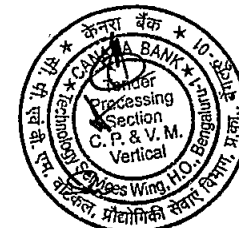
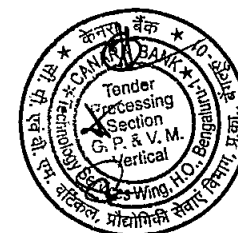


Replies to Pre bid Queries for GEM/2025/B/6914450 dated 21/11/2025 for Selection of vendor for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years In Canara Bank						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	64	Annexure 2	Pre-Qualification Criteria	7.The bidder should have an average annual turnover of Rs.12 Crores during last 3 financial years (i.e., 2022-23, 2023-24 & 2024-25) from Indian operations. This must be the individual company turnover and not of any group of companies.	We propose revising the bidder turnover requirement to ₹500 crores to ensure that only financially stable System Integrators participate in the bid and are capable of executing the project within the stipulated timelines.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
2	88	Annexure-10	Technical Evaluation Criteria	5.Bidder should have valid accreditation as below; 1. PA-DSS (Payment Application Data Security Standard). 2. PCI-SSF (Payment Card Industry Software Security Framework) 3. ISO/IEC 27001 certification	We request to allow OEM accreditation also as certain accreditation is for product company.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
3	64	Annexure 2	Pre-Qualification Criteria	9.The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 2 years as on the date of submission of bid.	In point no. 4 of the same section, the Bank has permitted MNC bidders to participate however, as per this clause in point no. 9 the Bank has requested for proof of implementation within India, we kindly request the Bank to consider Global implementation Proof as we are a Global Leader in Payment Systems with experience of handling migrations of close to 5 Cr. Debit Cards in a single institution. With reference to the RFP by the Bank for Credit Card Management System, the Bank has been kind enough to consider Global experience hence we request for the same to be considered for the Debit Card Management system RFP as well.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
4	65	Annexure 2	Pre-Qualification Criteria	10.The proposed solution should be capable to maintain atleast 1 Crore active Debit Card in at least One Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 2 years as on the date of submission of bid.	Again, similar request as above for point no. 9 in the same section, we request the Bank to permit global experience to maintain at least 1 Cr, Debit Cards in a Foreign Bank globally.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
5	66	Annexure 2	Pre-Qualification Criteria	16.The bidder should have support office in Bengaluru for 24x7 supports.	We request the Bank to permit the Bidder to have support office in India, not necessarily limited to Bengaluru	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
6	73	Annexure-8 Scope of Work	1. Debit Card Management System (DCMS)	1.1. General Functional Requirements: c) Bidder to provide DCMS solution for processing cards of its sponsored RRBs.	Can the Bank please specify the number of sponsored RRB's being referred to here.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
7	87	Annexure-10	Technical Evaluation Criteria	1.The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 3 years as on the date of submission of bid.	As requested in Sr. No. 1 above, we request the Bank to consider allocating Marks for Bidder experience in implementation and maintenance of Debit Cards in atleast one Foreign Bank, not necessarily limited to India	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
8	87	Annexure-10	Technical Evaluation Criteria	2.The proposed solution should be capable of maintaining atleast 1 Crore Debit Card in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 1 year as on the date of submission of bid.	As requested in Sr. No. 2 above, we request the Bank to consider allocating Marks for Bidder experience in implementation and maintenance of 1 crore Debit Cards in atleast one Foreign Bank, not necessarily limited to India	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
9	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1.1. Delivery, Installation, integration and Commissioning of Applications (including OS, HSM and PIN printing Machine) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software (including OS, HSM and PIN printing Machine) at the bank office/ordered location within eight (08) weeks from the date of Hardware provided by the Bank.	Are we required to provide PIN printing machine and HSM hardware or integrate with Bank's hardware?	Bidder has to provide PIN printing machine and HSM hardware. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.



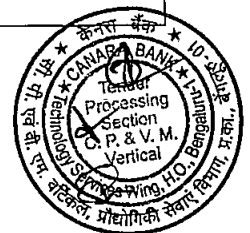
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
10	28	Section C - Deliverable And Service Level Agreements	16.Subcontracting	16.1. VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Can the bidder bring partners for services such as scheme endpoint, and 3DS etc.; or is this clause applicable for only manpower services	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
11	16	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.6. Application must be PCI - SSF certifications compliant as on bid submission date (as per latest version / standard or any updation) and it should be bidder's responsibility to ensure the continuity of certification during the tenure of the contract. In case, PCI-SSF certification is not available with the bidder at the time of Bid submission, the bidder is permitted on basis of declaration/undertaking for submission of PCI-SSF certification before Go-live of the proposed application.	We are PCI-DSS compliant and PCI-SSLC in process. We request for relaxation on this criteria	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
12	64	Annexure 2	Pre-Qualification Criteria	10.The proposed solution should be capable to maintain atleast 1 Crore active Debit Card in at least One Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 2 years as on the date of submission of bid.	We request for rewording of this clause for pre-qualification based on solution capability. We have experience in generating more than 1 Crore cards over 10 years.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
13	64	Annexure 2	Pre-Qualification Criteria	11.The Solution should have handled daily Debit Card processing of minimum 10,000 debit cards in last two year as on the date of bid submission	We request for reconsideration of this clause for vendors with Cards issuance business experience.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
14	75	Annexure-8	Scope of Work	1. Debit Card Management System(DCMS) 1.7. System should support NCMC functionality with wallet creation and other functionalities as given by the Rupay network.	NCMC functionality with wallet creation is not supported out of the box. We understand and aware of this functionality. It can be tailored and delivered as per Bank's requirement.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
15	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management d) Successful bidder shall share the Card emboss files for personalization and issuance. The Solution shall support issuance of below mentioned Card Types. v. Admin Cards.	Admin cards are not supported out of the box. We have experience on Admin Cards and can be delivered based on the use case of the Bank	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
16	87	Annexure-10	Technical Evaluation Criteria	The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 3 years as on the date of submission of bid. No. of Organisations: 5 or more organizations: 8 marks 3 to 4 Organisations: 5 marks 1 to 2 Organisations: 3 marks	We request for relaxation to the criteria and consider card issuance experience	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
17	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Total Number of Debit Cards as on date	Bidder to refer Corrigendum - 2 of scope of work and to comply with RFP terms and conditions.
18	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	New Applications for Debit Cards per day	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions
19	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Average Number of transactions per day - Debit Cards	Query is not relevant for this RFP. Hence, cannot be disclosed. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.



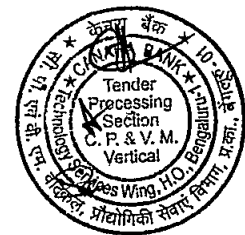
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
20	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Peak Number of transactions per day - Debit Cards	Query is not relevant for this RFP. Hence, cannot be disclosed. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
21	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Total Number of Active Credit Cards as on date	Query is not related for this RFP. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
22	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	New Applications for Credit Cards per day	Query is not related for this RFP. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
23	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Average Number of transactions per day - Credit Cards	Query is not related for this RFP. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
24	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Request a split for the average per day transactions into various subcategories - Authorization, Inquiry, chargeback, hot list, block etc.	Query is not relevant for this RFP. Hence, cannot be disclosed. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
25	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Peak Number of transactions per day - Credit Cards	Query is not related for this RFP. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
26	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Number of Card related SMS/e-mail alerts expected per day (that CMS needs to process)	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
27	86	Annexure-9 (A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	General Query	Number of Credit Card Billing cycles in a month and Average number of statements generated per cycle.	Query is not related for this RFP. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
28	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.2. System s/o will be provided by bidder like OS, DB, middleware or any.	We assume that the Core/Distribution Switches, Firewalls, Application Firewall, Load Balancer's, WAN devices for the new Infrastructure/System will be provided by the bank.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions. Clause is self explanatory.
29	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.2. System s/o will be provided by bidder like OS, DB, middleware or any.	Can bidder assume that the Bank will provide the monitoring/patching/sever automation/HIPS/Antivirus tools for the new server environment? Please confirm	Bank will provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
30	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.2. System s/o will be provided by bidder like OS, DB, middleware or any.	Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment? please confirm.	Bank will provide back up at our end. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
31	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Please confirm is bank is looking for VM based Conventional deployment or Container based deployment on Kubernetes	Bidder should provide suitable deployment as per their application requirement. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
32	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Is bank looking for container based solution using Red Hat OpenShift or similar platform.	Bidder should provide suitable deployment as per their application requirement. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



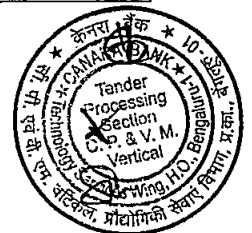
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
33	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will provide the container platform like Openshift/Tanzu license along with the inline infrastructure and managed services.	Bidder has to provide the required license for container platform like Openshift/Tanzu as per application requirement. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
34	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Red HAT AMQ or Active MQ	Bidder has to provide the required software to support the application. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
35	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Kafka	Bidder has to provide the required software to support the application. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
36	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Redis	Bidder has to provide the required software to support the application. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
37	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Please confirm if Bank can provide the Oracle weblogic application server license.	Bidder has to provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
38	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Can bidder assume that bank will also provide the Application server license like Jboss EAP / Websphere ND.	Bidder has to provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
39	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Please confirm if Bank can provide the Oracle Database server license.	Bidder has to provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
40	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Please confirm if Bank can provide the Oracle RAC cluster along with Oracle DB.	Bidder has to provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
41	87	Annexure-10	Technical Evaluation Criteria	1.The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 3 years as on the date of submission of bid.	Can this also include implementations in Multi State Co-Operative Banks?	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
42	87	Annexure-10	Technical Evaluation Criteria	2.The proposed solution should be capable of maintaining atleast 1 Crore Debit Card in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 1 year as on the date of submission of bid.	Does Capable mean that the solution is tested for 1 Crore Debit Cards in a Benchmarking environment, or it is required to be in LIVE production environment to fulfil this eligibility criteria?	Eligibility criteria is based on production environment. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
43	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2 All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Please clarify the what is considered by Bank as System Software - is Vendor expected to provide OS and DB licenses or these will be provided by Bank?	Bidder has to provide the required software to support the application. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
44	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1. The selected bidder should complete the Delivery, Installation, Implementation, Migration and Go-Live of the entire proposed Debit Card Management Solution within Twenty Four (24) weeks from the date of acceptance of the Purchase Order or From the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later	Request Bank to please increase the delivery to atleast 50 weeks considering the detailed solution Bank is presently having and related complexity of the migration process. Please align the align of the rest of the process accordingly.	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions



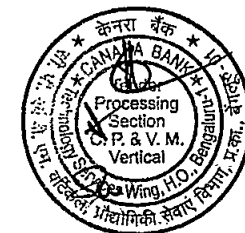
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
45	16	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.6 Application must be PCI - SSF certifications compliant as on bid submission date (as per latest version / standard or any updation) and it should be bidder's responsibility to ensure the continuity of certification during the tenure of the contract. In case, PCI-SSF certification is not available with the bidder at the time of Bid submission, the bidder is permitted on basis of declaration/undertaking for submission of PCI-SSF certification before Go-live of the proposed application.	We suggest Bank to modify this as "Application must be PCI - SSF certified"	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
46	19	Section C - Deliverable And Service Level Agreements	3. Uptime	3.3. The selected bidder should consider high-availability (active-active) at DC & DR with RPO of Near Zero minutes and RTO of 90 minutes.	While the Bidder shall consider Active Active at DC and same at DR, will the deployment at DR be in passive state while Primary setup is Active?	Deployment at DR should be in Passive state while Primary setup is Active and vice versa
47	20	Section C - Deliverable And Service Level Agreements	3. Uptime	3.4. If the selected bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The selected bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.	Our understanding is these are L1 and L2 resources operating from Bidder premises and not operational resources. Please clarify the understanding is correct.	L1 and L2 resources should be operating from Bank's premises
48				General Query	<ol style="list-style-type: none"> 1. Is Bank expecting Implementation Team resources and Card operations resources to be provided by Bidder? 2. Where will the project team be placed out of and where will card operations team be placed out of? 3. Request Bank to provide breakup of expected resources. 4. Request Bank to provide detailing of scope of responsibilities of onsite resources (at Bank premises.) 	<ol style="list-style-type: none"> 1. Yes. 2. Project team at bidders location and operational resources at premises of Bank, wherever card operations will be carried out. 3. Bidder has to refer Corrigendum-2 for Annexure-17, Amended Bill of material. 4. Bidder to refer Corrigendum - 2 for Ammended Annexure-8, Scope of Work
49	27	Section C - Deliverable And Service Level Agreements	11. Local support	11.3. The bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period.	Believe this will be from Bidder premises, not from Bank premises. Understanding is support from Bank premises will be during normal office hours - pls confirm,	Bidder should provide suitable on-premises support as per Bank's requirement.
50	50	Section G - General Conditions	20. Protection of Data	20.2. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location).	Our understanding is that Data shall reside at Bank Data Center and embossa shall be sent to Bank's Perso Bureau. Please clarify what is expected through this requirement.	Data shall reside at Bank Data Center and embossa shall be sent to Bank's Perso Bureau
51	66	Annexure-2	Pre-Qualification Criteria	13. The proposed DCMS application should be PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) Certified as on bid submission date. OR Bidder should be in process of PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) certification for the proposed DCMS application.	PA-DSS has been officially retired by PCI SSC and is no longer issued or maintained. The industry has transitioned to the PCI Software Security Framework (PCI SSF). In view of this global shift and the discontinuation of PA-DSS, we request the Bank to kindly remove the PA-DSS certificate requirement from the eligibility (Annexure 2) and technical scoring table (Annexure 10) and instead allow compliance under the PCI SSF certifications applicable to payment applications.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
52	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: c) Bidder to provide DCMS solution for processing cards of its sponsored RRBs.	<ol style="list-style-type: none"> 1. How many RRBs is Bank presently running? 2. Are these defined as separate institutions within present DCMS? 3. Are each RRB having separate BIN for card products? 	<ol style="list-style-type: none"> 1. Details will be shared with successful bidder 2. Yes 3. Yes Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
53				General Query	How many institutions are presently defined within DCMS application?	Details will be shared with successful bidder



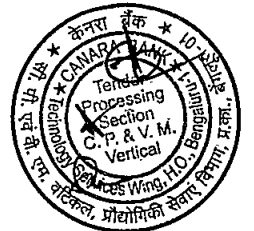
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54	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements d)System to integrate with Bank's Onboarding Solution (SAS/CBS/any other channel).	1. Need clarity on what is SAS and what is the nature of integration - online or file based? What are the functions that SAS and DCMS integration fulfill? 2. Please clarify if integration with CBS is API/File based? If API, what APIs are exposed by CBS or what APIs are expected by CBS on CMS?	1.SAS is Single Authentication system,where in branches are accessing different applications. Details of integration will be shared with successful bidder 2. Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
55				General Query	1. Is DCMS part of online card authorization process? Or card data generated in DCMS is to be shared with Bank's ATM Switch? 2. How will changes in DCMS databased be shared with ATM Switch? 3. Is Bank having only ATM Switch or there is a separate POS/Ecomm Switch for sharing card data?	1.card data generated in DCMS is to be shared with Bank's ATM Switch. 2.Details will be shared with successful bidder. 3.Details will be shared with successful bidder
56	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements g) The system should be capable of card management for all kinds of cards (viz. Debit Prepaid, Virtual, Wearable and other form factors /cards).	1. Prepaid Cards: We believe Bank is running Prepaid cards on a different platform and migration of prepaid card platfom is out of scope of this RFP. Hence Request Bank to please remove this requirement. 2. Wearable: Our understanding is wearable issuance is not in scope of this RFP. What is the scope of wearables on the proposed DCMS? 3. Request Bank to please remove other form factors/cards since this will mean many other variants which will make the scope of the RFP open.	1. Bank refers prepaid card to NCMC wallet facility. Bidder to comply with RFP terms and conditions 2.Scope is limited to wearable issuance and form factor personalization(Wearable) will be done by Bank's perso vendor. 3.Scope is limited to wearable issuance and form factor personalization(Wearable) will be done by Bank's perso vendor. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
57	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements o) The PIN Generation/change and Hot-listing of card option shall be provided through MB, IB, IVRS, Call center, ATM and any other mode as per bank requirement.	1. While MB/IB/IVRS/CallCenter will be through API, please clarify how will PIN generation/change & hotlisting work for ATM. Will Bank's ATM Switch call DCMS API? 2. Is PIN block expected to be sent in response? 3. If yes, will Bank be sharing Switch HSM keys with DCMS HSM?	1.Details will be shared with successful bidder (ISO/API). 2.Yes 3.Yes Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
58	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements p)The system must provide a batch scheduler for executing various system batch jobs. It should be possible to override the scheduler to execute a batch job on demand.	How many Batch jobs are presently being run in the current DCMS? What are they?	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
59	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements q)All reporting facilities should be customizable and should have capability to interface to other system.	Please clarify what is expected? Is Bidder expected to provide DCMS extracts to Bank's MIS and Data Analytics Systems (2,7)?	Yes. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
60	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements r)System should trigger communication to the customer for any transactions such as new card request/renewal, etc., through multiple channels like SMS, Email, Whatsapp, etc.	Is Bank using Whatsapp gateway services? So Bidder is expected to integrate with Whatsapp APIs. Please give what all APIs are expected to be consumed?	Yes. However, details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
61	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements t)Storage and Backup: The solution hosted from Banks's DC & DR.	Is Bidder expected to provide backup solution? Will Bank provide Backup tapes?	Bank will provide back up at our end. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
62	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.2. Card Generation & Processing Module a)System should support real time processing of data for digital on-boarding.	What is the process of Digital onboarding? Will the request of Card generation come from CBS online through an API call? Please provide more details.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



