptly notify the BIDDER in writing of any claim or allegations of which Bank has received notice ("Claim Notice");(b) gives BIDDER reasonably requested information within its knowledge and cooperation and authority to defend and settle the matter without prejudice to the rights of Bank. (c) not make any admission of claims against such claims without the BIDDER's prior written consent. BIDDER would like to clarify that 3rd party claims of infringement of intellectual property rights of	PLEASE ADHERE TO RFP TERMS
20	5.44	5.44. Termination for Default	BIDDER submit that the cure period of 7 days is a too short period and would request the Bank to provide a minimum of 60 days. BIDDER would request the Bank that BIDDER should have the right to terminate the agreement/contract for payment default by the Bank and for breach of any material term of the instruction of the BIDDER as to the use of the software or misuse of the software. BIDDER would like to clarify that it is fair and reasonable to have this crucial clause to be included and to this effect BIDDER would like to discuss with the Bank.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
20	5.42 MONITORING & AUDIT	General	We assume the audit cost shall be borne by the Ba	Bank will bear the cost of the audit. Compliance to the audit observations will be the responsibility of the bidder and should be at no additional cost to the bank
20	5.41 Disaster Recovery Setup	Recovery Point Objective of 10 mins	Requesting the bank to increase the RPO between DC & DR to be 30 minutes. As EFRM solutions deployed across the country are implemented with more RPO than required in the RFP, where data losses are insignificant with the above mentioned RPO.	PLEASE ADHERE TO RFP TERMS
20	5.41 Disaster Recovery Setup	General	Is DR to be sized 100% capacity of the DC. Kindly clarify.	YES
21	5.44	In the event the Bank terminates the Contract in whole or in part, the Bank may procure upon such terms and in such manner as it deems appropriate, goods or services similar to those undelivered and the supplier shall be liable to the Bank for any excess cost for such similar goods or services.	request to remove this clause as the Bank already has remedy by way of charging penalties for defaults due to which the contract may be terminated by the Bank.	PLEASE ADHERE TO RFP TERMS
21	5.45	Termination for convenience	Termination for convenience is acceptable only upon payment of a mutually agreed termination fees by the bank	PLEASE ADHERE TO RFP TERMS
21	5.45	5.45. Termination for Convenience	BIDDER would request for deletion of this clause and any termination may be only for reasons solely caused or attributable to the BIDDER and not for convenience.	PLEASE ADHERE TO RFP TERMS
21	5.48	5.48. Exit Requirements	BIDDER would like to clarify that any transition assistance and service will be provided by the BIDDER at the rates and terms mutually agreed between the parties. BIDDER would like to discuss with Bank in this regard.	Please adhere to RFP terms
25	7. COMMERCIAL BID	A. Cost of Primary Site Hardware(s), System Software(s), Data Base etc. including warranty	Request the bank to mention the section/table where AMC/ATS for Infrastructure/hardware including database, operating system, backup etc.' should be mentioned.	Please refer to amendment 1.3
25	7. Commercial Bid	Please include the cost of all components like Rack , Patch Cord, utilities(s) , Anti-virus, Back-up software and medium etc. required for making the delivered hardware(s), software(s) fully functional.	Since bank will be having its enterprise AV and antimalware solution , request bank to allow and extend these agent license to be deployed on servers proposed in this EFRM solution in Prod , Dev , UAT environments at DC and DR, kindly confirm.	Bank will provide AV agents to be deployed in servers

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
25	7. COMMERCIAL B	To be submitted as per the format after the completion of online reverse auction	Request Bank to clarify if the bidder is to submit an indicative bid for the reverse auction process. If no , request bank to clarify how starting price shall be decided and the general rules of auction	Technical bid will not contain any commercial information. Sealed bid to be submitted during the reverse auction.
25	7. COMMERCIAL B	General- AMC on hardware	There is no placeholder provided by the Bank for AMC for hardware. Request bank to clarify	Please refer to amendment 1.3
25	7. COMMERCIAL B	Cost of manpower	Assume bidder has to quote basis the manpower requirements as provided in clause 5.27 On-site support. Request Bank to confirm	Manpower to be proposed by the bidder to ensure meeting SLA termsand cost of manpower has to be provided as per Table E
25	7. COMMERCIAL B	General- Customization after go live	Request bank to provide a placeholder for any customization for scope beyond RFP requirements	Any customization beyond scope of RFP and which requires more than 30 mandays for customization will be negotiated with successful bidder on requirement basis
25	7. COMMERCIAL B	Total Cost of Ownership (TCO) for FRM Solution for the entire contract period (inclusive of all duties, levies, freight , insurance, warranty/AMC/ATS, etc. and exclusive of all applicable taxes	We understand applicable taxes like GST etc shall be charged additionally to the Bank (over and above the TCO quote) at the then prevailing rates. Request bank to confirm	Terms are clear
26	7. COMMERCIAL BID	E. Cost of Manpower for onsite support (from date of go live) I St Year	Please confirm whether bidder cost of manpower for onsite support team for Infrastructure support & maintenance should be added in this table.	Manpower to be proposed by the bidder to ensure meeting SLA terms and cost of manpower has to be provided as per Table E
27	Evaluation process	Technical evaluation	For a RFP critical as EFRM , it is important to have a product demostration which should be a compliance showcase of the critical parameters mentioned in the Functional and technical specifications. We request the bank to issue a demo script to all participating bidders and evaluate the bidders basis the solution compliance to the parameters mentioned in the script.	Product demonstration may be taken up if required at the time of evaluation.

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
27	Evaluation process	The Bank will evaluate the technical response to the RFP of bidder who are found eligible as per the eligibility criteria mentioned in the RFP.	Does the bank intend to evaluate on commercial only? The current eveluation construct gives little consideration to the technical/functional capabilities of the solution. Since FRM solution is a critical requirement for banks and real time means it falls in the critical path of the transactions, many banks have gone for techno-commercial evaluation with high weightage being given to technical score. We request the bank to consider techno commercial evaluaiton for arriving at the selected vendor.	PLEASE ADHERE TO RFP TERMS
27	9.3.3	Hardware Equipment should be scalable to support futuristic requirements of the Bank during Project period.	Request bank to clarify this requirement. The hardware proposed will be sized based on the volumes provided.	The future rate of growth has already been covered under 10.1 Hardware Sizing- Base Data Volumes
27	9.4.3	Should support load balancing in terms of system parameters (CPU, Hard Disk Memory etc.	Request bank to clarify this requirement in the context of backup & recovery.	Please refer amendment 1.4
27	9.4.1	The backup success rate should be at least 99.8% at all times for FRM Solution		It is expected that the first time back up success rate is minimum 99.8% monthly
27	9.4.1	The backup success rate should be at least 99.8% at all times for FRM Solution	We bidder assumes that the success rate for backup pertains for disk to disk backup for backup initiated via the proposed backup tool.	
27	8	8. Evaluation Process	We request the bank to have the evaluation on a T1 - L1 basis (without reverse auction). This will enable the bank to select best of the breed FRM vendor.	PLEASE ADHERE TO RFP TERMS
28	9. Solution Technical requirements	9.5.12 Data migration if any from existing FRM Solution should be the sole responsibility of the new bidder.	Requesting bank to provide the size of the data which needs to be migrated. This will help us to size hardware appropriately.	The Hardware sizing should be based on proposed solution requirements as the data points are already provided in the RFP
28	9.5.8	Support for integration with packages like chart generators, Statistical/ Financial DLLs, MS Office Components, Popular Case Tools etc	Can the Bank tell us the names of the tools used?	Will be informed to successful bidder

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
28	9.5.12	Data miaration if any from existinq FRM Solution should be the sole responsibility of the new bidder. However, Bank shall co-ordinate for providina the required data from the existina systems. No manual data entry of master and transaction records should be done by the users. The data required in the proposed solution which is not available in the existinq FRM solution has to be extracted from other source systems and uploaded to the proposed solution by the bidder without any manual intervention.	Can the Bank please tell us the database software of all the sources and approximate size of the data expected to be migrated?	TO BE GIVEN TO SUCCESSFUL BIDDER
28	9.5.12 General IT related requirements	Data Migration if any from existing FRM Solution should be sole responsibility of the new bidder.	We request bank to provide the name of the solution and vendor of the current FRM solution	TO BE GIVEN TO SUCCESSFUL BIDDER
28	9. Solution Technical requirements	9.5.12 Data migration if any from existing FRM Solution should be the sole responsibility of the new bidder.	Requesting bank to provide the size of the data which needs to be migrated. This will help us to size hardware appropriately.	TO BE GIVEN TO SUCCESSFUL BIDDER
29	10.1	Performance Parameters. CPU, Memory, 10 Utilization, Storage performance and capacity on hourly average basis	Does the bank have a standard availability monitoring tool which the bidder can leverage or the bidder is expected to provision a toll for the same.	Bidder has to arrange for monitoring of the supplied infrastructure
29	10.1 Hardware sizing Base data volume	Number of Customers/Accounts	We request bank to clarify the No. of Customers/Accounts are active customers/accounts or include inacitve also.	54,600,000 Customers and 47,500,000 Accounts as on 31.05.2018 INCLUDES ALL CUSTOMERS
29	10.1 Hardware Sizing	Base Data Volumes	Requesting bank to provide the following details for us to sizing appropriate Hardware 1. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on CBS 2. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on Internet Banking 3. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on Mobile Banking 4. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on Debit Card Switch 5. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on Credit Cards 5. Peak Transaction Volumes observed in an hour (Hourly Max. Transaction Count) on E-commerce	1. CBS Peak transactions -5.00 lakhs transactions 2. Internet banking - 1.00 lakh transactions 3. Mobile Banking - 1.05 lakh transactions 4. Debit Card- 1.50 lakhs transactions 5. Credit cards - 0.25 lakhs transactions 6. E Commerce and Payment Gateway-0.90 lakhs transactions