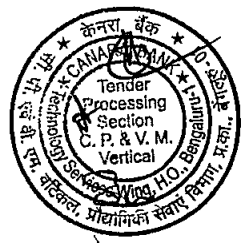
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
63	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.2. Card Generation & Processing Module b)The user must be able to configure templates for emboss/encode files (card personalization files) for different products.	How many templates for embossa are being presently being maintained. And basis what paramters?	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
64	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management a) Bank will provide PIN mailer for PIN printing. Successful bidder will print PIN mailer (if required) or provide the PIN printing file to bank's card embossing vendor.	1. Usually PIN printing is done securely as per PCI compliance. Does this mean, Bidder's DCMS will have a connectivity with Bank's Embossing Vendor? 2. If yes, how many such interfaces are required to be done, since it is evident that Bank has multiple embossing vendors. 3. Basis what shall be decided which PIN will be printed by Bank and which is to be printed by Embossing Vendor? 4. How will this be operationally managed since Bank will not have control over PINprinter of embossing vendor? 5. PIN printing will be operationally managed by Bank resources - pls confirm.	1. Yes. 2. Details will be shared with successful bidder 3. Details will be shared with successful bidder 4.Details will be shared with successful bidder 5. Clause is self Explanatory Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
65	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management b) The successful bidder should integrate with Bank's card embossing vendor's for providing the status of processing, dispatch and delivery of card.	Is Bank's embossing vendor providing APIs to fetch status? Please provide how many and what APIs are being provided by embossing vendor to reflect these details on DCMS UI.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
66	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management d)Successful bidder shall share the Card emboss files for personalization and issuance. v.Admin Cards.	Are these Admin cards for ATMs? If yes, will the ATMs support Admin card with separate PIN for separate cards or common PIN?	Yes, ATMs support Admin card with separate PIN for separate cards. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
67	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management e) The Successful bidder shall integrate their solution with bank/card vendor's courier partner for tracking the consignment. The consignment status shall be seamlessly updated in DCMS, Mobile Banking, Internet Banking, Customer's Mobile Application (if any), Self-service portal, Bank's Call Centre.	Will this integration be file based or API based? How many courier partners are there - pls confirm.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
68	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.4. Product Definition: a)Capability to define multiple products on a single DCMS platform.	What are the different card products that Bank has. Can you please explain different paramters involved in these card products?	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
69	75	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.5. Rewards programme module: a)System should provide the Reward points details. b)DCMS vendor will enable accounting of the reward points and provide APIs to integrate with any rewards vendor the Bank may engage with will be part of DCMS.	Reward program usually is not separate for DCMS and other Card Management Systems. Request Bank to please modify the requirement so that Bidder can integrate with Bank's Rewards Management System.	Bidder has to integrate with Bank's Rewards Management System. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
70	75	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.6. Card Control & Limits: a)System should have the capability to provide the options for Card control to block/unblock channels like ATM, POS, ECOM, NFC, UPI (separately for Domestic & Cross Border transactions). b)Setting per transaction limits (separately for Domestic & Cross Border transactions), daily limits, periodic limits ATM, POS, ECOM, NFC, UPI channels.	Since UPI doesn't have a impact on DCMS system (except for card validation during onboarding), and also since these limits/controls are maintained at UPI application only, hence request Bank to please remove UPI clause from the requirement.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
71	75	Annexure-8 Scope of Work	2. Integrations	2.4.System to integrate with Loyalty Reward program vendor.	Is this file based or API based integration? Please provide more details.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



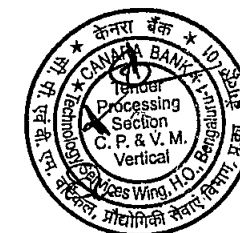
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72	75	Annexure-8 Scope of Work	2. Integrations	2.5. System to integrate with Bank's ATM switch.	Does Bank Switch support FHM interface - is it online (ISO8583) or file based? Will Switch be also calling DCMS APIs? Request Bank to segregate functionalities that shall be over FHM/file based/API based.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
73	75	Annexure-8 Scope of Work	2. Integrations	2.6. Provision to integrate with Kiosk for issuance of the card.	Is Bank having a Kiosk backoffice / Kiosk controller for integration? How will this integration happen - does the backoffice solution support API integration with DCMS?	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
74	75	Annexure-8 Scope of Work	2. Integrations	2.7. System to integrate with Bank's MIS and Data Analytics Systems.	Is this file based or API based integration? Please provide more details.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
75	75	Annexure-8 Scope of Work	2. Integrations	2.9. Provision to Integrations with SI Hub for View, Modification and Deletion of Standing Instructions.	What kind of standing instructions are applicable on DCMS solution? Please give more details. Usually standing instructions are stored in SI Hub and DCMS is used for PIN authentication meant to validate SI. Pls confirm if this understanding is correct, if not, please provide more details.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
76	75	Annexure-8 Scope of Work	2. Integrations	2.10. Provision to Integrations with Tokenization Hub for Add, View and Modification of Tokenized Card.	Understanding is Bank has token vault and which shall store and manage tokens and its life cycle. Please clarify what does DCMS scope related to tokenization since this is usually done between Token vault and Switch.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
77	75	Annexure-8 Scope of Work	2. Integrations	2.11.Integration with any other third party service provider. 2.12.Any other integration as required by the Bank.	Understanding is in case Bank wants to have new integration, this will be additional scope and additional efforts shall be considered by Bank. Pls confirm.	Integrations needs to be provided as per the requirements of Bank. Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
78	76	Annexure-8 Scope of Work	3.Portal	3.1. Bidder to provide web-based portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of Debit card details. The following are the salient features of the portal. b)Integration with Bank's SAS platform for fresh issuance and updation of Cards limits.	Need more clarity on how communication will happen with SAS platform? Will SAS platform consume Bidder APIs for fresh issuance and updating card limits.	Application needs to be hosted in SAS. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
79	76	Annexure-8 Scope of Work	3.Portal	3.2. Other Features: k)Card inventory and linking card in CBS as per bank requirements.	Need more clarity since card inventory will be on DCMS and linking of card to account can also be maintained in DCMS. Pls clarify your requirement.	Clause is self explanatory, bidder to comply with RFP terms and conditions. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
80	76	Annexure-8 Scope of Work	3.Portal	3.2. Other Features: l) Provision to advertise Card products on website. (templates will be provided by Bank).	DCMS is usually a product internal to Bank only and protected by PCI standards. Bidder cannot provide a website for DCMS application, this should be part of Bank's existing website. Request Bank to please remove this requirement.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
81	76	Annexure-8 Scope of Work	3.Portal	3.2. Other Features: j) Provision to integrate with merchants enrolled by Bank/aggregators in partner with Bank.	Proposed requirement is for DCMS which is an issuing only system. Please clarify what is the expectation of the Bank. Since Merchants are usually enrolled on a separate Merchant Management System, we request Bank to please remove this requirement.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
82	76	Annexure-8 Scope of Work	5. Data Migration	5.1.The successful bidder will be responsible for successful data migration from existing data available with the Bank/ existing service provider including RRB data. Bank or its existing vendor will provide Data Structures, Data Mapping for the source system, successful bidder to perform data mapping with the target system.	Please provide more details on the card product that needs to be migrated. Please provide what is the existing databased on which card data is presently hosted. What is the present volume of data data on DCMS? What is the present number of cards that need to be migrated? What are the network variants on which cards are presently issued.	1 to 4: Details will be shared with successful bidder 5.Bidder to refer Corrigendum - 2 for scope of work & comply with RFP terms & conditions.
83	78	Annexure-8 Scope of Work	9.Hardware & Technical Requirements:	9.5.Integration with various Bank's Interfaces like ATM switch, CBS components etc. and various servers (Email, SMS, Biometric, etc.)	What is the nature of integration with Biometric server of Bank - XML or API? Please provide more details on Biometric device drivers and integration with browser.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



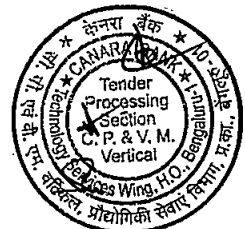
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
84	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.6. Access to the system should be through two factor authentication either through both biometric authentication and password or through OTP validation and password to ensure that only authorized users gain access to the system. Complete Audit Trail & Audit Logs (All system & user activities) should be available. Also Access to system should be through secure session. Further access to system should be role based & configurable.	Bank is also looking for SSO based login and also have put in request for 2FA based login. So what is the expected login process. Please clarify.	SSO Based login for Branches and other admin units, 2FA based login for online debit card requests (corporate website). Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
85	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.7. Integration with loyalty Rewards server of various vendors, Contact center CRM, IBS and Mobile banking server etc.	Please provide more details on integration with CRM? Nature of integration, functionalities expected etc.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
86	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.8. In this context, the following safety measures to be put in place: a) Any tool (procured by/ from a third-party) for the purpose of scanning of unencrypted card data should first be tested in a test environment to understand the scope and impact of the tool's capabilities; b) The scanning tool should be installed only in the Bank's premises on their devices; c) Card data scanning should not be done remotely; d) The discovered data, if any, must preferably reside in the scanning tool. Exportable card data must be appropriately masked. (No data, even masked, must be taken out of the Bank's premises/ infrastructure); and e) Limited access to service providers to conduct the scan or analyse the data, if at all, must be provided only on the Bank's devices	Our understanding is Audit will be Bank responsibility and hence these tools mentioned in the requirement is not applicable to Bidder. Also Bank to confirm if deployment of the proposed applications will happen in PCIDSS certified environment. If yes, then these requirements are not applicable, request Bank to please remove.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions. Clause is self explanatory.
87	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.4. The security controls to be implemented at HSM are: b) HSM can become a single point of failure. This needs to be mitigated by 'clustering' of active-active for high availability and ensure secure backups;	Since Bank has requested for 1 HSM for PR and 1 for DR, request Bank to clarify how this requirement can be met and whether additional HSMs will be provided by Bank or not.	Deployment at DR should be in passive state while Primary setup is Active and vice versa. Bidder has to provide the HSM. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
88	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.4. The security controls to be implemented at HSM are: a) The HSMs should have logging enabled and should be integrated with SIEM solution, the logs must themselves be tamper proof;	Which SIEM solution is Bank presently using and is this integration presently done or not.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
89	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.4. The security controls to be implemented at HSM are: e) All access to HSM should be managed and monitored using a robust Privileged Identity and Access Management solution;	Request Bank to remove this requirement since monitoring HSM through PAM solution is not possible. Is it presently being done for DCMS HSMs?	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
90	80	Annexure-8 Scope of Work	11. Data Retention	The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement and in compliance to bank's data retention policy.	Request Bank to please provide the data retention policy since this will impact the hardware sizing.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
91	81	Annexure-8 Scope of Work	12. Skills and Qualifications Required for on-site resources	12.1. The on-site resources should be technically qualified and having minimum 1 year of experience in the solution provided by the vendor for development and implementation of the project along with managing, supporting and troubleshooting of issue, if any. Also, the resources supporting and monitoring the application and infrastructure should have sufficient experience and sound knowledge on the respective domain	What is the scope of onsite resources - project implementation or card operations?	Onsite resources should provide card operation support post project implementation. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
92	82	Annexure-9	Technical and Functional Requirements	11. Fraud Risk Management: Bank's existing EFRM solution will be used for Debit Cards and if any interfaces required the selected bidder shall have the provision to do the same	Please clarify how will Bank FRM evaluate Risk on DCMS. What is expected from Bidder application? What will be the type of interface? What is the FRM solution Bank is presently using?	Details will be shared with successful bidder
93	82	Annexure-9	Technical and Functional Requirements	10. Communication Support: The bidder should provide interface feeds, APIs to send communication to the Debit Card customers through SMS, WhatsApp, Email, RCS, Push notifications APIs for cards and IB/ MB app.	Since notifications are to be sent by Bank, the endpoint and its APIs will be on Bank not DCMS. Pls confirm. Pls provide more details on RCS, which system is using RCS and how DCMS is required to integrate on RCS.	Details will be shared with successful bidder



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94	82	Annexure-9	Technical and Functional Requirements	13. Other Interfaces: The bidder should provide the interfaces with ATM switch, CBS, IB, MB and Bank corporate site etc. The solution should provide the status of the cards. The bidder should also be picking the card indents by interfacing with input systems like SAS or any other on boarding solution, create card embossing files and file sharing with card printers	What kind of card incidents is Bank referring here? How will this process work - request Bank to provide more details. Also request Bank to please remove requirements like "any other onboarding solution"	Query is not related for this RFP
95	88	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. PA-DSS (Payment Application Data Security Standard). 2. PCI-SSF (Payment Card Industry Software Security Framework) 3. ISO/IEC 27001 certification Copy of valid certificate shall be enclosed. (Certificates with more than one year from the issue date will be considered)	PA-DSS has been officially retired by PCI SSC and is no longer issued or maintained. The industry has transitioned to the PCI Software Security Framework (PCI SSF). In view of this global shift and the discontinuation of PA-DSS, we request the Bank to kindly remove the PA-DSS certificate requirement from the eligibility (Annexure 2) and technical scoring table (Annexure 10) and instead allow compliance under the PCI SSF certifications applicable to payment applications.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
96	88	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. PA-DSS (Payment Application Data Security Standard). 2. PCI-SSF (Payment Card Industry Software Security Framework) 3. ISO/IEC 27001 certification Copy of valid certificate shall be enclosed. (Certificates with more than one year from the issue date will be considered)	Usually certificates like PCISSF have 1 year validity - request Bank to remove this requirement and consider certificates which are valid and have not expired.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
97	87	Annexure-10	Technical Evaluation Criteria	The proposed solution should be capable of maintaining atleast 1 Crore Debit Card in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFBC/ Private Sector Foreign Banks in India during last 1 year as on the date of submission of bid. No. of Cards: More than 3 Crore: 10 marks More than 2 Crore upto 3 Crore: 5 marks 1 crore and above & upto 2 crore cards: 3 marks	Understanding is Scoring is not based on Active Card only. Scoring is based on total cards in the system. Pls confirm.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
98	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2. All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1), DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Kindly confirm that the bank has established a secure and restricted area with appropriate controls in place, such as access control for the printing room and CCTV surveillance for the PIN printing area	Yes. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
99	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2. All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1), DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Kindly confirm that latest Windows/RHEL OS versions of all servers including HSM, VMWare, etc will be procured on Bidders name or Bank	Bank's name only. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
100	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1. The selected bidder should complete the Delivery, Installation, Implementation, Migration and Go-Live of the entire proposed Debit Card Management Solution within Twenty Four (24) weeks from the date of acceptance of the Purchase Order or From the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later	Kindly confirm that bank require system admin team at bank DC for readiness and management of hardware platform	Yes, during implementation, system admin team is required at bank's DC. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions



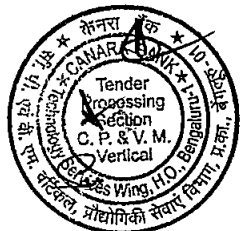
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
101	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1.1. Delivery, Installation, Integration and Commissioning of Applications (including OS, HSM and PIN printing Machine) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, Integration and Commissioning of the Application software (including OS, HSM and PIN printing Machine) at the bank office/ordered location within eight (08) weeks from the date of Hardware provided by the Bank.	Kindly confirm that bank require system admin team at bank DC for readiness and management of OS (Operating System), HSM and Pin printing machine	Yes, during implementation, system admin team is required at bank's DC. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
102	19	Section C - Deliverable And Service Level Agreements	3.Uptime	3.3. The selected bidder should consider high-availability (active-active) at DC & DR with RPO of Near Zero minutes and RTO of 90 minutes.	Kindly let us know the network latency between DC, DR and NDR(if available)	Deployment at DR should be in Passive state while Primay setup is Active and vice versa
103	25	Section C - Deliverable And Service Level Agreements	9. Annual Technical Support(ATS)	9.4 During the Warranty and ATS period, the Bidder should extend On Site Service and Support whenever and wherever required. The scope of Warranty and AMC (if contracted) shall include: 9.4.1 Rectification of Bugs/defects if any 9.4.2 Ensuring uptime of 99.00% 9.4.3 Preventive Maintenance 9.4.4 Maintenance of Hardware/Software/License supplied	Kindly provide the Technical level (Level 1,2,3) resources support required for managing Infrastructure related Services	L2 resources
104	26	Section C - Deliverable And Service Level Agreements	10.Scope involved during Contract period	10.5. Only licensed copies of software shall be supplied. Further, all software supplied shall be of latest version.	Kindly clarify in whose name licensed copies of software will be purchased and supplied to the bank? Will it be under the Bank's name or the bidder's name?	Bank's name only. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
105	65	Annexure-2	Pre-Qualification Criteria	11. The Solution should have handled daily Debit Card processing of minimum 10,000 debit cards in last two year as on the date of bid submission	How many total cards will be processed daily ? what will be the maximum debit card processing will happen?	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
106	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: b) The estimate debit card base is project to be around 20 crore including RRB during 5 year tenure including old data. The Vendor has to quote the sizing based on the above record.	Kindly provide the volumetric for sizing of Debit cards for current year and Year on Year Debit cards increase for next 5 years for infrastructure sizing	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
107	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: e) Software should have debit card management such as card number generation, pin printing Embossing file generation etc. It should be able to manage multiple batches comprising different type of card (MasterCard, RuPay, VISA, etc.) can be run simultaneously and thus help in increasing the productivity of cards issuance process.	Kindly let us know, currently how Many batches comprising different type of card (MasterCard, RuPay, VISA) are being run every day and how many are expected in proposed solution ?	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
108	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: f) The offered DCMS application must be scalable for handling up to 25 crore debit cards during the tenure of contract.	Kindly confirm that DCMS solution should be sized for 25 crore or 20 crores as mentioned in point 1.b in Annexure-8 Scope of Workscope of work	Clause is self explanatory. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
109	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: r) System should trigger communication to the customer for any transactions such as new card request/renewal, etc., through multiple channels like SMS, Email, Whatsapp, etc.	Kindly confirm that Bank will be provding SMS, Email and Whatsapp gateway for sending communication to the customer	Yes, Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
110	81	Annexure-8 Scope of Work	12. Skills and Qualifications Required for on-site resources	12.3. The Bank shall give Bidder and its personnel only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services. Any mode of remote access will not be allowed from any Network outside Bank's Network.	Kindly confirm that bank needs support coverage for 24x7 with L1 (2) & L2 (2) - Onsite resources to be provided by vendor or standard day time coverage support	Yes. Bidder has to provide 24*7 on site support. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
111				General Query	Kindly confirm that bank needs support coverage for 24x7 with L1 (2) & L2 (2) - Onsite resources to be provided by vendor or standard day time coverage support	Yes. Bidder has to provide 24*7 on site support.



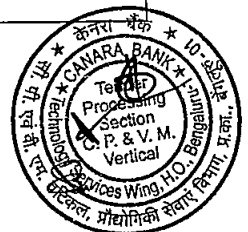
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
112				General Query	Kindly let us know the average and maximum Transaction per second (TPS) for current and next 5 years	Since financial transactions are not involved, bidder has to consider accordingly.
113				General Query	Kindly share the list of the environment requirement like Uat, SIT, Dev	Details will be shared to successful bidder
114				General Query	Kindly confirm that bank will be extending their existing backup solution or bidder to factor the same?	Bank will provide back up at our end.
115				General Query	Kindly share the size of existing Database, which needs to be migrated to new solution	Details will be shared to successful bidder
116				General Query	Kindly share the maximum count of named and concurrent users accessing the DCMS Portal	Details will be shared to successful bidder
117				General Query	Kindly share the Bank Data retention policy so that bidder can factor the storage infrastructure accordingly	Details will be shared to successful bidder
118				General Query	Kindly confirm whether bidder need to provide infrastructure resources at banks premises. If yes, please share support expectation	Yes, Bidder to refer Corrigendum - 2 for Annexure-8, Amended Scope of Work & comply with RFP terms and conditions.
119				General Query	Kindly confirm that bank will provide firewalls, antivirus software, PAM, SIEM, etc or bidder has to provide	Bank will provide.
120				General Query	Kindly provide the Average Volumetric Transaction per day (TPD) Year on Year for next 5 years	Since financial transactions not involved, bidder to consider accordingly.
121				General Query	Kindly provide details and number of non Production environments (Example : UAT, SIT, Dev, Test) required by the bank	Details will be shared to successful bidder.
122				General Query	Does bidder has to factor high availability for non-production environments like UAT, SIT, DEV	Details will be shared to successful bidder
123				General Query	Kindly provide % of compute, memory and storage requirement for non-prod environment, in comparison of Production environments	Details will be shared to successful bidder
124				General Query	Kindly confirm transaction data retention period in online system	Since financial transactions not involved, bidder to consider accordingly.
125				General Query	Kindly provide transaction volumetrics details for which the hardware sizing can be done	Since financial transactions not involved, bidder to consider accordingly.
126				General Query	Kindly provide online transaction data retention period	Since financial transactions not involved, bidder to consider accordingly.
127				General Query	Kindly provide transaction volumetrics details for which the hardware sizing can be done	Since financial transactions not involved, bidder to consider accordingly.
128				General Query	Kindly confirm if bank will provide hardware, database, network, HSM, physical infrastructure or bidder has to provision	Bidder to refer Corrigendum - 2 for amended Project Timelines and Annexure-9A, Amended Sizing of Hardware, Software/OS for UAT, DC & DRC and to comply with RFP terms and conditions.
129				General Query	Kindly share total count of users from Bank Branches/Call Centre accessing the web-enabled access through Internet to check balances, block the card and other queries relating to the card account including closure of the card account as per IS policy of the Bank.	Details will be shared to successful bidder
130				General Query	Kindly confirm that bank will provide necessary equipments like Racks, Power supply, Network cables, Network Switches, SAN Switches etc in Bank Data centers for hosting DCMS infra	Yes, mentioned hardware will be provided by the Bank.
131				General Query	Kindly let us know if security softwares, PAM, PAM, SIEM, etc will be provided by the bank	Bank will provide.



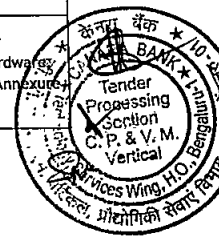
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
132				General Query	Kindly provide details of which all banks existing infra components will be used for deploying solution in banks premises or capex model	Details will be shared to successful bidder.
133	104	Annexure -19	Due Diligence Report	Due Diligence Report	Request Bank to elaborate more the required details to be provided by Bidder.	The successful bidder has to submit Due-Diligence Report from any RBI Accredited/ SEBI registered Credit rating agencies in India as per Annexure-19 of the RFP
134	2	A. Bid Schedule Abbreviations	1. Bid Schedule	8.Last Date, Time and Venue for Submission of Bids	Considering the comprehensive scope and detailed requirements of the Debit Card RFP, the 3rd party commercials to be quoted along with hardware configuration, we request the Bank to kindly grant an extension of 4 weeks for bid submission from the date of prebid clarification by Bank.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
135	20	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.1. Penalties/Liquidated damages for delay in Delivery, Installation, Implementation, Migration and Go-Live of Solution would be as under: 4.1.1. Non-compliance of the Delivery, Installation, Integration and Commissioning of Application software (Including OS) at each ordered locations as per clause 1.4.1.1 will result in imposing penalty of 0.50% of the total cost mentioned in Table-B of Annexure-17 on delay in installation per week or part thereof by the Bank.	Request bank to provide exclusions to this for reasons not in control of vendor. Request bank to revise penalty to 0.10% for this clause	Bidder to comply with RFP terms and conditions
136	20	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.1. Penalties/Liquidated damages for delay in Delivery, Installation, Implementation, Migration and Go-Live of Solution would be as under: 4.1.2. However, the total Penalty/LD to be recovered under clause 4.1.1 shall be restricted to 10% of the total cost mentioned in Table-B of Annexure-17.	Request bank to cap overall penalty to 5%	Bidder to comply with RFP terms and conditions
137	100	Annexure 17	Table G-Cost for additional requirements/ enhancements /Change Requests	Cost for above customization does not include the regulatory and compliance requirements. Bidder has to undertake such changes without any additional cost to the bank.	Request bank to modify this; and all costs related to regulatory and compliance requirements be payable additionally by bank, since it is very difficult to determine quantum of such costs at current state to incorporate in commercials. Request bank to modify this clause.	Bidder to comply with RFP terms and conditions
138	131	Appendix-G Draft Contract Agreement	11. Exit management plan:	11.10.Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.	Understanding is that these shall be done on additional chargeable basis, request bank to confirm this	Bidder to refer clause 11.7. Vendor/ Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.
139	13	Section B - Introduction	8. Scope of Work	8.2. Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of RFP.Any guidelines on changes/modifications/enhancements given by RBI or any regulatory bodies with regard to the proposed Debit Card Management Software Solution will be added to the scope of work.	Request this be done on mutual discussion basis; and in case of such changes resulting in cost increase for vendor, the same be compensated by the bank, in addition to the quoted commercials.	Bidder to refer the Corrigendum - 2 & Bidder to comply with RFP terms and conditions
140	20	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.1. Penalties/Liquidated damages for delay in Delivery, Installation, Implementation, Migration and Go-Live of Solution would be as under:	Request bank to provide exclusions to this for reasons not in control of vendor. Request bank to revise penalty to 0.05% per week in the clause and the overall penalty for any scope item be capped to 5% of the costs towards the scope item.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
141	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.2. Penalties/liquidated damages for Onsite resources: In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.50% of the monthly resource cost for the respective Resident resource for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder.	Request the total penalty here be capped to 5% of the monthly resource charges payable.	Bidder to comply with RFP terms and conditions
142	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.3. Penalties/Liquidated damages for not maintaining uptime: 4.3.2.The maximum penalty levied under above clause 4.3.1 shall not be more than 10% of the TCO as per bill of material.	Request bank to cap this to 2% of the total TCO as per the bill of material.	Bidder to comply with RFP terms and conditions
143	20	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	General Query	Request bank to provide appropriate exclusions on the penalties, for reasons not fully attributable for vendor.	LD is not applicable for the reasons attributable to the Bank and Force Majeure
144	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.3. Penalties/Liquidated damages for not maintaining uptime:	Request the penalties be mutually discussed and agreed during the contract closure stage	Bidder to comply with RFP terms and conditions
145	19	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	General Query	Request bank to modify this and have a mutual discussion and agreement with vendor during the contract closure stage on all penalties. Request bank that the overall penalties be capped to 5%.	Bidder to comply with RFP terms and conditions
146	41	Section F - Ownership & Awarding Of Contract	11.Pricing & Payments	11.1.No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract period. 11.2.From the date of placing the order till the delivery of the systems, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the systems, the benefit arising out of such reduction shall be passed on to the Bank.	Request bank to modify 11.1. In case of any such price increase arising due to changes not in control of vendor or due to regulatory changes/charges, request the bank to allow the same to be passed on to the bank after mutual discussion and agreement. Request bank to modify to incorporate that any change in taxes/charges shall be passable to the Bank.	Bidder to comply with RFP terms and conditions
147	49	Section G - General Conditions	15.Training and Handholding:	15.6. During Reverse transition Bank will not pay any additional cost to the Vendor/Service Provider for doing reverse transition.	Request bank to modify this and all vendor dues along with efforts for transition be additionally payable during this phase.	Bidder to comply with RFP terms and conditions
148	97	Annexure-17 Bill of Material	Table - A	Enterprise-wide Perpetual License cost for Debit Card Management Software Solution	Our understanding is the license shall be used only by Canara Bank for India Business. Please confirm this understanding.	Yes. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
149	25	Section C - Deliverable And Service Level Agreements	9.Annual Technical Support (ATS)	9.2 Support for maintenance of solution (including Hardware, Operating System, and associated software) supplied should be available for a minimum period of Four (4) years, covering all parts, maintenance and support, after expiry of warranty period.	We understand through clause 1.2 that all third party infra and hardware except HSM and PIN Printing Machine will be provided by the bank. Hence, we assume that the scope of the said clause of ATS is limited to OS, HSM and PIN Printing Machine ATS since the rest of the hardware like servers, storage SAN Switch etc. is not supplied by the bidder as per clause 1.2. Please confirm if the understanding is correct.	Yes. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions..



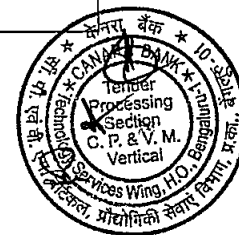
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
150	64	Annexure 2	Pre-Qualification Criteria	9.The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 2 years as on the date of submission of bid.	Since different banks are using different version of DCMS supplied by the bidder. We assume that the bank will consider bidder's experience if the bidder's reference client is using a different version of DCMS. Kindly confirm	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
151	65	Annexure 2	Pre-Qualification Criteria	10.The proposed solution should be capable to maintain atleast 1 Crore active Debit Card in at least One Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 2 years as on the date of submission of bid.	Since different banks are using different version of DCMS supplied by the bidder. We assume that the bank will consider bidder's experience if the bidder's reference client is using a different version of DCMS. Kindly confirm	The solution should be capable to maintain atleast 1 Crore active Debit Card irrespective of version. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
152	66	Annexure 2	Pre-Qualification Criteria	13.The proposed DCMS application should be PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) Certified as on bid submission date. OR Bidder should be in process of PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) certification for the proposed DCMS application.	PA-DSS has been replaced by PCI-SSS certification. Request the bank to consider the same.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
153	71	Annexure 6	List of Major Customers of the bidder in last 3 Years and references	List of Major Customers of the bidder in last 3 Years and references	Many of our customers, who are using the DCMS Solution, are more than a decade old. We request the bank to also allow us to include the information of those clients (and not just 3 year olds) so that the bank gets a better clarity of the bidder's customers and its experience? Kindly confirm.	Bidder to comply with RFP terms and conditions
154	73	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: g) The system should be capable of card management for all kinds of cards (viz. Debit Prepaid, Virtual, Wearable and other form factors /cards).	We request the bank to keep Prepaid Card Management System out of the scope since it also involves real time transaction processing and prepaid account/wallet management which is not a functionality of a Debit Card Management System which is an offline system.	Bank refers prepaid card to NCMC wallet facility. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
155	74	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.1. General Functional Requirements: s) System should allow OTP based activation of the card.	We assume that DCMS system should send an alert to the OTP server of the bank upon receiving a request for activation from any of the bank's channels viz. Internet Banking, Mobile Banking, ATM, etc. The bank's OTP server shall generate the OPT and send it to the registered mobile number of the cardholder. Please confirm. Also, the bank shall provide its current OTP server for OTP generation. Please confirm?	Yes, Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
156	75	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.5. Rewards programme module: b) DCMS vendor will enable accounting of the reward points and provide APIs to integrate with any rewards vendor the Bank may engage with will be part of DCMS.	The accounting of rewards point is done in a Loyalty Management System based on the transactions dump provided by the switch the same is not calculated in a DCMS system. Hence, we request the bank to please keep this out of scope as the bank may already have an enterprise wide Loyalty Management System where loyalty points are calculated at a Cust ID level and not at a card level. Also, the bank's rewards point vendor can provide the loyalty points accounting.	Bidder has to integrate with Bank's Rewards Management System. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
157	75	Annexure-8 Scope of Work	1. Debit Card Management System(DCMS)	1.7.System should support NCMC functionality with wallet creation and other functionalities as given by the Rupay network.	Wallets are created in a Prepaid Card Management System and not the DCMS system hence we request the bank to please keep this out of scope. However, issuance of NCMC cards can be done by the DCMS system.	Bank refers prepaid card to NCMC wallet facility. Bidder to comply with RFP terms and conditions. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
158	85	Annexure 9(A)	Sizing of Hardware, Software/OS for UAT, DC & DRC	3) The details of all such Licenses, Software, Middleware, Operating System, etc. as quoted by the bidder should be provided in the below format along with the Technical Bid	W.r.t. 3rd party hardware, middleware and software sizing, we assume that the bidder is required provide complete 3rd party infra and 3rd party software sizing in this annexure, while the commercial quote shall be for OS, PIN Printing Machine and HSM. Kindly confirm.	Yes. Bidder to refer Corrigendum-2 for Annexure 9(A), Amended Sizing of Hardware, Software/OS for UAT, DC & DRC and Annexure 17, Amened Bill of Material



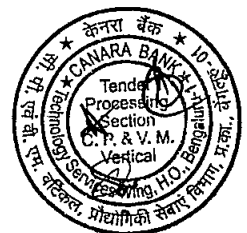
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
159	86	Annexure-10	Technical Evaluation Criteria	1.The proposed Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 3 years as on the date of submission of bid.	Since different banks are using different version of DCMS supplied by the bidder. We assume that the bank will consider bidder's experience if the bidder's reference client is using a different version of DCMS. Kindly confirm	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
160	86	Annexure-10	Technical Evaluation Criteria	2. The proposed solution should be capable of maintaining atleast 1 Crore Debit Card in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 1 year as on the date of submission of bid.	Since different banks are using different version of DCMS supplied by the bidder. We assume that the bank will consider bidder's experience if the bidder's reference client is using a different version of DCMS. Kindly confirm	The solution should be capable to maintain atleast 1 Crore active Debit Card irrespective of version. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
161	87	Annexure-10	Technical Evaluation Criteria	3. The Bidder/OEM must have successfully implemented/ maintained proposed solution in Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks from the date of submission of bid.	Since different banks are using different version of DCMS supplied by the bidder. We assume that the bank will consider bidder's experience if the bidder's reference client is using a different version of DCMS. Kindly confirm	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
162	87	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. PA-DSS (Payment Application Data Security Standard). 2. PCI-SSF (Payment Card Industry Software Security Framework) 3. ISO/IEC 27001 certification	PA-DSS has been replaced by PCI-SSS certification. Request the bank to consider the same.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
163	97	Annexure 17	Bill of Material	Enterprise-wide Perpetual License cost for Debit Card Management Software Solution	We request you to please change the license to Term based license	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
164	89	Annexure-10	Technical Evaluation Criteria	7.The proposed application platform monolith or containers/micro services and should be able to integrate with Bank's existing Solution	Since the bank has a preference for a microservices capabilities, we assume that the bank will provide the below licenses which can provide which can be used for this project: 1. Observability tool 2. API Gateway 3. Network Load Balancers 4. Application Load Balancers 5. Certificate Management 6. Cloud Native Networking	API Gateway, Network Load Balancers will be provided by the Bank. Bidder has to provide other required licenses to support the solution. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
165	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2 All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	We request the bank to please have HSM, OS and Pin Printing Machine out of scope since if the bank procures it directly, then the bank can get a better discount.	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
166	14	Section B - Introduction	8.4. Project Completion and Management	8.4.1. For smooth completion of project, the selected bidder should identify one or two of its representatives at Bengaluru as a single point of contact for the Bank.	Please elaborate on what skillset is required onsite and during which stages of the project	Bidder to refer Corrigendum - 2 for Annexure-8, Scope of Work, clause 12.12. Skills and Qualifications Required for on-site resources
167	15	Section C - Deliverable And Service Level Agreements	1.Project Timelines	1.2 All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Please confirm if only the following are to be included in the scope of work for estimation: - 3 HSMs and 5-yr maintenance - 1 PIN printing machine and 5-yr maintenance - DCMS application software Lic + 5-yr AMC Everything else (Hardware, Connectivity, OS, DB, Storage, Backup, Cables, Racks etc.) will be provided by Bank in its DC/DR - please confirm.	Bidder to refer Corrigendum-2 for Amended Bill of material & Comply with RFP terms and conditions.
168	15	Section C - Deliverable And Service Level Agreements	1.Project Timelines	1.2 All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Which brand/model is expected here - HSM, PIN printer?	Bidder should provide suitable Brand/Model as per Bank's requirement. Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
169	19	Section C - Deliverable And Service Level Agreements	2. Payment Terms	9.Onsite resources-100% payment will be released Monthly in arrears as per Table H of Annexure-17 and on production of relevant documents and deduction of Liquidated damages (if any) as per RFP Terms & conditions.	Please indicate how many resources would be deployed onsite in all and at what stages of the project ?	Bidder refer and Corrigendum - 2 for Annexure-17, Amended Bill of material and Annexure-8, Amended Scope of Work.