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
30	Expected Performance on the Base Data Volumes	Expected Performance on the Base Data Volumes Any online processing of transaction/account/customer data online for real-time alert generation must have a response time of less than 0.5 sec for processing the same and generating real-time alert and reporting to the source systems/channels.	Is the bank looking for a real time alerting solution or a real time decisioning (like real time decline) solution? The point here only mentions about real time alert generation which is fraud detection (not really prevention). If real time decisioning is required then how does the bank intend to evaluate the solution performance?	REAL TIME DECISIONING IS ALSO REQUIRED. PLEASE REFER TO FUNCTIONAL REQUIREMENTS (LIST B on page 41 of RFP)
30	10.2	Hardware parameters like performance of processor, memory, storage performance and storage utilization, Host Bus Adaptors, Network Interface Card etc. should not, at any point of time, cross the below mentioned parameters,	Request bank to confirm whether bidder can reuse/leverage on bank's existing infrastructure monitoring/management solution for the proposed FRM solution to monitor the hardware / operating system. This will help the bank optimize on the project TCO.	Bidder has to arrange for monitoring of the supplied infrastructure
30	10.2	Hardware solution should take care of: a) Production b) Testing/ Support c) Training d) Development e) Standby Servers f) Patch Management g) Disaster Recovery site	Since bank will be having its enterprise patch management solution for server OS & database patches, request bank to allow and extend these agent license to be deployed on servers proposed in this EFRM solution in Prod , Dev , UAT environments at DC and DR, kindly confirm.	Successful bidder is responsible for end to end monitoring and management of the supplied Hardware and Software except Anti Virus
30	10.2	Hardware solution should take care of: a) Production b) Testing/ Support c) Training d) Development e) Standby Servers f) Patch Management g) Disaster Recovery site	Request bank to confirm bidder's understanding that the following environments need to be included in infrastructure sizing: 1)Production at DC 2)Standby at DR 3)UAT at DC 4)Training at DC 5)Development at DC Also confirm whether the bank has any sizing recommendation for the above environments or the bidder is free to size the environments based on industry standard practices.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
30	10.2	Minimum expected features of the hardware solution proposed to be offered by the bidder are categorized as follows: 1)Servers 2)San Networking 3)Storage 4)Rack 5)KVM Switch 6)Backup Solution 7)Tape Library	It is the bidder's understanding that any other hardware/infrastructure apart from this list including Load balancers, Routers, Network Switch, Top of the RACK switch, firewall etc. will be provided by the bank.	Physical rack, cabling, load balancer, Top of rack switch will have to be provided by the bidder alongwith other infrastructure
30	10.2	Minimum expected features of the hardware solution proposed to be offered by the bidder are categorized as follows: 1)Servers 2)San Networking 3)Storage 4)Rack 5)KVM Switch 6)Backup Solution 7)Tape Library	Request bank to confirm whether Tape Library is required at both DC & DR site	YES
30	10.2	Hardware solution should take care of: a) Production b) Testing/ Support c) Training d) Development e) Standby Servers f) Patch Management g) Disaster Recovery site	It is the bidder's understanding that Tape media for backup will be provided by the bank.	Please refer to amendment 1.5
30	10.2	Minimum expected features of the hardware solution proposed to be offered by the bidder are categorized as follows: 1)Servers 2)San Networking 3)Storage 4)Rack 5)KVM Switch 6)Backup Solution 7)Tape Library	It is the bidder's understanding that bank will provide required network ports for server termination. The count of ports will be shared with bank during implementation stage. We will hence not include TOR (top-of-the-RACK) switch in the proposal.	Top of the Rack switch to be provided by the successful bidder. Ports in the core switch will be provided by the bank for connectivity.

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
31	28	The Operating System should have full binary compatibility across versions to ensure investment protection, if the bank chooses to move to a new/Older version of the same Operating system during the tenure of the Contract. The Binary Compatibility document for the Operating system should also be submitted by the OEM.	Bidder will specify the version of operating system that the proposed application is compatible with. Bank can move only to the versions as per the compatibility matrix shared. Please confirm.	The proposed versions must always be under primary support by the respective OEMs throughout the period of contract . Refer clause 6 under General Specifications (10.3) page 36
32	29	29. Management Software/Tool: a. Should provide for GUI based management tools that are able to monitor and manage the Operating system, Virtualization (if deployed), Firmware and the hardware. The management tools should have the ability to monitor current resource utilization as well as track historical trends with the ability to provide reporting and audit facilities for all the components listed above,	Request bank to confirm whether bidder can reuse/leverage on bank's existing infrastructure monitoring/management solution for the proposed FRM solution to monitor the hardware / operating system. This will help the bank optimize on the project TCO.	Tools required for managing and monitoring the supplied FRM solution including infrastructure have to be part of the deliverables by the successful bidder
32	29	a. Firmware and Patch management should provide the ability to rollback, without any impact to production environment, if the update is a failure.	Request bank to confirm whether bidder can reuse/leverage on bank's existing patch management solution for the proposed FRM solution to patch/upgrade operating system & database. This will help the bank optimize on the project TCO.	Successful bidder is responsible for end to end monitoring and management of the supplied Hardware and Software except Anti Virus
34	(VI) Backup Solution	(VI) Backup Solution: Offered solution and license to be quoted by the bidder	Request bank to clarify the period for which backup data needs to be retained on tape.	As per regulatory requirement
34	(VI) Backup Solution	(VI) Backup Solution: Offered solution and license to be quoted by the bidder	Request bank to share its existing backup policy if the same needs to be followed.	Will be provided to successful bidder. However, the successful bidder has to ensure the back up policy is implemented as per bank's policy to meet the RFP requirement
36	10.4 Scope of Work, 1	Supply, Install, Configure, Test & Commission all the necessary software with Database and related products with necessary and adequate patches; upgrades, utilities, tools etc to achieve full functionality including features required in the FRM solution as specified in the functional requirements.	Since bank will be having its enterprise patch management solution for server OS patches, request bank to allow and extend these agent license to be deployed on servers proposed in this EFRM solution in Prod , Dev , UAT environments at DC and DR, kindly confirm.	Successful bidder is responsible for end to end monitoring and management of the supplied Hardware and Software except Anti Virus