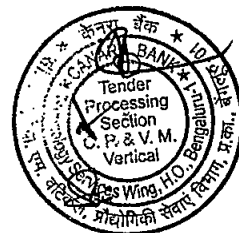
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
170	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1.3. UAT of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure UAT within four (04) weeks from the date of implementation of the solution (as per clause no. 1.4.1.2) for each ordered location.	UAT is Bank activity. Plz elaborate how the bidder can ensure the timeline of 4 weeks	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
171	16	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.7 Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the hardware/Software items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank.	How can bidder accommodate the addl cost due to change of location? Plz have this changed.	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
172	22	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.9. Penalty for Daily Activities	These are activities involving Ops team and may also be a mix of automated and manual tasks. How can penalties be charged for these? Banks should use its staff as Checker for avoiding mistakes.	Bidder to comply with RFP Terms and Conditions
173	76	Annexure-8 Scope of Work	3. Portal	3.2. Other Features: j) Provision to integrate with merchants enrolled by Bank/aggregators in partner with Bank.	Please elaborate on this use case	Bidder to refer Corrigendum - 2& Comply with RFP terms and conditions.
174	24	Section C - Deliverable And Service Level Agreements	6. Security	6.6. Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract period.	Bidder Suggest to revisit this clause as the update and upgrade will be incurred by the Bank as it will be running in the customer environment.	Bidder to comply with RFP Terms and Conditions
175	24	Section C - Deliverable And Service Level Agreements	7. Acceptance	Bank will evaluate the offered Solution Implemented by the selected bidder. If the Solution experiences no failures and it functions according to the requirements of the RFP as determined by the Bank during the implementation period, and the solution will be accepted by the Bank and then the project will be considered for sign-off.	Bidder would like to know the timeline for acceptance.	Clause is self explanatory, bidder to comply with RFP terms and conditions
176	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.2. Penalties/Liquidated damages for Onsite resources: In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.50% of the monthly resource cost for the respective Resident resource for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder.	Bidder suggest to remove the Penalty imposed on an alternate, Bidder suggest to revisit the total penalty from 20% to 5% as it may leads to loss to the Bidder.	Bidder to comply with RFP Terms and Conditions
177	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	General Query	Bidder suggest Bank to allow for a negotiation as the imposed penalty cap are on higher side.	Bidder to comply with RFP terms and conditions
178	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.3. Penalties/Liquidated damages for not maintaining uptime: 4.3.4. If monthly uptime is less than 95%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the bidder (including AMC payments).	There are dependencies on the Customer and other as it runs on the Customer's environment. This shall not be applicable as it will be not be under the control of the Bidder. Bidder suggest to remove/ revisit this.	Bidder to comply with RFP terms and conditions
179	25	Section C - Deliverable And Service Level Agreements	8. Warranty/ Support	8.3 The comprehensive warranty of Five (05) years for Software, OS, licenses etc., and One year (01) for the Debit Card Management Solution will start from the date of installation.	As a general industry practice 90 days would be provided by the license providers. Suggest to revisit this clause.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.



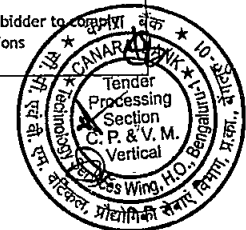
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
180	25	Section C - Deliverable And Service Level Agreements	8. Warranty/ Support	8.8 Despite any other provision, the Bank, may return a defective Software to the selected bidder within Ninety (90) days of delivery of the Software and the selected bidder shall immediately provide full exchange or refund. For the purpose of this section, "defective Solution" includes, but is not limited to: a) broken seals; b) missing items; and c) Software that are not the most current version at the time of shipping.	Bidder suggest to revisit this clause as to correct the defect and not with the refund.	Bidder to comply with RFP terms and conditions
181	26	Section C - Deliverable And Service Level Agreements	10. Scope involved during Contract period	10.2 If any software, license updates provided by the OSD as free of cost, it should be provided and installed & configured by the selected bidder free of cost to the Bank during Contract Period.	Not Applicable as the Bidder itself as OSD. Bidder Suggest to revisit this clause as the update and upgrade will be incurred by the Bank as it will be running in the customer environment.	Bidder to comply with RFP Terms and Conditions
182	41	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	Bidder suggest 180 days for convenience termination	Bidder to comply with RFP Terms and Conditions
183	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.2. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:	Bidder request for a minimum 30 days prior notice for a cure period	Bidder to refer Clause 12.3 of Section F
184	45	Section G - General Conditions	1. Negligence	General Query	Bidder suggest the Bank to incorporate a cure period of at least 30 days before exercising the right to cancel the contract. Additionally, any remedial action taken by the Bank should be limited to the actual cost incurred and supported by documentation	Bidder to comply with RFP Terms and Conditions
185	45	Section G - General Conditions	8. Assignment	8.1. VENDOR/ SERVICE PROVIDER shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent..	Bidder to suggest an additional clause: "VENDOR/ SERVICE PROVIDER shall not assign to any one, in whole or in part, it's obligations to perform under the Contract, except with the BANK's prior written consent. Such consent shall not be unreasonably withheld, delayed or denied. As an exception to the above, the Service Provider shall provide prior written notice to the Bank to assign this Agreement to its affiliate (or) in case of any restructuring. Service Provider shall ensure that such affiliate (or) entity agrees in writing to assume and be bound by all the obligations of Service Provider under this Agreement"	Bidder to comply with RFP Terms and Conditions
186	46	Section G - General Conditions	13. Confidentiality and Non-Disclosure	13. Confidentiality and Non-Disclosure	Bidder suggest a mutual clause	Bidder to comply with RFP Terms and Conditions
187	50	Section G - General Conditions	18. Hiring of Bank Staff or Ex-Staff:	18. Hiring of Bank Staff or Ex-Staff:	Bidder Suggest an additional clause: "During the term of the Contract and for a period of twelve (12) months after expiry or termination of this Contract, Bank shall not: induce, encourage or attempt to induce any employee of the Service Provider, or any of its Affiliates to leave their employment, or in any way interfere with the relationship between the Service Provider and its employee"	Bidder to comply with RFP terms and conditions



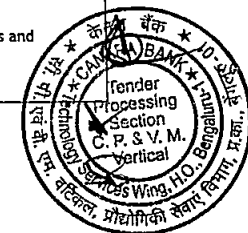
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
188	52	Section G - General Conditions	22. Indemnity:	22.3. VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.	<p>Bidder Suggest to revise the clause as below:</p> <p>In no event the Service Provider shall be responsible or liable to the Bank and/or any third party for any consequential, indirect, incidental, special, punitive damages, or remote losses or damages, whether foreseeable or unforeseeable (whether by way of indemnification or otherwise), including claims for loss, interruption in use or unavailability of data, loss of goodwill, or loss of profits, loss of business, stoppage of other work in impairment or other assets even if the Service Provider is advised of the same in advance.</p> <p>In no event will the Service Provider's total liability to the Bank for any damages solely attributable to the Company, during the term of Agreement, whether in contract or tort, exceed the amount actually paid for the past 12 months (i.e. the upfront amount paid shall be prorated to annual billing value) by the Bank to the Service Provider. The said liability limit shall be subject to deduction of total amount of penalties and/or liquidated damages paid (if any) under this Agreement. In no event will the Service Provider be liable for any damages attributable to the action or inaction of the Bank or its subcontractors/vendors.</p>	Bidder to comply with RFP terms and conditions
189	76	Annexure-B Scope of Work	3. Portal	Bidder to provide web-based portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of Debit card details. The following are the salient features of the portal. g) Provision for enabling global usage of card facility.	Does this pertain to channel enablement in relation to the comprehensive domestic and international usage of a specific card. Kindly confirm.	Yes, Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
190	13	Section B - Introduction	8. Scope of Work	8.2. Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of RFP. Any guidelines on changes/modifications/enhancements given by RBI or any regulatory bodies with regard to the proposed Debit Card Management Software Solution will be added to the scope of work.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to refer Corrigendum - 2 & Bidder to comply with RFP terms and conditions
191	14	Section B - Introduction	9. Technical / Functional Requirements	The bidder shall comply with the Technical & Functional Specifications narrated in Annexure-9 and adhere to the guidelines issued by RBI and other Regulatory bodies related to Debit Card Management Software Solution. The bidder should also maintain confidentiality of information shared with them during the tenure and post-tenure of the contract.	While we agree to comply with the regulatory guidelines of RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions



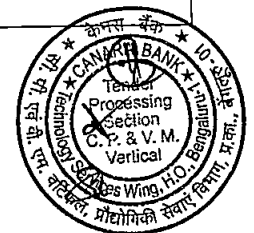
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
192	14	SECTION B - INTRODUCTION	9. Technical / Functional Requirements	The bidder shall comply with the Technical & Functional Specifications narrated in Annexure-9 and adhere to the guidelines issued by RBI and other Regulatory bodies. The bidder should also maintain confidentiality of information shared with them during the tenure and post-tenure of the contract.	While Service Provider/Bidder agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies, RBI, Government Authorities/Agencies, Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, existing as on date of submission of bid. However since it is not possible for the Service Provider/Bidder to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Service Provider/Bidder requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Bidder to comply with RFP terms and conditions
193	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.8. If the selected Bidder fails to deliver and / or install the end-to-end debit card operations and issuance in Canara Bank along with Debit card management software solution (as per order within the stipulated time schedule), the same shall be treated as a breach of contract. In such a case, the Bank may invoke the Bank Guarantee/ forfeit the Performance Security without any notice to the Bidder.	We request the Bank to provide 30 days cure period before enforcing the remedies stated in this clause.	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
194	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2. All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	This clause contradicts Annexure 17, which states that the costs for the HSM and printing machine must be included in the commercial bid. The bank needs to clarify whether the HSM and printing machine should be included in the commercial bid or if they will be provided by the bank, as indicated in the initial part of the clause. The latter part of the clause appears to contradict this earlier statement.	Bidder to refer Corrigendum-2 for Annexure-17, Amended Bill of Material and comply with RFP terms and conditions
195	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.4 Delivery, Installation, Implementation, Go-Live and migration 1.4.1.4. Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure go-live of the proposed Solution within four (04) weeks from the date of UAT of the solution (as per clause no. 1.4.1.3) for each ordered locations.	Bank to elaborate in terms of what they meant by ordered locations. How many locations to be provisioned at Bidder's end.	Details will be shared with successful bidder, Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions.
196	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2. All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	Request the bank to clarify if HSM and PIN printing machine and the associated costs are required to be included in the proposal	Yes, Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
197	16	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.10. End to End implementation of the solution will be deemed as complete only when the same is accepted by the Bank and sign off given in accordance with the terms & conditions of this RFP and satisfactory working of the solution.	In the event the sign-off is delayed or deferred the Bank beyond 30 days from the date of delivery of solution, due to any reason not attributable to the Bidder, same should be construed as deemed sign-off upon expiry of 30 days from the date of delivery of solution and we request the Bank to amend this clause accordingly.	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP Terms and Conditions
198	16	Section C - Deliverable And Service Level Agreements	2. Payment Terms	2.1.The payment schedule will be as under and will release after execution of contract agreement:	In the event the sign-off is delayed or deferred the Bank beyond 30 days from the date of delivery of solution, due to any reason not attributable to the Bidder, same should be construed as deemed sign-off upon expiry of 30 days from the date of delivery of solution and payment timelines linked to such sign-off should become applicable, hence we request the Bank to amend this clause accordingly.	Bidder to comply with RFP Terms and Conditions
199	19	Section C - Deliverable And Service Level Agreements	3. Uptime	3.1.The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.00% for the solution as per Scope of Work (Annexure-8) and Technical and Functional requirements (Annexure-9), during contract period, which shall be calculated on monthly basis.	The Bank is requesting 2 L1 resources only. But without 24x7 monitoring, it would be challenge. Bank to confirm whether 24x7x365 support to be provisioned in bid commercials.	Clause is self explanatory, bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
200	16	Section C - Deliverable And Service Level Agreements	2.Payment Terms	1. Enterprise License cost for Debit Card Management Software Solution-100% After complete delivery, installation and Go Live of proposed solution of license and on production of relevant documents like delivery signoff and invoice with product serial number of the items supplied duly approved by the Bank Officials while claiming the payment and after deduction of Liquidated damages (if any) as per RFP Terms & conditions.	Request the bank to modify the clause to upfront Software license fees shall be due upon execution of the Agreement (or the applicable Order or amendment)	Bidder to comply with RFP Terms and Conditions
201	16	Section C - Deliverable And Service Level Agreements	2.Payment Terms	2. Software and Other Items for implementation of Proposed Debit Card Management Solution	50% of any other one-time fees shall be due upon execution of the Agreement (or the applicable Order, SOW or amendment), and the remaining 50% shall be due upon the applicable Commencement Date	Bidder to comply with RFP Terms and Conditions
202	17	Section C - Deliverable And Service Level Agreements	2.Payment Terms	3.Cost of HSM	The 5% of Cost of HSM & PIN Machine will be payable after completion of 3 years of warranty. We request you to reduce this period as 3 years it too long.	Bidder to comply with RFP Terms and Conditions
203	18	Section C - Deliverable And Service Level Agreements	2.Payment Terms	8. Additional requirements/ additional customization/ enhancement	Request the bank to consider 100% in advance	Bidder to comply with RFP Terms and Conditions
204	19	Section C - Deliverable And Service Level Agreements	3. Uptime	3.4.If the selected bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The selected bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.	Will VPN access be provided to OTS resources out of working hours to attend the trouble shooting?	Details will be shared with successful bidder
205	19	Section C - Deliverable And Service Level Agreements	2.Payment Terms	9. Dedicated Onsite Resources-100% payment will be released Monthly in arrears as per Table H of Annexure-17 and on production of relevant documents and deduction of Liquidated damages (if any) as per RFP Terms & conditions	Request the bank to consider monthly in advance	Bidder to comply with RFP Terms and Conditions
206	21	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.3. Penalties/Liquidated damages for not maintaining uptime: 4.3.4.If monthly uptime is less than 95%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the bidder (including AMC payments).	We request the Bank to provide 30 days cure period before enforcing the remedies stated in this clause.	Bidder to comply with RFP Terms and Conditions
207	21	Section C - Deliverable And Service Level Agreements	4. Penalties/Liquidated Damages	4.2. Penalties/liquidated damages for Onsite resources: In case the resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.50% of the monthly resource cost for the respective Resident resource for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder	What is the duration considered under this clause? Are we required to provide a replacement even if one resource is on leave for just one day. Kindly confirm.	Clause is self explanatory, bidder to comply with RFP terms and conditions
208	22	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.8. Penalty for fixing wrong limits(per Card): A penalty of Rs.10,000/- will be levied for fixing the wrong limits for the Debit Cards (Other than the Bank Suggested). Additionally, if there is any loss relating to the wrong limit enhancement the differential amount will be recovered from the bidder.	As the wrong limit for debit cards may be fixed due to multiple reasons beyond vendor's control, hence the vendor should be held liable to such loss to the extent the limit for debit card is wrongly fixed due to gross negligence of the vendor and amend this clause accordingly.	Bidder to comply with RFP Terms and Conditions
209	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.10. Other than the above, If any Data Breach, Data Loss incurred from vendor's facility, System, Integrated Channels, Network infrastructure, connectivity or the actual loss incurred by the Bank, penalties levied by the Statutory authorities shall be passed on to the Vendor.	As the loss of data may happen due to multiple reasons beyond vendor's control, hence the vendor should be held liable to such loss of data to the extent the loss is caused due to gross negligence of the vendor and amend this clause accordingly.	Bidder to comply with RFP Terms and Conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
210	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.11. Bank may impose penalty to the extent of fine imposed by RBI or any regulatory bodies, if the damage was due to the technical failure of the proposed solution from the Bidder.	As the Bank will be testing the solution and its subsequent upgrades/ updates/customizations before putting it into production, thus any technical defect will get detected during such testing hence we request the bank to kindly delete this clause.	Bidder to comply with RFP Terms and Conditions
211	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.12. Any penalty levied by statutory authority, Ombudsman, RBI on account- of deficiency of service or non-compliance of guidelines/law shall be passed onto the selected bidder. The Bank reserves the right to deduct such penalty amount from any amount payable to the vendor by the Bank or monthly billing amount due to the vendor including invoking of the Performance Security.	As the Bidder will be liable for penalties on the account of deficiency in services and Bank will also have additional recourse against the Bidder such as termination of contract, encashment of PBG, risk purchase. Hence, we request the Bank to kindly restrict the recourse stated in this clause to any penalties imposed by the statutory authorities , ombudsman or RBI on the Bank to the extent same is caused due to Bidder's non-compliance of laws applicable to the bidder for the solution rendered by the Bidder to the Bank under this RFP.	Bidder to comply with RFP Terms and Conditions
212	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.16. The overall penalty for the above shall be restricted to 10% of the Total cost of Ownership. However, this is not applicable to penalty imposed by third partys.	As the solution shall be delivered by the Bidder to the Bank, bidder cannot be held liable for any penalties imposed by third party , neither such penalties can be factored in our cost, hence we request amendment of this clause to exclude only third party claim to the extent same is arising due to Bank's usage of solution in accordance with the terms of the RFP and such usage is causing IP infringement claim from third party.	Bidder to comply with RFP Terms and Conditions
213	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.17. If any act or failure by the selected bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	As the Bidder will be liable for penalties on the account of deficiency in services and Bank will also have additional recourse against the Bidder such as termination of contract, encashment of PBG, risk purchase. Hence, we request the Bank to kindly delete this clause.	Bidder to comply with RFP Terms and Conditions
214	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.18. Bank may impose penalty to the extent of damage to its any equipment or fine imposed by RBI or any regulatory bodies, if the damage was due to the actions attributable to the staff of the selected bidder.	We request the Bank to amend this clause with following wordings: Bank may impose penalty to the extent of damage to its equipment and such damage is caused due to gross negligence on the part of the Bidder while delivering services under this RFP.	Bidder to comply with RFP Terms and Conditions
215	23	Section C - Deliverable And Service Level Agreements	4. Penalties/ Liquidated Damages	4.19. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the selected bidder under this purchase contract or may be recovered by invoking of Performance Security or otherwise from selected bidder or from any other amount payable to the selected bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty were provided for under the contract	We request the Bank to provide 30 days cure period before enforcing the remedies stated in this clause.	Bidder to comply with RFP Terms and Conditions
216	24	Section C - Deliverable And Service Level Agreements	6. Security	6.8. The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Bank's Information Security policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause.	Bidder to comply with RFP Terms and Conditions
217	24	Section C - Deliverable And Service Level Agreements	6. Security	6.9 The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Bank's Information Security policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause	Bidder to comply with RFP Terms and Conditions



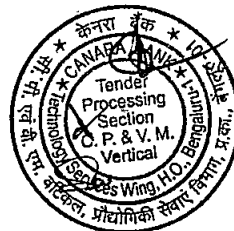
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
218	24	Section C - Deliverable And Service Level Agreements	6. Security	3.6. Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract period.	While Service Provider/Bidder agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies, RBI, Government Authorities/Agencies, Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, existing as on date of submission of bid. However since it is not possible for the Service Provider/Bidder to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Service Provider/Bidder requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Bidder to comply with RFP Terms and Conditions
219	24	Section C - Deliverable And Service Level Agreements	6. Security	6.1 The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security. 6.2 The selected bidder will ensure the software delivered is in conformity with security standards and is without any security vulnerability.	To comply with this requirement, the bank will provide its policies applicable to on-site staff of suppliers offering similar services. These policies will be discussed for mutual agreement with the bidder's on-site team. Please confirm.	Bidder to comply with RFP Terms and Conditions
220	24	Section C - Deliverable And Service Level Agreements	6. Security	6.3 The Bank may conduct security audit in the proposed solution after complete implementation. 6.4 The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	Please confirm that configuration changes will be limited to configurable parameters of the licensed solution and will not involve source code modifications or access, as the source code is the bidder's intellectual property and cannot be shared with any third party. Also, since the solution will be hosted at the Bank premises, we request that the scope of such VAPT activities be mutually agreed upon between the Bank and the Bidder.	Bidder to comply with RFP Terms and Conditions
221	24	Section C - Deliverable And Service Level Agreements	6. Security	6.5 The selected bidder has to follow the industry best practices in configuration of Operating System and other Software. 6.7 The selected bidder should take adequate security measures to ensure confidentiality, integrity and availability of the information. 6.8 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. 6.9 The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	To comply with this requirement, the bank will provide its policies applicable to on-site staff of suppliers offering similar services. These policies will be discussed for mutual agreement with the bidder's on-site team. Please confirm.	Bidder to comply with RFP Terms and Conditions
222	25	Section C - Deliverable And Service Level Agreements	8. Warranty/ Support	8.9 After the warranty commences for all Software components, the selected bidder shall provide all necessary support including telephonic/ online/ onsite support, to the Bank during 24x7x365 for the uninterrupted operation of the Solution.	Do Bidder has to provision 24x7x365 onsite support (at Bank's premises). As per Annexure 17, only 2 L1 and 2 L2 resources need to be provisioned in bid submission. Kindly confirm.	Bidder to comply with RFP Terms and Conditions
223	26	Section C - Deliverable And Service Level Agreements	10. Scope involved during Contract period	10.3. Any corruption in the software/License/media shall be rectified during the full period of the contract, at no extra cost to the Bank.	We request the Bank to amend this clause with following wordings: Any corruption/bug in the software/License/media to the extent same is caused due to act or omission solely and exclusively attributable to the Bidder, same shall be rectified during the full period of the contract, at no extra cost to the Bank.	Bidder to comply with RFP Terms and Conditions
224	26	Section C - Deliverable And Service Level Agreements	11. Local support	11.3 The bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period	Is Bank expecting 24x7x365 onsite support. Kindly confirm as in Annexure 17, only 2 L1 and 2 L2 resources have been asked to provision in bid commercials.	Yes. Bidder to comply with RFP Terms and Conditions
225	27	Section C - Deliverable And Service Level Agreements	16. Subcontracting	16.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	We request the Bank to amend this clause with following wordings: VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior intimation to the BANK.	Bidder to comply with RFP Terms and Conditions



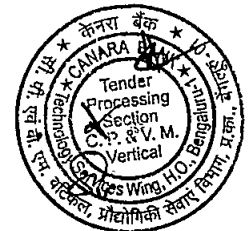
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
226	27	Section C - Deliverable And Service Level Agreements	17. Right to Audit	17. Right to Audit	We request the Bank to kindly incorporate the audit process specified below in this clause : Bidder obligation under this clause is subject to: (i). such audit to be conducted at mutually agreeable times and locations, once in a year or any other frequency as mandated by the regulator; (ii). Bidder personnel may, at Bidder's option, attend such audit; (iii). such audit shall be conducted in a manner to minimize any adverse impact on Bidder's normal business operations; (iv). Bank shall procure the compliance by the Auditor of all safety and security procedures of the Bidder; (v). Any information accessed or obtained by the Auditor pursuant to such audit will be deemed to be the Confidential Information of Bidder and the Bank shall remain fully liable for any breach of the Contract by the Auditor who obtain access to or possession of such Confidential Information. (vi). Prior written intimation of at least 60 days must be provided by the Bank to the Bidder for any audit request. Audit shall not exceed beyond seven (7) calendar days in each instance and beyond thirty (30) calendar days during one calendar year. (vii). Scope of audit must be mutually agreed within the Parties prior to commencement of audit and should only be relevant to Services provisioned under this Contract, or as permitted & applicable to the Bidder.(viii). No direct access shall be provided by the Bidder to the production environment under any scenario. (ix) No technical audits/testing shall be allowed by the Bidder under any scenario. (x). Relevant attestations / certificates available (like PCI DSS AOC, ISO 27001, etc.) shall be considered by the Bank for assessing Bidder's compliance to physical, technical and administrative controls, to the extent applicable, to the Services specified in the Contract.	Bidder to comply with RFP Terms and Conditions
227	41	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.1.The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	As price is based on multiple assumptions like tenure of contract, SLA, penalties, LD, AMC, volume, scope of services, nature of software license, geographical locations etc. and termination of contract for convenience may result in deviation from these assumptions, hence we request the Bank to kindly exercise the right to terminate the contract only for breach of terms of the contract and kindly delete this clause.	Bidder to comply with RFP Terms and Conditions
228	41	Section F - Ownership & Awarding Of Contract	11. Pricing & Payments	11.2. From the date of placing the order till the delivery of the systems, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the systems, the benefit arising out of such reduction shall be passed on to the Bank.	We agree that any benefit due to reduction in taxes/duties from the date of placing the order till its delivery will be passed on to the bank. Similarly, we request the bank to agree to bear any increase in taxes/duties from the date of placing the order till its delivery.	Bidder to comply with RFP Terms and Conditions
229	41	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/ Termination of Contract	12.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	We request bank to include that all investment incurred by the selected bidder up to the date of termination will be paid to the bidder.	Bidder to comply with RFP Terms and Conditions
230	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.2.The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:	We request the Bank to amend this clause with following wordings: Either party may terminate a Solution on 30 days advance notice to the other party if: (i) the other party breaches any of its material obligations under the Agreement related to the Solution and does not cure the breach within 30 days after receiving such notice describing the breach in reasonable detail; or (ii) the other party discontinues performance under the Agreement related to the Solution because of a binding order of a court or regulatory body. If a breach capable of being cured cannot reasonably be cured within 30 days, the non-breaching party may not terminate the Solution so long as the breaching party promptly commences work and completes correction within 90 days of receiving notice of the breach.	Bidder to comply with RFP Terms and Conditions



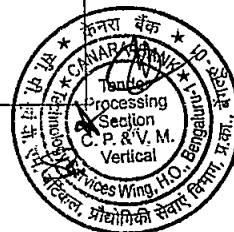
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
231	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days' prior notice to the bidder.	We request the Bank to amend this clause with following wordings: In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted from alternate sources at the reasonable differential cost paid by the Bank to the alternate vendor and such reasonable differential cost being borne by the Vendor/Service Provider. Before exercising right under this clause the Bank will provide the Vendor/Service Provider with 30 days cure period.	Bidder to comply with RFP Terms and Conditions
232	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.5. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	We request the Bank to amend this clause with following wording: After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance undelivered part of the contract executed by another party of its choice by giving one months' notice for the same. In this event, the selected bidder is bound to make good the reasonable additional expenditure, if any incurred by the Bank for the execution of the balance of the order/contract. Such reasonable additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market.	Bidder to comply with RFP Terms and Conditions
233	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.8. Notwithstanding the existence of a dispute, and/ or the commencement of negotiation and mediation proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan.	We request the Bank to amend this clause with following wordings: Notwithstanding the existence of a dispute, and/ or the commencement of negotiation and mediation proceedings, Vendor/Service Provider should continue the services and the Bank will continue to make payment of applicable fee. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan and Bank undertakes to provide all assistance and support as the Vendor /Service Provider may need for preparation of transition plan.	Bidder to comply with RFP Terms and Conditions
234	42	Section F - Ownership & Awarding Of Contract	12. Order Cancellation/Termination of Contract	12.9. The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.	We request the Bank to amend this clause with following wordings: The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are agreed between the Bank and the Vendor /Service Provider to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee.	Bidder to comply with RFP Terms and Conditions



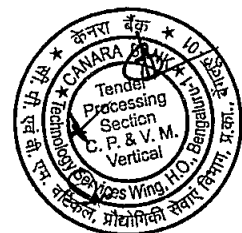
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
235	44	Section G - General Conditions	4. Human Resource Requirement	4.6.The selected bidder has to submit following KYC documents of resources engaged: 5.6.1Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only. 5.6.2Address Proof (Local and Permanent)- Duly attested photocopy by candidate and bidder HR. 5.6.3Aadhaar Card - Duly attested photocopy by candidate and bidder HR. 5.6.4Passport - Duly attested photocopy by candidate and bidder HR. 5.6.5Background Police Verification report - Duly attested photocopy by candidate and bidder HR.	We request the Bank to amend this clause with following wordings: The selected bidder will submit the background verification report of resourced engaged by the Bank.	Bidder to comply with RFP Terms and Conditions
236	45	Section G - General Conditions	7. Negligence	7. Negligence	We request the Bank to provide 30 days cure period before enforcing the remedies stated in this clause.	Bidder to comply with RFP Terms and Conditions
237	45	Section G - General Conditions	8. Assignment	8.1.VENDOR/ SERVICE PROVIDER shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.	We request the Bank to permit assignment of this Agreement to its associate entities or any entity which is accepting to take all obligations of the vendor as stated in this Agreement and amend this clause accordingly.	Bidder to comply with RFP Terms and Conditions
238	45	Section G - General Conditions	8. Assignment	8.2.If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the VENDOR/ SERVICE PROVIDER under this Contract.	We request the Bank to amend this clause with following wordings: If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the VENDOR/ SERVICE PROVIDER under this Contract subject to such new entity undertakes to abide by the terms and conditions of this Contract.	Bidder to comply with RFP Terms and Conditions
239	50	Section G - General Conditions	20. Protection of Data:	20.3. Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement. Vendor/Service Provider should ensure that it is complying with applicable , guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.	While Service Provider/Bidder agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies, RBI, Government Authorities/Agencies, Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, existing as on date of submission of bid. However since it is not possible for the Service Provider/Bidder to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Service Provider/Bidder requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Bidder to comply with RFP Terms and Conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
240	46	Section G - General Conditions	12. Intellectual Property Rights	1. Intellectual Property Rights	<p>As the Bidder's scope of work under this RFP is limited to delivery of services, hence, we request Bank to amend this indemnity clause with following wordings: 1 Service Provider shall indemnify and defend the Bank against any third-party claim alleging that the Services alone, as and when made available to the Bank by the Service Provider and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes upon any copyright or any trade secret enforceable under applicable Law. If any Infringement claim is, or in the Service Provider's sole opinion may be, initiated, Service Provider may at its option and expense: (i) modify or replace all or part of the Services; (ii) procure for the Bank the right to continue using the Services; or (iii) remove all or part of the Service. If the Service Provider so removes all or a part of a Service, then the Service Provider shall if Bank is paying for use of the Services on a recurring basis, refund to Bank the unused portion of the recurring fee(s) paid by Bank for the Services, and in each such case, the Agreement shall terminate with respect to the Services or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder.</p> <p>2 Except for any claims solely caused by Service Provider's breach of the Agreement, the Bank shall defend the Service Provider from and against any and all claims asserted against the Service Provider by or on behalf of the Bank's users and shall indemnify and hold harmless the Service Provider from and against any damages, costs, and expenses of Bank's users awarded against the Service Provider by a final court judgment or an agreement settling such claims.</p> <p>3 The obligations in this Section 11 are contingent upon: (i) the Bank</p>	Bidder to comply with RFP Terms and Conditions
241	47	Section G - General Conditions	13. Confidentiality and Non-Disclosure	13.2.VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.	<p>We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss of data is caused to the Bank due to gross negligence or wilful misconduct of Bidder in complying with its confidentiality obligations while providing software license and services to the Bank under the terms of this RFP. However we request the Bank to include following process of indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of confidentiality obligations; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.</p>	Bidder to comply with RFP Terms and Conditions
242	47	Section G - General Conditions	13. Confidentiality and Non-Disclosure	13.5.Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information	<p>We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss of data is caused to the Bank due to gross negligence or wilful misconduct of Bidder in complying with its confidentiality obligations while providing software license and services to the Bank under the terms of this RFP. However we request the Bank to include following process of indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of confidentiality obligations; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.</p>	Bidder to comply with RFP Terms and Conditions



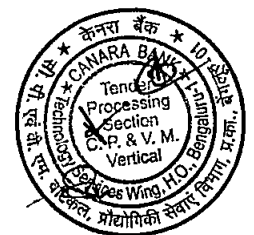
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
243	47	Section G - General Conditions	13. Confidentiality and Non-Disclosure	13.6.The vendor/service provider may disclose only the following types of data to the bank's customers and/or third parties with prior written consent of the bank: financial data, sensitive personal data, and other information explicitly permitted by the bank. All disclosures must comply with applicable laws, RBI regulations and guidelines. Prior written consent from the bank is required for any other disclosures, and detailed records of all shared data must be maintained by the service provider and shall be provided to the bank as and when required by the bank.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP Terms and Conditions
244	48	Section G - General Conditions	14. Exit Management Plan:	14.8. In case of termination, the exit management period will start from effective date of termination, or such other date as may be decided by Canara Bank and communicated to Vendor/Service Provider.	We request the Bank to amend this clause with following wordings: In case of termination, the exit management period will start from effective date of termination, or such other date as may be mutually agreed between Canara Bank and the Vendor/Service Provider.	Bidder to comply with RFP Terms and Conditions
245	48	Section G - General Conditions	14. Exit Management Plan:	14.10.Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.	While we agree to comply with the statutory and regulatory guidelines existing as on date of submission of bid and any other requirements of the Bank as stated in this RFP, however, it is not possible for the bidder to envisage the statutory and regulatory guidelines and requirements of the Bank which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the statutory and regulatory guidelines existing as on date of submission of bid and any other requirements of the Bank as stated in the RFP, and compliance to any statutory and regulatory guidelines becoming applicable subsequent to the bid submission date or any other requirements of the Bank issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP Terms and Conditions
246	50	Section G - General Conditions	19. Adherence to Banks IS Security/Cyber Security Policies:	19.1.VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Bank's Information Security policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies.In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause.	Bidder to comply with RFP Terms and Conditions
247	50	Section G - General Conditions	19. Adherence to Banks IS Security/Cyber Security Policies:	19.2.In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	We request the Bank to amend this clause with following wordings: In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall report such incident to the Bank within the timelines prescribed under applicable laws.	Bidder to comply with RFP Terms and Conditions



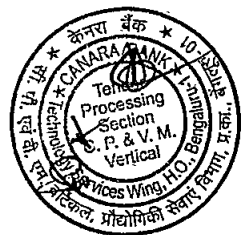
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
248	50	Section G - General Conditions	20. Protection of Data	<p>20.1.Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP/ Gem Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.</p>	<p>We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss of data is caused to the Bank due to gross negligence or wilful misconduct of Bidder in complying with its data protection laws while providing software license and services to the Bank under the terms of this RFP. However we request the Bank to include following process of Indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of data; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.</p>	<p>Bidder to comply with RFP Terms and Conditions</p>
249	50	Section G - General Conditions	20. Protection of Data:	<p>20.2.Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.</p>	<p>While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.</p>	<p>Bidder to comply with RFP Terms and Conditions</p>