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
36	10.3.8	A list of reference sites with contact details must be submitted where same model of the hardware is being used. At least two of these sites shall be from India. Indian Bank may contact/Visit the reference sites for verification	We request bank to modify this clause as follows to allow participation of multiple bidders: "A list of reference sites with contact details must be submitted where same or equivalent model of the hardware or equivalent platform is being used. These sites can be from India or Globally. Indian Bank may contact/Visit the reference sites for verification. "	PLEASE ADHERE TO RFP TERMS
37	10.4 Scope of Work	Undertake the following Helpdesk Call Management activities	Request bank to manage this functionality by using their existing helpdesk facility.	PLEASE ADHERE TO RFP TERMS
37	10.4 Scope of Work	14. Undertake the following Helpdesk Call Management activities	How many resources are to be considered for Helpdesk Call management. Are these reources different from the online support (L1/L2/L3) provided by the bank.	Number of resources specified is minimum requirement. Bidder should specify the number of resources to meet the SLA terms. The total cost of the resources required to meet RFP terms must be covered in table E for each year
37	14	14.Undertake the following Helpdesk Call Management activities (indicative): a. Receiving calls through phone/e-mail/Call Management software	It is the bidder's understanding that seating, desktop, telephone access, required network/internet connectivity will be provided by bank for any onsite project personnel/support team.	Amenities will be provided by Bank
37	10.4 Scope of Work, 12	12.The implementation of FRM solution should be in line with ISO 27001: 2013 / PCI DSS standards	Kindly confirm the bidder has to be certified for ISMS , PCI DSS , BCMS and needs to facilitate the bank in Audits only limited to EFRM platform. The cost of external Audit will be borne by the Bank, kindly confirm.	PLEASE ADHERE TO RFP TERMS
37	14	Undertake the following Helpdesk Call Management activities (indicative): a. Receiving calls through phone/e-mail/Call Management software b. Logging of end user calls with details and generating trouble tickets c. Telephonic support to end user calls d. Onsite support to end user whenever required and resolve the problem to user satisfaction.	Does the bank have a standard IT service Management Tool for help desk which can be leveraged by the bidder for FRM services or the bidded is expected to provision a tool for the same.	Tools required for managing and monitoring the supplied FRM solution including infrastructure have to be part of the deliverables by the successful bidder
38	10.4 Scope of Work	15. Undertake the following Access Control activities (indicative):	How many resources are to be considered for Access Control Activities. Are these reources different from the online support (L1/L2/L3) provided by the bank.	

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
38	10.4 Scope of Work	16. Undertake the following Performance Tuning activities (indicative):	How many resources are to be considered for Performance Tuning Activities. Are these resources different from the online support (L1/L2/L3) provided by the bank.	Number of resources specified is minimum requirement. Bidder should specify the number of resources to meet the SLA terms. The total cost of the resources required to meet RFP terms must be covered in Table E for each year
38	10.4 Scope of Work	17.Undertake the following service and maintenance activities (indicative)	How many resources are to be considered for service and maintenance Activities. Are these reources different from the online support (L1/L2/L3) provided by the bank.	
38	10.4 Scope of Work	18.Undertake the following server administrator activities (indicative)	How many resources are to be considered for server administrator Activities. Are these reources different from the online support (L1/L2/L3) provided by the bank.	
38	18	h, Implementing security patches on servers at all levels.	It is the bidder's understanding that this refers to implementation of operating system patches.	Successful bidder is responsible for end to end monitoring and management of the supplied Hardware and Software except Anti Virus
38	18	p. Virus prevention, detection and cure	It is the bidder's understanding that anti-virus, anti-malware & other security tools required will be provided, implemented, maintained & managed by the bank.	YES
38	18	r. Firewall/IPS/IDS Policy formulation and implementation in the system supplied.	It is the bidder's understanding that bidder will only provide firewall rules recommendations. Actual policy formulation and implementation will be done by bank or its appointed IT vendor.	YES
38	10.4 Scope of Work, 18	i. Security management - Configuring account policy, access rights, password control as per Bank's security policy. p. Virus prevention, detection and cure q. Intrusion detection and protection r. Firewall/IPS/IDS Policy formulation and implementation in the system supplied.	Kindly confirm whether bank's existing IT Security vendor will do the required configuration and changes for integration of bank's different security systems with proposed application.	The implementation of baseline security and best practices for the supplied infrastructure to be done by successful bidder
38	10.4 Scope of Work, 18.z.	z. Integration with DAM, PIM, SIEM and VAS installed at Bank.	Kindly confirm whether bank's existing IT Security vendor will do the required configuration and changes for integration of bank's different security systems with proposed application.	
39	10.4 Scope of Work	19.Undertake the following Backup management activities (indicative)	How many resources are to be considered for Backup management activities. Are these resources different from the online support (L1/L2/L3) provided by the bank.	Number of resources specified is minimum requirement. Bidder should specify the number of resources to meet the SLA terms. The total cost of the resources required to meet RFP terms must be covered in table E for each year