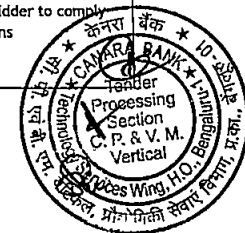
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
250	50	Section G - General Conditions	20. Protection of Data:	20.3.Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement. Vendor/Service Provider should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP Terms and Conditions
251	50	Section G - General Conditions	19. Adherence to Banks IS Security/Cyber Security Policies:	19.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines. 19.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	19.1 To comply with this requirement, the bank will provide its policies applicable to on-site staff of suppliers offering similar services. These policies/security requirements will be discussed for mutual agreement with the bidder's on-site team. Please confirm. 19.2 Please confirm that the bidder's responsibility is limited to reporting issues observed within the licensed solution, while the Bank remains accountable for detecting and reporting security incidents related to its infrastructure and monitoring systems	1. Policies can be accessed from the link https://www.canarabank.bank.in/pages/policies-of-bank . Bidder to comply with RFP terms and conditions. 2. Bidder to comply with RFP Terms and Conditions
252	50	Section G - General Conditions	20.Protection of Data:	20.2. Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.	Please confirm that the requirement is not applicable to the bidder, as the solution will be hosted entirely within the Bank's premises and all infrastructure, storage, and security controls will be managed by the Bank as per its policies and standards.	Bidder to comply with RFP terms and conditions



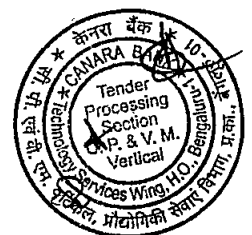
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253	50	Section G - General Conditions	20. Protection of Data:	20.3. Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement. Vendor/Service Provider should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.	Please confirm that the requirement is not applicable to the bidder, as the solution will be hosted entirely within the Bank's premises and all infrastructure, storage, and security controls will be managed by the Bank as per its policies and standards.	Bidder to comply with RFP terms and conditions
254	51	Section G - General Conditions	20. Protection of Data:	20.4. The Service provider shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the Service provider shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the Service provider. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law), codes, rules, regulations, ordinances, or orders of any Government Authority of India, Regulators; (b) orders, decisions, injunctions, judgments, awards, decrees, etc., of any Government Authority, Regulators including but not limited to rules, regulations, guidelines, circulars, Frequently Asked Questions (FAQs) and notifications issued by the RBI from time to time; and (c) applicable international treaties, conventions and protocols that become enforceable from time to time.	While we agree to comply with the laws existing as on date of submission of bid and applicable to the services, however, it is not possible for the bidder to envisage the laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the laws, existing as on date of submission of bid and compliance to any new law or change in any existing laws subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
255	51	Section G - General Conditions	22. Indemnity:	<p>22.1.VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>22.1.1.The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>22.1.2.Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>22.1.3.Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider.</p> <p>22.2.VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.</p> <p>22.2.1.All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.</p> <p>22.2.2. The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.</p>	<p>As the Bidder's scope of work under this RFP is limited to delivery of services, hence, we request Bank to amend this Indemnity clause with following wordings: 1 Service Provider shall indemnify and defend the Bank against any third-party claim alleging that the Services alone, as and when made available to the Bank by the Service Provider and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes upon any copyright or any trade secret enforceable under applicable Law. If any infringement claim is, or in the Service Provider's sole opinion may be, initiated, Service Provider may at its option and expense: (i) modify or replace all or part of the Services; (ii) procure for the Bank the right to continue using the Services; or (iii) remove all or part of the Service. If the Service Provider so removes all or a part of a Service, then the Service Provider shall if Bank is paying for use of the Services on a recurring basis, refund to Bank the unused portion of the recurring fee(s) paid by Bank for the Services, and in each such case, the Agreement shall terminate with respect to the Services or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder.</p> <p>2 Except for any claims solely caused by Service Provider's breach of the Agreement, the Bank shall defend the Service Provider from and against any and all claims asserted against the Service Provider by or on behalf of the Bank's users and shall indemnify and hold harmless the Service Provider from and against any damages, costs, and expenses of Bank's users awarded against the Service Provider by a final court judgment or an agreement settling such claims.</p> <p>3 The obligations in this Section 21 are contingent upon: (i) the Bank</p>	Bidder to comply with RFP terms and conditions
256	52	Section G - General Conditions	24. General Conditions to Contract:	<p>24.2.The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information</p>	<p>While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.</p>	Bidder to comply with RFP terms and conditions
257	52	Section G - General Conditions	24. General Conditions to Contract:	<p>24.3.The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CS/ITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.</p>	<p>While we agree to comply with the regulatory guidelines of RBI existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.</p>	Bidder to comply with RFP terms and conditions
258	52	Section G - General Conditions	24. General Conditions to Contract:	<p>24.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.</p>	<p>Please confirm that the requirement is not applicable to the bidder, as the solution will be hosted entirely within the Bank's premises and all infrastructure, storage, and security controls will be managed by the Bank as per its policies and standards.</p>	Clause is self explanatory, bidder to comply with RFP terms and conditions
259	52	Section G - General Conditions	24. General Conditions to Contract:	<p>24.2. The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information</p>	<p>Please confirm that the requirement is not applicable to the bidder, as the solution will be hosted entirely within the Bank's premises and all infrastructure, storage, and security controls will be managed by the Bank as per its policies and standards.</p>	Clause is self explanatory, bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
260	53	Section G - General Conditions	24. General Conditions to Contract:	24.12. The Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud, in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.	As the Bidder's scope of work under this RFP is limited to delivery of services, hence, we request Bank to amend this indemnity clause with following wordings: 1 Service Provider shall indemnify and defend the Bank against any third-party claim alleging that the Services alone, as and when made available to the Bank by the Service Provider and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes upon any copyright or any trade secret enforceable under applicable Law. If any infringement claim is, or in the Service Provider's sole opinion may be, initiated, Service Provider may at its option and expense: (i) modify or replace all or part of the Services; (ii) procure for the Bank the right to continue using the Services; or (iii) remove all or part of the Service. If the Service Provider so removes all or a part of a Service, then the Service Provider shall if Bank is paying for use of the Services on a recurring basis, refund to Bank the unused portion of the recurring fee(s) paid by Bank for the Services, and in each such case, the Agreement shall terminate with respect to the Services or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder. 2 Except for any claims solely caused by Service Provider's breach of the Agreement, the Bank shall defend the Service Provider from and against any and all claims asserted against the Service Provider by or on behalf of the Bank's users and shall indemnify and hold harmless the Service Provider from and against any damages, costs, and expenses of Bank's users awarded against the Service Provider by a final court judgment or an agreement settling such claims. 3 The obligations in this Section 21 are contingent upon: (i) the Bank	Bidder to comply with RFP terms and conditions
261	53	Section G - General Conditions	24. General Conditions to Contract:	24.13. Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions



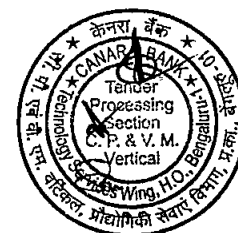
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
262	55	Section G - General Conditions	26. Responsibilities of the Bidder	26.6.The selected bidder should abide by guidelines issued by RBI 'Master Direction on Outsourcing of IT Services.	While we agree to comply with the regulatory guidelines of RBI existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
263	55	Section G - General Conditions	26. Responsibilities of the Bidder	26.7.The selected bidder should also abide by the provisions of Digital Data Protection Bill.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
264	56	Section G - General Conditions	32. Social Media Policy	32. Social Media Policy	Bank's Social Media policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause.	Bidder to comply with RFP terms and conditions
265	56	Section G - General Conditions	33. Resolution of Disputes	All disputes and differences of any kind whatsoever, arising out of or in connection with this Contract or in the discharge of any obligation arising under this Contract (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably. In case of failure to resolve the disputes and differences amicably the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days' notice in writing to the other party clearly setting out there-in the specific disputes. In the event of parties failing to consent upon a single arbitrator than BOTH PARTIES shall approach Court of Law for the appointment of sole arbitrator as provided under the Arbitration and Conciliation Act 1996.Place of Arbitration shall be Bengaluru, INDIA which will be governed by Indian Arbitration and Conciliation Act 1996. Proceedings of Arbitration shall be conducted in English language.	We request the Bank to amend this clause with following wordings: 33. The Agreement and any dispute, difference, controversy or claim arising, directly or indirectly, out of, relating to, or otherwise in connection with it or its subject matter or formation (including non-contractual disputes, differences, controversies or claims) is governed by, and shall be construed and enforced in accordance with, the Laws of India. Each party irrevocably agrees that any dispute, difference, controversy or claim arising directly or indirectly, out of, relating to, or otherwise in connection with the Agreement, or the breach, termination or validity thereof (including non-contractual disputes, differences, controversies or claims), shall be referred to and finally resolved by arbitration in accordance with the Rules of the Arbitration and Conciliation Act, 1996 ("ACA Rules"). The seat of the arbitration shall be Mumbai, India and unless otherwise the tribunal decides otherwise the venue for hearings in the arbitration will also be Mumbai, India. The Tribunal shall consist of three arbitrators. The arbitrators shall be appointed in accordance with the ACA Rules. The decision of the Tribunal shall be substantiated in writing, shall be final and binding upon both parties and shall be enforceable in any court of law. The parties shall bear their own costs and expenses including attorney's fees, but the Tribunal may decide to allocate the administrative costs of the arbitration, including the fees of the Tribunal, against the party who did not prevail. Each of the parties waives irrevocably their right to any form of appeal, review or recourse to any state court or other judicial authority, insofar as such waiver may be validly made. Notwithstanding anything to the contrary in the Agreement, either party may at any time seek an interim injunction or other	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
266	57	Section G - General Conditions	35. Bidder Conformity	35.1. Bidder should ensure that, it is complying with applicable guidelines issued by RBI on outsourcing of IT services vide master direction note no: RBI/2023_24/102DoS.CO.CSITTEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	While we agree to comply with the regulatory guidelines of RBI existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
267	57	Section G - General Conditions	35. Bidder Conformity	35.2. Bidder should ensure to adhere applicable regulatory guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor will be liable to bank for any event for security breach and leakage of data/information.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
268	57	Section G - General Conditions	35. Bidder Conformity	35.3. Bidder should ensure that, it is complying with applicable guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
269	57	Section G - General Conditions	36. Data Processing	36.1. Vendor/Service Provider shall comply with the Data Processing Terms and Conditions as furnished in Annexure- I and any other data protection laws applicable to the Services, which shall form part and parcel of this agreement.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
270	57	Section G - General Conditions	36. Data Processing	36.2. Once the provisions of the Digital Data Protection Act, 2023 are notified, Vendor/service Provider shall be required to execute an addendum to this agreement that complies with the legal provisions envisaged under the Digital Data Protection Act, 2023 and rules framed thereunder.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
271	66	Annexure-2	Pre-Qualification Criteria	16.The bidder should have support office in Bengaluru for 24x7 supports.	Since the application will be deployed at Bank's premises. Kindly highlight the necessity of remote support, particularly for the Bangalore location.	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
272	73	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	The Successful bidder shall provide Debit Card Management System for the management of the entire Debit card cycle. DCMS solution should provide the services like Card Processing System, Product Setup, Debit Card Host, DCMS Portal, Dashboard for MIS/Reports etc. as detailed below:	In general, Debit Card and NCMC wallet balance are maintained at CBS, kindly confirm whether NCMC wallet balances are to be maintained at Bidder's end.	Integrations needs to be provided as per the requirements of Bank. Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
273	73	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.1.General Functional Requirements o) The PIN Generation/change and Hot-listing of card option shall be provided through MB, IB, IVRS, Call center, ATM and any other mode as per bank requirement.	Bank to confirm whether the banking channels will utilize DCMS APIs, or if there will be a need for any other type of integration.	Yes, Banking channels will utilize DCMS APIs and vice versa. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
274	73	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.1.General Functional Requirements p) The system must provide a batch scheduler for executing various system batch jobs. It should be possible to override the scheduler to execute a batch job on demand.	The DCMS system processes PIN mailer printing and embossing as batch jobs. Bank to confirm if any additional batch processes are needed.	Bidder to comply with RFP terms and conditions. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
275	74	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.2.Card Generation & Processing Module d) System should have inventory management for card. System should integrate with bank's dispatch and return module to provide the delivery status of the card. 1.3.Integration for Card Personalization (Printing) and Dispatch Management including Return Management c)Bidder to provide functionality for management of card stock inventory at branch, vendor level or other units for utilization of stock.	Our understanding is DCMS to integrate with Bank's inventory management for dispatch and RTO management. However, Bidder will manage the card stock for the Bank. Kindly confirm.	Bidder to comply with RFP terms and conditions. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
276	74	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.1.General Functional Requirements s) System should allow OTP based activation of the card.	Requesting Bank to elaborate the process flow around it.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
277	74	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.1.General Functional Requirements t) Storage and Backup: The solution hosted from Banks's DC & DR.	We understand that storage and backup will be handled by the Bank. Please confirm if there are any expectations from the Bidder regarding this matter.	Bank will provide back up at our end. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
278	74	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.3. Integration for Card Personalization (Printing) and Dispatch Management including Return Management a) Bank will provide PIN mailer for PIN printing. Successful bidder will print PIN mailer (if required) or provide the PIN printing file to bank's card embossing vendor.	Requesting Bank to share the format details.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
279	75	Annexure-8 Scope of Work	1.Debit Card Management System(DCMS)	1.5. Rewards programme module: a) System should provide the Reward points details. b) DCMS vendor will enable accounting of the reward points and provide APIs to integrate with any rewards vendor the Bank may engage with will be part of DCMS.	Our understanding is DCMS will integrate with Bank's loyalty system. Kindly confirm the specific expectations regarding the reward points details from the DCMS system.	Bidder has to integrate with Bank's Rewards Management System. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
280	75	Annexure-8 Scope of Work	2. Integrations	2.5. System to integrate with Bank's ATM switch.	Will Bank require RNF file or online integration with ATM Switch.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
281	76	Annexure-8 Scope of Work	3. Portal	3.1. Bidder to provide web-based portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of Debit card details. The following are the salient features of the portal.	Requesting Bank to kindly confirm the concurrent users to be supported for accessing the portal.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



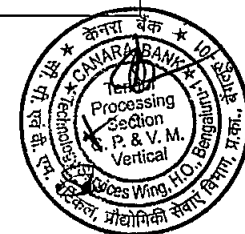
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
282	76	Annexure-8 Scope of Work	3. Portal	3.1. Bidder to provide web-based portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of Debit card details. The following are the salient features of the portal. h) System to accept online application for card issuance and uploading of KYC/request form.	DCMS will maintain name, address, email, mobile number details. However, KYC documents should be maintained by Bank's system. Kindly confirm and amend the clause accordingly.	Bidder to comply with RFP terms and conditions. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
283	76	Annexure-8 Scope of Work	3. Portal	3.2. Other Features: i) Provision to display contact details of Bank, escalation matrix	Bank branch details can be shared. However, requesting Bank to clarify the purpose for providing the escalation matrix.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
284	76	Annexure-8 Scope of Work	3. Portal	3.2. Other Features: j) Provision to integrate with merchants enrolled by Bank/aggregators in partner with Bank.	Back office portal supports bank branches and head office. How many merchant users would be using at a given point of time. What functionalities are expected from merchant perspective.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
285	76	Annexure-8 Scope of Work	3. Portal	3.2. Other Features: l) Provision to advertise Card products on website. (templates will be provided by Bank)	Since website will be managed by Bank staff, Bank to elaborate their expectation from the bidder under this clause.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
286	77	Annexure-8 Scope of Work	6. Regulatory Requirements	6.1. Any new government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder.	While we agree to comply with the regulatory guidelines of RBI existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
287	77	Annexure-8 Scope of Work	6. Regulatory Requirements	6.2. Bidder to ensure that new DCMS application is compliant to all existing regulatory guidelines of GOI / RBI and any other regulatory authority and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008 and any other subsequent additions/amendments) and PCI-SFF certified. Bidder to ensure customization as per regulatory guidelines/scheme (Visa/MasterCard/Rupay) guidelines /audit requirement (Bank's internal / external /RBI Audit or any other audit) to be implemented as per Bank's requirement without any additional cost. In case if required efforts are more than 200 accumulated Man days which are being provided by the bidder free of cost, the cost for additional efforts required for customization will be as mutually agreed between Bank and Bidder.	While we agree to comply with the bank's/ regulatory requirements existing as on date of submission of bid, however, it is not possible for the bidder to envisage the Bank's / regulatory requirements which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the Bank's requirement as stated in this RFP and regulatory requirement, existing as on date of submission of bid and compliance to any new Bank's requirement / regulatory requirements issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
288	77	Annexure-8 Scope of Work	5. Data Migration	5.1. The successful bidder will be responsible for successful data migration from existing data available with the Bank/ existing service provider including RRB data. Bank or its existing vendor will provide Data Structures, Data Mapping for the source system, successful bidder to perform data mapping with the target system.	Bank to confirm the data to be considered for migration along with number of RRBs and institutions to be considered.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



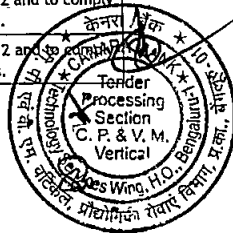
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
289	77	Annexure-8 Scope of Work	6. Regulatory Requirements	6.2. Bidder to ensure that new DCMS application is compliant to all existing regulatory guidelines of GOI / RBI and any other regulatory authority and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008 and any other subsequent additions/amendments) and PCI-SFF certified. Bidder to ensure customization as per regulatory guidelines/scheme (Visa/MasterCard/Rupay) guidelines /audit requirement (Bank's internal / external /RBI Audit or any other audit) to be implemented as per Bank's requirement without any additional cost. In case if required efforts are more than 200 accumulated Man days which are being provided by the bidder free of cost, the cost for additional efforts required for customization will be as mutually agreed between Bank and Bidder.	Since there is no visibility on regulatory requirements for 5 years, request the bank to accommodate regulatory requirements beyond the date of proposal submission as Change Requests.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
290	78	Annexure-8 Scope of Work	9. Hardware & Technical Requirements:	9.1. Bank will provide hardware support for onboarding DCMS solution.	Bank to confirm whether hardware will be procured by them or Bidder as in commercial format, hardware costing along HSM and Printing machine is requested.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions. Clause is self explanatory.
291	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.9. Bank / Bidder to conduct VAPT at least on yearly basis from cert-in empanelled Auditor. VAPT testing should invariably cover compliance with various standards like OWASP. Vendor to allow access to Bank VAPT team to conduct the test and ensure compliance of the observations, vulnerabilities pointed out immediately.	We request the Bank to kindly incorporate the audit process specified below in this clause : Bidder obligation under this clause is subject to: (i). such audit to be conducted at mutually agreeable times and locations, once in a year or any other frequency as mandated by the regulator; (ii). Bidder personnel may, at Bidder's option, attend such audit; (iii). such audit shall be conducted in a manner to minimize any adverse impact on Bidder's normal business operations; (iv). Bank shall procure the compliance by the Auditor of all safety and security procedures of the Bidder; (v). Any information accessed or obtained by the Auditor pursuant to such audit will be deemed to be the Confidential Information of Bidder and the Bank shall remain fully liable for any breach of the Contract by the Auditor who obtain access to or possession of such Confidential Information. (vi). Prior written intimation of at least 60 days must be provided by the Bank to the Bidder for any audit request. Audit shall not exceed beyond seven (7) calendar days in each instance and beyond thirty (30) calendar days during one calendar year. (vii). Scope of audit must be mutually agreed within the Parties prior to commencement of audit and should only be relevant to Services provisioned under this Contract, or as permitted & applicable to the Bidder. (viii). No direct access shall be provided by the Bidder to the production environment under any scenario. (ix) No technical audits/testing shall be allowed by the Bidder under any scenario. (x). Relevant attestations / certificates available (like PCI DSS AOC, ISO 27001, etc.) shall be considered by the Bank for assessing Bidder's compliance to physical, technical and administrative controls, to the extent applicable, to the Services specified in the Contract.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



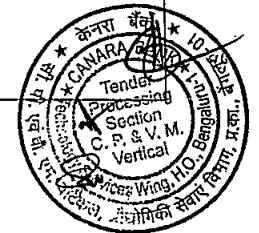
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
292	79	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.4. The security controls to be implemented at HSM are: a) The HSMs should have logging enabled and should be integrated with SIEM solution, the logs must themselves be tamper proof; b) HSM can become a single point of failure. This needs to be mitigated by 'clustering' of active-active for high availability and ensure secure backups; c) Access to the HSM should be controlled through Access Control Lists (ACLs); d) Separate ACLs should be maintained for each individual application to ensure application level isolation; e) All access to HSM should be managed and monitored using a robust Privileged Identity and Access Management solution;	The bidder's onsite team will provide support for integration of the proposed solution. The Bank will provide and manage the Privileged Identity Management (PIM) and SIEM solutions as per its policies and regulatory requirements. Kindly confirm.	Bidder has to provide. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
293	80	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.10.If the source code is not owned by the Bank, then, in such cases, the Bank shall obtain a certificate from the application developer stating that the application is free of known vulnerabilities, malwares and any covert channels in the code.	We request the Bank to amend this clause with following wordings: If the source code is not owned by the Bank, then, in such cases, the Bank shall obtain a certificate from the application developer stating that the application is free of known vulnerabilities, malwares and any covert channels in the code at the time of delivery.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
294	80	Annexure-8 Scope of Work	10. Information and Data Security Measures:	10.16.Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives of the bank as per Banks Information Security Policy and Procedure and Digital Payment Security Control Policy.	While we agree to comply with the RBI Guidelines existing as on date of submission of bid, however, it is not possible for the bidder to envisage the security best practice which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance with RBI Guidelines, existing as on date of submission of bid and compliance to any RBI Guidelines applicable subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
295	80	Annexure-8 Scope of Work	11. Data Retention	The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement and in compliance to bank's data retention policy.	In accordance with DPDP Act, 2023, data collected by the Data Process needs to be deleted after completion of services relating to which data was collected by the data processor. Hence we request the Bank to amend this clause with following wordings and ensure that obligation to maintain the data continues only till the date of validity of contract and same discontinues after expiry of contract. Hence we request the Bank to amend this clause with following wordings: The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement and in compliance to the termination of the Contract.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
296	80	Annexure-8 Scope of Work	10.Information and Data Security Measures:	10.9.Bank / Bidder to conduct VAPT at least on yearly basis from cert-in empanelled Auditor. VAPT testing should invariably cover compliance with various standards like OWASP. Vendor to allow access to Bank VAPT team to conduct the test and ensure compliance of the observations, vulnerabilities pointed out immediately.	Since this will be a licensed deal and solution deployed on Bank premises this clause will not be applicable hence request the Bank to delete this clause.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
297	80	Annexure-8 Scope of Work	10.Information and Data Security Measures:	10.9. Bank / Bidder to conduct VAPT at least on yearly basis from cert-in empanelled Auditor. VAPT testing should invariably cover compliance with various standards like OWASP. Vendor to allow access to Bank VAPT team to conduct the test and ensure compliance of the observations, vulnerabilities pointed out immediately.	Please confirm that remediation of vulnerabilities or observations identified during VAPT will follow the bidder's standard vulnerability remediation timelines, and that VAPT will exclude source code review since the solution is deployed at the Bank's premises	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
298	80	Annexure-8 Scope of Work	10.Information and Data Security Measures:	10.10. If the source code is not owned by the Bank, then, in such cases, the Bank shall obtain a certificate from the application developer stating that the application is free of known vulnerabilities, malwares and any covert channels in the code.	Please confirm that the requirement for providing a certificate will be satisfied through reasonable assurance based on the bidder's secure development practices and procedures.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.



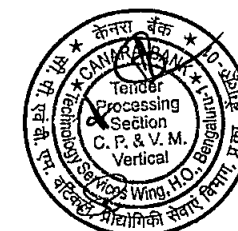
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
299	80	Annexure-8 Scope of Work	10.Information and Data Security Measures:	10.11. The following measure are obligatory for VAPT (Vulnerability Assessment and Penetration Testing): - a) The VA shall be conducted at least on a half-yearly basis; PT shall be conducted at least on a yearly basis. b) VA/PT shall be conducted as and when any new IT Infrastructure or digital payment application is introduced or when any major change is performed in application or infrastructure; c) Testing related to review of source code/ certification shall be conducted/ obtained. This shall continue on a yearly basis, if changes/ upgrades have been made to the application during the year; d) Testing/ Certification should broadly address the objective that the product/ version/module(s) functions only in a manner that it is intended to do, is developed as per the best secure design/ coding practices and standards, addressing known flaws/threats due to insecure coding; and e) Penal provisions shall be included by the bank into third-party contractual arrangements for any non-compliance by the application provider.	Since the solution will be hosted at the Bank premises, we request that the scope/frequency/method of such VAPT activities be mutually agreed upon between the Bank and the Bidder. c) Due to sensitivity and intellectual property rights, source code/compiled code reviews such as SAST (source code review) and Software Composition Analysis (SCA) will be conducted according to the bidder's practices and policies, with appropriate assurance provided to the bank. Kindly confirm.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
300	80	Annexure-8 Scope of Work	10.Information and Data Security Measures:	10.13. Necessary controls to protect the confidentiality of customer data and integrity of data and processes associated with the digital product/ services offered; 10.16. Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives of the bank as per Banks Information Security Policy and Procedure and Digital Payment Security Control Policy.	To comply with this requirement, the bank will provide its policies applicable to on-site staff of suppliers offering similar services. These policies will be discussed for mutual agreement with the bidder's on-site team. Please confirm.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
301	77	Annexure-8 Scope of Work	6.Regulatory Requirements	6.1.Any government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder. 6.2.Bidder to ensure that new DCMS application is compliant to all existing regulatory guidelines of GOI / RBI and any other regulatory authority and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008 and any other subsequent additions/amendments) and PCI-SFF certified. Bidder to ensure customization as per regulatory guidelines/scheme (Visa/MasterCard/Rupay) guidelines /audit requirement (Bank's internal / external /RBI Audit or any other audit) to be implemented as per Bank's requirement without any additional cost. In case if required efforts are more than 200 accumulated Man days which are being provided by the bidder free of cost, the cost for additional efforts required for customization will be as mutually agreed between Bank and Bidder.	While Service Provider/Bidder agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies, RBI, Government Authorities/Agencies, Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, existing as on date of submission of bid. However since it is not possible for the Service Provider/Bidder to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Service Provider/Bidder requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
302	83	Annexure 9 -	Technical and Functional Requirements	15.Migration: The solution should be capable of migrating the existing Debit Card data into the new solution seamlessly.	Please provide the volume of cards to be migrated	Details will be shared with successful bidder
303	99	Annexure-17 Bill of Material	Table-C Cost for Payment HSM and PIN Printing Machine	Quantity of HSM - 3	Please confirm of the costing is to be provided for 3 HSMS	Yes, we confirm the same. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
304	99	Annexure-17 Bill of Material	Table-C Cost for Payment HSM and PIN Printing Machine	Quantity of PIN Printing - 1	Please confirm of the costing is to be provided for 1 PIN Printing Machine	Yes, we confirm the same. Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
305	101	Annexure-17 Bill of Material	Table H Cost for Onsite Resources	L1 Resources - 2	Please confirm if the bank expects 2 L1 onsite resources to be available on 24*7*365 basis	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.
306	101	Annexure-17 Bill of Material	Table H Cost for Onsite Resources	L2 Resources - 2	Please confirm if the bank expects 2 L2 onsite resources to be available on 24*7*365 basis	Bidder to refer Corrigendum - 2 and to comply with RFP terms and conditions.



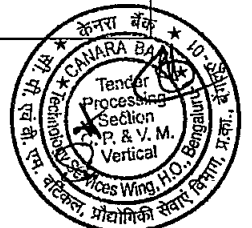
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
307	104	Annexure -19	Due Diligence Report	11. Security and internal control, audit, reporting and monitoring 18. Security of IT systems 21. Vendor must have a comprehensive written information security program, based on best practices, standards which is designed to protect confidentiality, integrity and availability of assets	Please confirm that the requirements under Points 11, 18, and 21 apply to the bidder's licensed software solution and its internal security program, while the Bank remains responsible for hardware, infrastructure security, and controls managed as per its own policies and standards	The successful bidder has to submit Due-Diligence Report from any RBI Accredited/ SEBI registered Credit rating agencies in India as per Annexure-19 of the RFP
308	123	Appendix F	Pre Contract Integrity Pact	8. Fall Clause	As price is based on multiple assumptions like tenure of contract, SLA, penalties, LD, AMC, volume, scope of services, nature of software license, geographical locations etc. and this Fall Clause may result in deviation from these assumptions, hence we request the Bank to kindly delete this clause	Bidder to comply with RFP terms and conditions
309	129	Appendix G Draft Contract Agreement	10. Order Cancellation/Termination Of Contract	10.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 day's notice.	As price is based on multiple assumptions like tenure of contract, SLA, penalties, LD, AMC, volume, scope of services, nature of software license, geographical locations etc. and termination of contract for convenience may result in deviation from these assumptions, hence we request the Bank to kindly exercise the right to terminate the contract only for breach of terms of the contract and kindly delete this clause.	Bidder to comply with RFP terms and conditions
310	128	Appendix G Draft Contract Agreement	10. Order Cancellation/Termination Of Contract	10.2. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 10.2.1. Delay in delivery beyond the specified period for delivery. 10.2.2. Serious discrepancies noted in the items delivered. 10.2.3. Breaches in the terms and conditions of the Order. 10.2.4. Non submission of acceptance of order within 7 days of order. 10.2.5. Excessive delay in execution of order placed by the Bank. 10.2.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 10.2.7. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 10.2.8. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 10.2.9. The progress made by the Vendor/Service Provider is found to be unsatisfactory. 10.2.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.	We request the Bank to amend this clause with following wordings: Either party may terminate a Solution on 30 days advance notice to the other party if: (i) the other party breaches any of its material obligations under the Agreement related to the Solution and does not cure the breach within 30 days after receiving such notice describing the breach in reasonable detail; or (ii) the other party discontinues performance under the Agreement related to the Solution because of a binding order of a court or regulatory body. If a breach capable of being cured cannot reasonably be cured within 30 days, the non-breaching party may not terminate the Solution so long as the breaching party promptly commences work and completes correction within 90 days of receiving notice of the breach.	Bidder to comply with RFP terms and conditions
311	129	Appendix G Draft Contract Agreement	10. Order Cancellation/Termination Of Contract	10.4. In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	We request the Bank to amend this clause with following wordings: In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the reasonable differential cost paid by the Bank to the alternate vendor and such reasonable differential cost being borne by the Vendor/Service Provider. Before exercising right under this clause the Bank will provide the Vendor/Service Provider with 30 days cure period.	Bidder to comply with RFP terms and conditions
312	129	Appendix G Draft Contract Agreement	10. Order Cancellation/Termination Of Contract	10.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	We request the Bank to amend this clause with following wording: After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance undelivered part of the contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the reasonable additional expenditure, if any incurred by the Bank for the execution of the balance of the order/contract. Such reasonable additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market.	Bidder to comply with RFP terms and conditions