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
39	10.4 Scope of Work	Documents for Facility Management	Understanding is that the mentioned documents are to be provided during the implementation time. Please confirm.	YES
39	19	d. Onsite/Offsite backup	It is the bidder's understanding that once tapes are handed over, the offsite movement and handling of tapes will be done by bank or its appointed IT vendor.	YES
39	23	23.Compliance to Indian Bank's policies like IT policy, Security policy, etc.,	It is the bidder's understanding that any additional tools required to meet Bank's policies like IT policy, Security policy, etc., apart from the tools/solution components provided as part of this proposal will be provided by bank.	Tools required for managing and monitoring the supplied FRM solution including infrastructure have to be part of the deliverables by the successful bidder
39	10.4 Scope of Work, 23	Compliance to Indian Bank's policies like IT policy, Security policy, etc.	Request bank to confirm bidder's understanding that any security tools/solutions such as File Integrity Monitor, Database Activity Monitor, Encryption tools etc' required to adhere to Bank/RBI security standards will be provided by bank by extending its existing enterprise security tools to the proposed FRM solution. The scope for deployment, integration, management, patching & support of any such security tool/solution has been considered out of the scope of this RFP.	Tools required for managing and monitoring the supplied FRM solution including infrastructure have to be part of the deliverables by the successful bidder
39	10.4 Scope of Work, 27	Solution must integrate with the Bank's existing network and security solutions	Kindly share list of network and security solution to be integrated for bidder understanding	Will be provided to the successful bidder
40	A.10-Functional Requirements	Proposed Solution should enable real-time case creation for any fraud/non-compliance patterns identified by the real-time transaction monitoring engine	Is the bank looking for a real time alerting solution only or a real time decisioning solution?	Both real time alerting and real time decisioning solution
40	11 Functional Requirements	A.4 Proposed Solution should integrate with Bank's AML Solution for feeds.	This is a very open ended requirement. Request bank to clearly specify the scope of AML in the RFP. Understanding is that for AML requirements, bank's existing AML solution will be used and is outside the scope of proposed EFRM Solution.	AML is not in the scope of the RFP , only feeds from existing AML solution wil be used
40	11 Functional Requirements	A.11 Proposed Solution should have the ability to manage multiple queues/projects for managing case of certain types e.g staff fraud, 3rd party fraud, staff compliance, KYC compliance Branch non compliance etc.	Request bank to clearly specify the scope of this requirement as this is again very open ended. Understanding is that Fraud checks for customer KYC is not in scope of the proposed solution.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
40	11. Functional Requirements - FRM Solution, A8.	Should conform to all regulatory, statutory, legal acts and rules includin IT Act 2000 Amended 2008 .	Kindly share the standards and frameworks which bank follows alongwith the regulatory compliance requirements which the bidder has to consider in the solution	PLEASE ADHERE TO RFP TERMS
40	B.2	Proposed solution should integrate with core banking/ middleware, trade finance, internet banking, mobile banking system, IVR, debit and credit card processing system and any other transaction system of the bank and also channels to be introduced within the contract period, at no extra cost. The integration should not affect the performance of the source s stems.	Request bank to add the following clause 'The Solution should be integrated to the respective EFT Switches - Debit & Credit Cards for fraud monitoring of these channels'.	The debit and credit card processing system referred in B-2 are inclusive of EFT switch for processing Dr/Cr card transactions
40	A.4	Proposed Solution should integrate with Bank's AML Solution for feeds	Can the bank share what is the current AML deployed. Also what kind of integration is sought? Is it a database level data integration or an API level integration with the AML solution?	Will be provided to successful bidder
41	11 Functional Requirements	A.21 Proposed Solution should configure for Alerts to be sent to a ro riate users via SMS or email	Assumption is bank's SMS / SFTP gateway to be used for sending notifications. Please confirm.	Yes but necessary integration to be done by successful bidder
41	A.21	Proposed solution should configure for alerts to be sent to appropriate users via SMS or email	Kindly confirm if bank existing SMS gateway would be used for delivering the SMS	
41	A.21	Proposed solution should configure for alerts to be sent to appropriate users via SMS or email	Kindly confirm if bank existing SMS gateway would be used for delivering the SMS	
42	11. Functional Requirements B.1 & B.2, C1, C-2 Page No 42-43	Proposed solution should support both real time and near real time transaction processing. The proposed solution should integrate with core banking, Trade finance .... The integration should not effect the performance of the source system.	Real time integration with FRMsolution will have an impact on the Performance of Source systems for sure as the R]equest to FRM and response from FRM would be an added leg of the transaction flow. Hence we request the Bank to modify the statement to "The integration should not effect the perfomance of the source system". We assume that necessary changes on Banks source systems (CBS /Trade Finance / Internet Banking Etc) would be managed by Bank.	PLEASE ADHERE TO RFP TERMS
43	11 Functional Requirements	B.30 Proposed Solution should implement enhanced authentication through various modes i.e. SMS-OTB Email, PKI Authentication, Challenge-Question based on Transaction Scoring generated by the Solution as per Bank's requirement	Understanding is that additional authentication needs to be proposed using any of the mentioned modes. Please confirm.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
43	11 Functional Requirements	Proposed solution should not impact the performance of the source systems (CBS, NetBanking, Mobile Banking, Trade Finance ATM etc,	Request bank to remove this clause as the FRM vendor cannot gaurantee the performance of these systems. Request bank to modify the clause that the slution should not lead to transaction timeouts / solution should have a low millisec response time.	<u>PLEASE ADHERE TO RFP TERMS</u>
45	11. Functional Requirements - FRM Solution	E.17 Proposed solution should ensure additional factor of authentication for such payment transactions.	Our understanding is that EFRM solution would integrated with bank's existing infrastructure to provide 2FA/MFA (2 factor authentication/ multi-factor authentication).	YES
45	E.22	Proposed solution should support delegated adminstration	What does delegted adminstration refers here. Kindly clarify.	Role based access to be provided for proposed FRM solution
45	E.24	Proposed Solution should provide Web Service-based APIs for integration with custom applications	What are the custom applications for which the proposed solution should provide APIs?	Will be provided to the successful bidder
45	E.22	Proposed solution should support delegated adminstration	What does delegted adminstration refers here. Kindly clarify.	Role based access to be provided for proposed FRM solution
46	11. Functional Requirements - FRM Solution	A.4 Proposed solution should integrate with Bank's AML solution for feeds.	Requesting bank to provide the details of existing AML solution in place. Is bank also looking for implementing real-time AML solution?	AML is not in the scope of the RFP , only feeds from existing AML solution wil be used. Details of existing AML solution will be provided to successful bidder
46	11. Functional Requirements - FRM Solution	F.1 Proposed solution should be able to generate alerts on SWIFT transactions in real-time	Requesting bank to clarify whether direct integration with SWIFT system is required or can EFRM solution consume data from core banking for SWIFT transactions.	Integration with both SWIFT and CBS
46	11 Functional Requirements	F. Swift Integration: Proposed solution should be able to generate alerts on swift transactions real time	This is a very open ended requirement. Request bank to clearly specify the scope of fraud monitoring for swift transactions. Also request bank to specify how many fraud case scenarios to be implemented for swift.	Supplied solution should be able to address all scenarios as per scope of the Project
46	10.4. Scope of Work:	Generate daily Helpdesk Call MIS to analyze the problems reporting patterns and solutions etc.	Request bank to confirm whether bidder can reuse/leverage on bank's existing help desk system / ticketing solution for the proposed IT Service desk. This will help the bank optimize on the project TCO.	Bidder has to arrange for monitoring of the supplied infrastructure
46	E-26	Proposed Solution should support High Availability in both Active/Passive or Active/Active modes.	Can the bank clarify if it wants Active/Passive or Active/Active modes. **This is important as it has impact on Pricing of Database licences, which become double if the pricing is for active/active mode.**	Please refer amendment 1.2

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
49	14	Acceptance letter	Request to modify the following as below: "We also confirm that we will abide by the **'mutually agreed'** terms & conditions mentioned in the Tender document in full"	PLEASE ADHERE TO RFP TERMS
55	20	Contract Form	The contract form cannot be accepted as it is. Request to consider that the negotiation rights of the bidder is not captured and the terms and conditions of the contract shall be as mutually agreed between the parties.	PLEASE ADHERE TO RFP TERMS
57	22	22. Non-Disclosure Agreement	BIDDER would requests the Bank that post termination/expiration of the agreement, survival of confidentiality obligations shall be for a limited years (say maximum of upto 5 years) as opposed to perpetuity or until the information ends up in public domain.	PLEASE ADHERE TO RFP TERMS
99	RFP Word Document		Requesting bank to provide the word format of the RFP as it would be easy for bidders to extract relevant annexures to be submitted as part of the RFP response.	Word format of RFP will be provided on request with undertaking from the bidder that only RFP document/amendments/clarifications uploaded in the bank's website which is duly authenticated will be submitted during submission of bid (from the PDF copy)
99	General	General	Total number of Case Management system user access required for centralized Fraud investigation team?	Please refer to 10.1 Hardware sizing - under base data volumes number of users is specified
99	General	General	Total number of branch user access required for EFRM solution?	
99	General	General	Has bank signed up for unlimited license agreement (ULA) for any component such as Data base, OS etc. In that case bidder can utilize such components in order to reduce the overall project cost. Requesting bank to share such details.	Bidder has to arrange for monitoring of the supplied infrastructure
99		General	Request the Bank to clarify what all Internet banking tasks would be in scope (I.e. SESSION SIGNIN (Login), ADD PAYEE, CHANGE PASSWORD, FUND TRANSFER, etc)?	Proposed solution should address all scenarios as per scope of the project
99		General	Does bank already has some authenticators for third party solution. If yes, then kindly provide the details of such a system	Question is not clear

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
99	N.A.	N.A.	Request bank to confirm the location/address of bank's DC & DR site where the hardware needs to be delivered.	Will be provided to the successful bidder
99	NA	General	We presume security devices required for securing the setup of EFRM will be provided by customer and its existing team will own and manage the same , kindly confirm.	Yes
99	NA	General	We presume , bank will own the accountability to provide the infrastructure and network controls according to RBI regulatory requirements and ISO 27001:2013 on self, kindly confirm	Bank will take care of infrastructure and network coming under the scope of the bank
99	General	General	BIDDER would request the Bank that any binding terms and conditions shall be on a mutually agreed basis. BIDDER requires inclusion of the following crucial clauses on a mutually agreed basis and in this regard the BIDDER would like to discuss with Bank. This list is inclusive of various other terms of the agreement and is not exhaustive. 1) Cap of Liability and exclusion of indirect damages from Liability 2) Non-solicitation 3) Intellectual Property Rights 4) Assignment etc. 5) Representation and Warranties 6) Indemnities 7) Termination 8) LD 9) Confidentiality We would also request the Bank to consider the below aspects: 1) Termination compensation by the Bank in the event of termination of the agreement by the Bank prior to completion of the term, 2) Any update / upgrade / modification (after the date of award of contract to BIDDER) on account of statutory requirements shall be borne by the Bank.	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
99		General	Request the Bank to clarify what all Internet banking tasks would be in scope (I.e. SESSION SIGNIN (Login), ADD PAYEE, CHANGE PASSWORD, FUND TRANSFER, etc)?	Proposed solution should address all scenarios as per scope of the project
99		General	Does bank already has some authenticators for third party solution. If yes, then kindly provide the details of such a system	Question is not clear
99	RFP Word Document	RFP Word Document	Requesting bank to provide the word format of the RFP as it would be easy for bidders to extract relevant annexures to be submitted as part of the RFP response.	Word format of RFP will be provided on request with undertaking from the bidder that only RFP document/amendments/clarifications uploaded in the bank's website which is duly authenticated will be submitted during submission of bid
	General	RFP document is PDF scanned copy	As it is not possible to convert the scanned images within PDF in word or Excel. Requesting Bank to provide editable word version of RFP to prepare quicker responses.	
99	General	General	Total number of Case Management system user access required for centralized Fraud investigation team?	PL REFER TO BASE DATA VOLUMES PAGE 29
99	General	General	Total number of branch user access required for EFRM solution?	PL REFER TO BASE DATA VOLUMES PAGE 29
99	General	General	Has bank signed up for unlimited license agreement (ULA) for any component such as Data base, OS etc. In that case bidder can utilize such components in order to reduce the overall project cost. Requesting bank to share such details.	Bidder has to arrange for monitoring of the supplied infrastructure
46	11. Functional Requirements - FRM Solution	A.4 Proposed solution should integrate with Bank's AML solution for feeds.	Requesting bank to provide the details of existing AML solution in place. Is bank also looking for implementing real-time AML solution?	Will be provided to successful bidder. Not expecting implementation of AML solution
46	11. Functional Requirements - FRM Solution	F.1 Proposed solution should be able to generate alerts on SWIFT transactions in real-time	Requesting bank to clarify whether direct integration with SWIFT system is required or can EFRM solution consume data from core banking for SWIFT transactions.	Integration with both SWIFT and CBS
45	11. Functional Requirements - FRM Solution	E.17 Proposed solution should ensure additional factor of authentication for such payment transactions.	Our understanding is that EFRM solution would integrated with bank's existing infrastructure to provide 2FA/MFA (2 factor authentication/ multi-factor authentication).	Yes
19	5.42	Disaster Recovery Setup	Please confirm, if there any specific requirement of DR Site Production capacity in terms of percentage of DC Production capacity	TO BE IDENTICAL

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
19	5.42	Disaster Recovery Setup	Please confirm, whether Indian Bank is looking automated failover and failback operation between DC and DR site, on Click of Button, with use of sophisticated DRM solution, if yes can the bidder leverage the existing DRM Tool	Proposed solution should integrate with bank's DRM Solution. Currently bank is using Sanovi DRM solution
27	9.3.3	Hardware Equipment should be scalable to support futuristic requirements of the Bank during the Project.	Please confirm if any specific requirement of Scalability in terms of percentage.	The future rate of growth has already been covered under 10.1 Hardware Sizing- Base Data Volumes
30	10.2	Hardware solution should take care of: a) Production b)Testing & Support c) Training d) Development e) Standby Servers f) Patch Management g) Disaster Recovery Site	1.What percentage of Production System should be considered for the enviornment mentioned. (Testing & Suppot, Training, Development) 2.What would be the role of Standby Server here and for which all enviornment it has be be considered ? 3.Does the Bidder need to provide patch Management Solution or we can leverage the existing patch Managaement Solution	1. The testing&support, training, development should support all features available in production and should be scalable. 2.Standby Server to ensure meeting the required RPO and RTO as specified in the RFP and should be available for production environment only. 3.Successful bidder is responsible for end to end monitoring and management of the supplied Hardware and Software except Anti Virus
32	10.2	Backup Solution	Please confirm, if there any specific requirement of Backup Schedule and Retention Policies.	Please refer to Amendment 1.5
33	point 21	The Storage system should be guranteed to be fully compatible for the available host bus adapter, clustering Solution and Oses available in Indian Bank	Kindly share the existing inventory of Host bus Adapter with make and model no. and also list of Clustering Solution and OS's to check the Compatibility.	Will be provided to the successful bidder
39	18	Integration with DAM, PIM, SIEM, and VAS installed at Bank	Kindly share the details of the software mentioned which needs to be integrated.	Will be provided to the successful bidder
99	NA	Generic	We assume that the DC Space , Power , Cooling , Network cabling (along with top of the rack swtich & jack panels) will be provided by Bank and Bidder need not quote for the same , please clarify	Physical rack, cabling, load balance, Top of rack switch will have to be provided by the bidder alongwith other infrastructure
99	NA	Generic	We would provide a Server solution on 10G based network solution , please provide what type of 10G network card is to be proposed Copper or Fibre (we are asking this to cofirm the compatible network ports on the server with bank's exisiting network & switch ports)	fibre only

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
12	Clause 5.20	The Bidder shall be liable to forfeit 0.5% of the cost of the project excluding manpower cost, as per the project implementation timelines, for every week or part thereof subject to maximum of 10% for the delay solely not attributable to Bank. Once the penalty crosses 10%, Bank reserves the right to cancel the contract.	Request bank to amend this clause to " penalty for delay beyond the implementation schedule should be capped to the 10% of implementations cost"	PLEASE ADHERE TO RFP TERMS
17	Clause 5.33	The penalty applicable under this clause is in addition to the penalty applicable under the clause 5.20. However the vendor's aggregate liability under the contract, including all the penalties will be limited to a maximum of the contract value.	Request Bank to amend this clause to " All penalties to be capped to 10% of implementation cost during warranty period and 10% of yearly AMC cost during AMC period"	PLEASE ADHERE TO RFP TERMS
20	Clause 5.44	Termination for Default : The Bank, without prejudice to any other remedy for breach of contract, by 7 days written notice of default sent to the Supplier, may terminate this Contract in whole or in part	Request Bank to provide 30 days written notice	PLEASE ADHERE TO RFP TERMS
20	Clause 5.44	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.	Step-in cost to be capped to 110% of the value of undelivered goods or services. Bidder shall be paid for the work rendered till date of cancellation/termination along with all committed, incurred and non-cancellable charges	PLEASE ADHERE TO RFP TERMS
58	Clause 22	Notwithstanding anything to the contrary contained herein the confidential information shall continue to remain confidential until it reaches the public domain in the normal course.	Perpetual survival period for NDA is not acceptable, propose NDA survival period of 2 years after the expiry or termination of contract	PLEASE ADHERE TO RFP TERMS

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
11	Clause 5.15	Payment Terms : 1) 65% of cost of Hardware, System Software, Database for items specified in Table A & B of Prices Schedule, shall be paid on delivery of Hardware, System Software, Database at Banks's Location. 2) 20% of cost of Hardware, System Software, Database for items specified in Table A & B of Prices Schedule, shall be paid on successful installation of Hardware, System Software, Database at Banks's Location. 3) Remaining 10% of cost of Hardware, System Software, Database for items specified in Table A & B of Prices Schedule, shall be paid after successful go live of the FRM solution at Banks's Location. 4) 10% of the cost of FRM solution for items specified in Table C of prices schedule, shall be paid on completion of System Requirement Specification (SRS) sign off. (i.e. 1 month from the date of issue of purchase order) 5) 40% of the cost of FRM solution for items specified in Table C of prices schedule, shall be paid on completion of UAT sign off. (i.e. 7.5 month from the date of issue of purchase order) 6) 35% of the cost of FRM solution for items specified in Table C of prices schedule, shall be paid on go live of FRM solution. (i.e. 9 month from the date of issue of purchase order) 7) Remaining 10% of the cost of FRM solution	Request Bank to separate Hardware and system software from the milestone based payment schedule Kindly amend the payment terms for hardware and system software as below "1) 90% of cost of Hardware, System Software, Database for items specified in Table A & B of Prices Schedule, shall be paid on delivery of Hardware, System Software, Database at Banks's Location. 2) 10% of cost of Hardware, System Software, Database for items specified in Table A & B of Prices Schedule, shall be paid on successful installation of Hardware, System Software, Database at Banks's Location" **For the milestone based payment, it is mentioned that 5% of the cost of items specified in Table A, B and C will be paid at the end of the 5 th year; Request Bank to accept Bank Guarentee for equivalant amount of 5% for the contract period of 5 years and thereby release the payment for the balance 5% after the go live date**	PLEASE ADHERE TO RFP TERMS

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
			Debit Cards (for current year)	
			debit card switch name	Will be furnished to successful bidder
			Total number of Debit cards	1.82 crores
General	General	Debit Cards	Total transactions volume per day, month and year	4.50 crore transactions per month
			Average TPS of all debit card transactions	45 transactions per second
			Peak TPS of all debit card transactions	80 transactions per second
			Hourly max Transactions (Max Transactions. observed in an hour on any day last year)	1.50 lakhs transactions
			ATM	
			Total number of ATM users	Around 80 lakh unique cards per month
General	General	ATM	Total transactions volume per day, month and year	3.75 crore transactions per month
			Average TPS of all ATM transactions (Financial and Non Financial)	45 transactions per second
			Peak TPS of all ATM transactions	80 transactions per second
			Hourly max Transactions (Max Transactions. observed in an hour on any day last year)	1.50 lakhs transactions
			POS	
			Total number of Card users	60 lakhs unique cards
General	General	POS	Total transactions volume per day, month and year	90 lakhs transactions per month
			Average TPS of all POS transactions	40 transactions per second
			Peak TPS of all POS transactions	60 transactions per second
			Hourly max Transactions (Max Transactions. observed in an hour on any day last year)	1.20 lakhs transactions
			E-Commerce & Payment Gateway	
General	General	E-Commerce & Payment Gateway	Total transactions volume per day, month and year	30lakhs unique cards
			Average TPS of all E-Comm & PoS transactions	25 transactions per second
			Peak TPS of all E-Comm & PoS transactions	35 transactions per second
			Hourly max Transactions (Max Transactions. observed in an hour on any day last year)	0.90 lakhs transactions
			Trade Finance System	
			Total number of Trade Finance accounts	
General	General	Trade Finance	Total transactions volume per day, month and year	Will be furnished to successful bidder
			Average TPS of all Trade Finance transactions	
			Peak TPS of all Trade Finance transactions	

Annexure I Clarifications /reponse to pre bid queries in respect of RFP 01/2018-19 dated 24.04.2018 for procurement of FRM solution

Page No	RFP Point No / Title	Details as per RFP	Query	Response to Query
General	General	SWIFT/Remittance	**Remittances**	Will be furnished to successful bidder
			Total transactions volume per day, month and year	
			Average TPS of all Remittances transactions	
			Peak TPS of all Remittances transactions	
General	General	System X (Please replicate this for all other source systems in the scope)	**System X (Please replicate this for all other source systems in the scope)**	Will be furnished to successful bidder
			System X Name and Vendor	
			Total number of users for system X	
			Total transactions volume per day, month and year for System X	
			Average TPS of all System X transactions	
			Peak TPS of all System X transactions	
			Expected YoY Transaction growth % for System X	