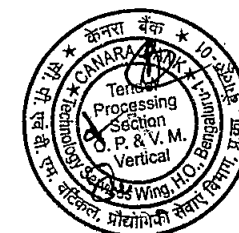
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
313	131	Appendix G Draft Contract Agreement	11.Exit Management Plan	11.8.In case of termination, the exit management period will start from effective date of termination, or such other date as may be decided by Canara Bank and communicated to Vendor/Service Provider.	We request the Bank to amend this clause with following wordings: In case of termination, the exit management period will start from effective date of termination, or such other date as may be mutually agreed between Canara Bank and the Vendor/Service Provider.	Bidder to comply with RFP terms and conditions
314	131	Appendix G Draft Contract Agreement	11.Exit Management Plan	11.10.Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.	While we agree to comply with the statutory and regulatory guidelines existing as on date of submission of bid and any other requirements of the Bank as stated in this RFP, however, it is not possible for the bidder to envisage the statutory and regulatory guidelines and requirements of the Bank which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the statutory and regulatory guidelines existing as on date of submission of bid and any other requirements of the Bank as stated in the RFP, and compliance to any statutory and regulatory guidelines becoming applicable subsequent to the bid submission date or any other requirements of the Bank issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
315	131	Appendix G Draft Contract Agreement	13. Intellectual Property Rights:	<p>13.1.VENDOR/ SERVICE PROVIDER warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER shall ensure that the Solution supplied to the BANK shall not infringe the third party intellectual property rights, if any. VENDOR/ SERVICE PROVIDER shall ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as VENDOR/ SERVICE PROVIDER.</p> <p>13.2.In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, VENDOR/ SERVICE PROVIDER shall at its choice and expense:</p> <p>13.2.1. Procure for BANK the right to continue to use such deliverables.</p> <p>13.2.2. Replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables or</p> <p>13.2.3.If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard.</p> <p>Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met</p>	<p>As the Bidder's scope of work under this RFP is limited to delivery of services, hence, we request Bank to amend this indemnity clause with following wordings: 1 Service Provider shall indemnify and defend the Bank against any third-party claim alleging that the Services alone, as and when made available to the Bank by the Service Provider and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes upon any copyright or any trade secret enforceable under applicable Law. If any infringement claim is, or in the Service Provider's sole opinion may be, initiated, Service Provider may at its option and expense: (i) modify or replace all or part of the Services; (ii) procure for the Bank the right to continue using the Services; or (iii) remove all or part of the Service. If the Service Provider so removes all or a part of a Service, then the Service Provider shall if Bank is paying for use of the Services on a recurring basis, refund to Bank the unused portion of the recurring fee(s) paid by Bank for the Services, and in each such case, the Agreement shall terminate with respect to the Services or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder.</p> <p>2 Except for any claims solely caused by Service Provider's breach of the Agreement, the Bank shall defend the Service Provider from and against any and all claims asserted against the Service Provider by or on behalf of the Bank's users and shall indemnify and hold harmless the Service Provider from and against any damages, costs, and expenses of Bank's users awarded against the Service Provider by a final court judgment or an agreement settling such claims.</p> <p>3 The obligations in this Section 27 are contingent upon: (i) the Bank</p>	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
316	132	Appendix G Draft Contract Agreement	14. Indemnity:	<p>14.1.VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>14.1.1.The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>14.1.2.Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>14.1.3.Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider</p> <p>14.2.Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.</p> <p>14.3.VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other</p>	<p>As the Bidder's scope of work under this RFP is limited to delivery of services, hence, we request Bank to amend this indemnity clause with following wordings: 1 Service Provider shall indemnify and defend the Bank against any third-party claim alleging that the Services alone, as and when made available to the Bank by the Service Provider and when properly used for the purpose and in the manner specifically authorized by the Agreement, infringes upon any copyright or any trade secret enforceable under applicable Law. If any infringement claim is, or in the Service Provider's sole opinion may be, initiated, Service Provider may at its option and expense: (i) modify or replace all or part of the Services; (ii) procure for the Bank the right to continue using the Services; or (iii) remove all or part of the Service. If the Service Provider so removes all or a part of a Service, then the Service Provider shall if Bank is paying for use of the Services on a recurring basis, refund to Bank the unused portion of the recurring fee(s) paid by Bank for the Services, and in each such case, the Agreement shall terminate with respect to the Services or part thereof removed. The remedies provided in this Section are the sole remedies for a claim of infringement or misappropriation hereunder.</p> <p>2 Except for any claims solely caused by Service Provider's breach of the Agreement, the Bank shall defend the Service Provider from and against any and all claims asserted against the Service Provider by or on behalf of the Bank's users and shall indemnify and hold harmless the Service Provider from and against any damages, costs, and expenses of Bank's users awarded against the Service Provider by a final court judgment or an agreement settling such claims.</p> <p>3 The obligations in this Section 28 are contingent upon: (i) the Bank</p>	Bidder to comply with RFP terms and conditions
317	133	Appendix G Draft Contract Agreement	15. Right to audit:	<p>15.1.The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER.</p> <p>15.2.Where any deficiency has been observed during audit of the VENDOR on the risk parameters finalized by the PURCHASER or in the certification submitted by the Auditors, the VENDOR shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the VENDOR shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.</p> <p>15.3.The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to the PURCHASER and/or auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports</p>	<p>We request the Bank to kindly incorporate the audit process specified below in this clause : Bidder obligation under this clause is subject to: (i). such audit to be conducted at mutually agreeable times and locations, once in a year or any other frequency as mandated by the regulator; (ii). Bidder personnel may, at Bidder's option, attend such audit; (iii). such audit shall be conducted in a manner to minimize any adverse impact on Bidder's normal business operations; (iv). Bank shall procure the compliance by the Auditor of all safety and security procedures of the Bidder; (v). Any information accessed or obtained by the Auditor pursuant to such audit will be deemed to be the Confidential Information of Bidder and the Bank shall remain fully liable for any breach of the Contract by the Auditor who obtain access to or possession of such Confidential Information. (vi). Prior written intimation of at least 60 days must be provided by the Bank to the Bidder for any audit request. Audit shall not exceed beyond seven (7) calendar days in each instance and beyond thirty (30) calendar days during one calendar year. (vii). Scope of audit must be mutually agreed within the Parties prior to commencement of audit and should only be relevant to Services provisioned under this Contract, or as permitted & applicable to the Bidder. (viii). No direct access shall be provided by the Bidder to the production environment under any scenario. (ix) No technical audits/testing shall be allowed by the Bidder under any scenario. (x). Relevant attestations / certificates available (like PCI DSS AOC, ISO 27001, etc.) shall be considered by the Bank for assessing Bidder's compliance to physical, technical and administrative controls, to the extent applicable, to the Services specified in the Contract.</p>	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
318	135	Appendix G Draft Contract Agreement	18. Confidentiality and non-disclosure:	18.5. Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information	We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss of data is caused to the Bank due to gross negligence or wilful misconduct of Bidder in complying with its confidentiality obligations while providing software license and services to the Bank under the terms of this RFP. However we request the Bank to include following process of indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of confidentiality obligations; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.	Bidder to comply with RFP terms and conditions
319	135	Appendix G Draft Contract Agreement	20. Social media policy:	20. Social media policy:	Bidder reckon that this requirement is for bidder's onsite team to adhere to Bank policies and procedures that are generally applicable to Banks other suppliers providing similar services. Kindly confirm.	Clause is self explanatory, bidder to comply with RFP terms and conditions
320	136	Appendix G Draft Contract Agreement	22. Adherence to banks is security/cyber security policies:	22.1.VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Bank's Information Security policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause.	Bidder to comply with RFP terms and conditions
321	136	Appendix G Draft Contract Agreement	22. Adherence to banks is security/cyber security policies:	22.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	We request the Bank to amend this clause with following wordings: in case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall report such incident to the Bank within the timelines prescribed under applicable laws.	Bidder to comply with RFP terms and conditions
322	136	Appendix G Draft Contract Agreement	23. Protection of data:	23.1. Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP / Gem Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.	We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss of data is caused to the Bank due to gross negligence or wilful misconduct of Bidder in complying with its confidentiality obligations while providing software license and services to the Bank under the terms of this RFP. However we request the Bank to include following process of indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of confidentiality obligations; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
323	136	Appendix G Draft Contract Agreement	23. Protection of data:	23.2. Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
324	136	Appendix G Draft Contract Agreement	22. Adherence to banks is security/cyber security policies:	22.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines. 22.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	22.1 To comply with this requirement, the bank will provide its policies applicable to on-site staff of suppliers offering similar services. These policies/security requirements will be discussed for mutual agreement with the bidder's on-site team. Please confirm. 22.2 Please confirm that the bidder's responsibility is limited to reporting issues observed within the licensed solution, while the Bank remains accountable for detecting and reporting security incidents related to its infrastructure and monitoring systems.	1. Policies can be accessed from the link https://www.canarabank.bank.in/pages/policies-of-bank . Bidder to comply with RFP terms and conditions. 2. Bidder to comply with RFP terms and conditions
325	137	Appendix G Draft Contract Agreement	23. Protection of data:	23.4. Vendor/Service Provider shall ensure compliance with all applicable law in relation to the services under this agreement and any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the agreement.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
326	137	Appendix G Draft Contract Agreement	23. Protection of data:	23.5. Vendor/Service Provider shall comply with all Data Protection Laws applicable in relation to the services under this agreement and shall ensure that any data provided by the Party under this Agreement is treated as confidential.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
327	137	Appendix G Draft Contract Agreement	23. Protection of data:	23.7.The Service provider shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the Service provider shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the Service provider. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law), codes, rules, regulations, ordinances, or orders of any Government Authority of India, Regulators; (b) orders, decisions, injunctions, judgments, awards, decrees, etc., of any Government Authority, Regulators including but not limited to rules, regulations, guidelines, circulars, Frequently Asked Questions (FAQs) and notifications issued by the RBI from time to time; and (c) applicable international treaties, conventions and protocols that become enforceable from time to time.	While we agree to comply with the laws existing as on date of submission of bid and applicable to the services, however, it is not possible for the bidder to envisage the laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the laws, existing as on date of submission of bid and compliance to any new law or change in any existing laws subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
328	137	Appendix G Draft Contract Agreement	24. Data Processing	24.2.Once the provisions of the Digital Data Protection Act, 2023 are notified, Vendor/service Provider shall be required to execute an addendum to this agreement that complies with the legal provisions envisaged under the Digital Data Protection Act, 2023 and rules framed thereunder.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
329	137	Appendix G Draft Contract Agreement	25. Dispute resolution mechanism:	All disputes and differences of any kind whatsoever, arising out of or in connection with this Contract or in discharge of any obligation arising under this Contract (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably by negotiation between the parties. In case of failure to resolve the disputes and differences amicably through negotiation, the matter may be referred to mediation with the assistance of a mediator mutually agreed upon after issuance of at least 30 days' notice in writing to the other party clearly setting out the intention to refer such dispute to mediation. Proceedings of mediation shall be governed by The Mediation Act, 2023. Place of Mediation shall be Bengaluru, India . Proceedings of the mediation shall be conducted in English language.	We request the Bank to amend this clause with following wordings: 25. The Agreement and any dispute, difference, controversy or claim arising, directly or indirectly, out of, relating to, or otherwise in connection with it or its subject matter or formation (including non-contractual disputes, differences, controversies or claims) is governed by, and shall be construed and enforced in accordance with, the Laws of India. Each party irrevocably agrees that any dispute, difference, controversy or claim arising directly or indirectly, out of, relating to, or otherwise in connection with the Agreement, or the breach, termination or validity thereof (including non-contractual disputes, differences, controversies or claims), shall be referred to and finally resolved by arbitration in accordance with the Rules of the Arbitration and Conciliation Act, 1996 ("ACA Rules"). The seat of the arbitration shall be Mumbai, India and unless otherwise the tribunal decides otherwise the venue for hearings in the arbitration will also be Mumbai, India. The Tribunal shall consist of three arbitrators. The arbitrators shall be appointed in accordance with the ACA Rules. The decision of the Tribunal shall be substantiated in writing, shall be final and binding upon both parties and shall be enforceable in any court of law. The parties shall bear their own costs and expenses including attorney's fees, but the Tribunal may decide to allocate the administrative costs of the arbitration, including the fees of the Tribunal, against the party who did not prevail. Each of the parties waives irrevocably their right to any form of appeal, review or recourse to any state court or other judicial authority, insofar as such waiver may be validly made. Notwithstanding anything to the contrary in the Agreement, either party may at any time seek an interim injunction or other	Bidder to comply with RFP terms and conditions



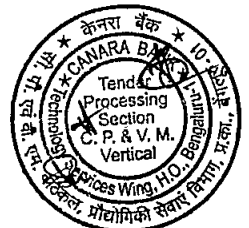
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
330	139	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.2.The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
331	139	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.3.The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CSITTEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	While we agree to comply with the regulatory guidelines of RBI existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of RBI which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of RBI, existing as on date of submission of bid and compliance to any regulatory guidelines of RBI issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
332	139	Section G - General Conditions Appendix G Draft Contract Agreement	24. General Conditions to Contract: 31. General conditions to contract:	24.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CSITTEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications. 31.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CSITTEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	Since this is a licensed deal the RBI's IT outsourcing regulation is not applicable in this deal hence request the Bank to delete this clause.	Bidder to comply with RFP terms and conditions
333	140	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.11. The vendor/service provider shall comply with all applicable provisions of the Information Technology Act, 2000 and any amendments thereto. This includes adhering to regulations and standards set forth under the Act concerning data protection.	While we agree to comply with the Information Technology Act, 2000 existing as on date of submission of bid, however, it is not possible for the bidder to envisage the amendment to Information Technology Act, 2000 which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the Information Technology Act, 2000, existing as on date of submission of bid and compliance to any change in Information Technology Act, 2000 made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
334	140	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.12.The Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud, in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.	We agree to defend the Bank against any direct monetary loss awarded against the bank to the extent such loss is caused to the Bank due to act of fraud committed by the employees of the Bidder or due to gross negligence or wilful misconduct of Bidder while providing services to the Bank under terms of the Contract. However we request the Bank to include following process of indemnification: (i) the Bank promptly notifying the Bidder in writing of any claims for which it seeks indemnity, including all materials received by the Bank related to the claim for breach of confidentiality obligations; (ii) the Bidder having sole control over the defense and settlement of such claims; (iii) the Bank reasonably cooperating during defense and settlement efforts; (iv) the Bank not making any admission, concession, consent judgment, default judgment or settlement of such claim or any part thereof; and (v) Bank taking all steps to mitigate the claim.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
335	140	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.13.Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	While we agree to comply with the regulatory guidelines of GOI / RBI and any other regulatory authority existing as on date of submission of bid, however, it is not possible for the bidder to envisage the regulatory guidelines of GOI / RBI and any other regulatory authority which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the regulatory guidelines of GOI / RBI and any other regulatory authority, existing as on date of submission of bid and compliance to any regulatory guidelines of GOI / RBI and any other regulatory authority issued subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
336	140	Appendix G Draft Contract Agreement	31. General conditions to contract:	31.11.The vendor/service provider shall comply with all applicable provisions of the Information Technology Act, 2000 and any amendments thereto. This includes adhering to regulations and standards set forth under the Act concerning data protection.	While Service Provider/Bidder agrees to comply with impacting laws, regulations, rules and requirements, notifications, circulars, directives from regulatory and statutory bodies, RBI, Government Authorities/Agencies, Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, existing as on date of submission of bid. However since it is not possible for the Service Provider/Bidder to foresee future changes from Regulators, Govt. Authorities/Agencies and hence cannot assess corresponding impact/changes to be done to the products/services. Thus Service Provider/Bidder requests that compliance to any such future impacting changes/ upgrades/ customizations/ patches/ updates to the solution/s should be considered as a Change Request mutually agreed between the parties and these clauses should be amended accordingly, where required.	Bidder to comply with RFP terms and conditions
337	142	Appendix G Draft Contract Agreement	Annexure-1 Data Processing Terms and Conditions	2. Processing of Personal Data 2.2. Processor shall: 2.2.1. comply with all applicable Data Protection Laws and the terms and conditions mentioned herein in the Processing of Personal Data; and 2.2.2. not Process Personal Data other than on the relevant documented instructions of Canara Bank.	While we agree to comply with the data protection laws existing as on date of submission of bid, however, it is not possible for the bidder to envisage the data protection laws which may be applicable in future and corresponding changes to be done to the Solution or services, thus we request that bidder should be liable for compliance of the data protection laws, existing as on date of submission of bid and compliance to any change in data protection laws made subsequent to the bid submission shall be done at cost mutually agreed between the parties and this clause should be amended accordingly.	Bidder to comply with RFP terms and conditions
338	142	Appendix G Draft Contract Agreement	Annexure-1 Data Processing Terms and Conditions	2. Processing of Personal Data 2.2. Processor shall: 2.2.2.not Process Personal Data other than on the relevant documented instructions of Canara Bank.	We request the Bank to amend this clause with following wordings: not Process Personal Data other than as agreed between the Parties in the Contract.	Bidder to comply with RFP terms and conditions
339	143	Appendix G Draft Contract Agreement	Annexure-1 Data Processing Terms and Conditions	3. Processor obligations: 3.2. Security: 3.2.3. The Processor shall use appropriate technical and organisational measures to prevent the unauthorised or unlawful processing of Personal Data and protect against accidental loss or destruction of, or damage to, any Personal Data during processing activities. It shall implement and maintain the security safeguards and standards based on the IS policy of Canara Bank as updated and notified to the Processor by Canara Bank from time to time. The Processor will not decrease the overall level of security safeguards and standards during the term of Agreement without Canara Bank's prior consent.	Bank's Information Security policies are typically written with the Bank's own employees in mind, so it is not appropriate for the Bidder to follow such policies. In addition, it would be unnecessarily burdensome for the Bidder to administer compliance with each of its various client policies. Hence we request the Bank to kindly delete this clause.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
340	144	Appendix G Draft Contract Agreement	Annexure-1 Data Processing Terms and Conditions	<p>Audit Rights: The Processor shall make available to Canara Bank the information necessary to demonstrate its compliance with this Terms and Conditions and allow for and contribute to audits and inspections by allowing Canara to conduct an audit or inspection of that part of the Processor's business which is relevant to the Services [on at least an annual basis (or more frequently to comply with the Data Protection Legislation)and on reasonable notice, in relation to the Processing of Personal Data by the Processor.</p>	<p>We request the Bank to kindly incorporate the audit process specified below in this clause : Bidder obligation under this clause is subject to: (i). such audit to be conducted at mutually agreeable times and locations, once in a year or any other frequency as mandated by the regulator; (ii). Bidder personnel may, at Bidder's option, attend such audit; (iii). such audit shall be conducted in a manner to minimize any adverse impact on Bidder's normal business operations; (iv). Bank shall procure the compliance by the Auditor of all safety and security procedures of the Bidder; (v). Any information accessed or obtained by the Auditor pursuant to such audit will be deemed to be the Confidential Information of Bidder and the Bank shall remain fully liable for any breach of the Contract by the Auditor who obtain access to or possession of such Confidential Information. (vi). Prior written intimation of at least 60 days must be provided by the Bank to the Bidder for any audit request. Audit shall not exceed beyond seven (7) calendar days in each instance and beyond thirty (30) calendar days during one calendar year. (vii). Scope of audit must be mutually agreed within the Parties prior to commencement of audit and should only be relevant to Services provisioned under this Contract, or as permitted & applicable to the Bidder. (viii). No direct access shall be provided by the Bidder to the production environment under any scenario. (ix) No technical audits/testing shall be allowed by the Bidder under any scenario. (x). Relevant attestations / certificates available (like PCI DSS AOC, ISO 27001, etc.) shall be considered by the Bank for assessing Bidder's compliance to physical, technical and administrative controls, to the extent applicable, to the Services specified in the Contract.</p>	<p>Bidder to comply with RFP terms and conditions</p>

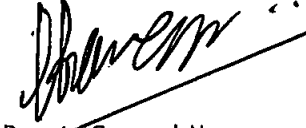


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
341	50	Section G - General Conditions	20. Protection of Data	20.2. Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.	Since this will be a licensed deal and solution deployed on Bank premises this clause will not be applicable hence request the Bank to delete this clause.	Bidder to comply with RFP terms and conditions
342	75, 78	Annexure-8	Scope of Work	2. Integrations 2.7. System to integrate with Bank's MIS and Data Analytics Systems. 9. Hardware & Technical Requirements: 9.11. MIS reports as per Bank's requirement on dashboard.	Our understanding is DCMS to integrate with Bank's MIS and Data analytics system. Additionally, standard reports will be provided to the Bank to ensure compliance with all regulatory requirements. Kindly confirm.	Details will be shared with successful bidder. Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
343				General	We request the Bank to include this Liability limitation clause in the RFP with following wordings: 1. Each party's total aggregate liability under or related to the Agreement shall under no circumstances exceed the fees actually paid by the Bank to the Bidder under the Agreement during the twenty-four (24) month period immediately preceding the date of the event that is the basis for the first claim. 2. Under no circumstances shall either Party (or any of its affiliates providing or receiving the solution under the Agreement) be liable to the other or any other person for losses or damages which fall into any of the following categories: (i) lost revenues; (ii) lost profits; (iii) loss of business; (iv) trading losses; (v) inaccurate distributions; or (vi) any incidental, indirect, exemplary, consequential, special or punitive damages of any kind, including any of the foregoing losses or damages resulting from Bank's use of the solution provided hereunder, or arising from any breach of the Agreement or any termination of the Agreement, whether such liability is asserted on the basis of contract, tort (including negligence or strict liability) or otherwise and whether or not foreseeable, even if the relevant party has been advised or was aware of the possibility of such loss or damages. as between Bank and the Vendor, the following shall be deemed "direct damages" for the purposes of the Agreement any and all damages, including consequential and similar damages, awarded to a third party for which indemnification is provided by a party under this RFP; 3. the limitations and exclusions set forth in sections 1 and 2 shall not apply to: (i) damages caused by either party's fraud or wilful misconduct; (ii) a party's liability for death or personal injury due to that party's	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
344	15	Section C - Deliverable And Service Level Agreements	1. Project Timelines	1.2. All necessary Hardware except HSM, PIN printing machine, System Software and licenses will be provided by Bank. However HSM has to be provided by vendor (Total 3 for DC(1),DR(1) and UAT(1)) and the application software should be compatible with latest Windows/RHEL OS versions of all servers including HSM.	it is mentioned as HSM licenses will be provided by bank, So the cost licenses also will be borne by bank.	Bidder has to provide the HSM. Bidder to refer Corrigendum-2 for Annexure-17, Amended Bill of Material and Comply with RFP terms and conditions.
345	21	4. Penalties/Liquidated Damages	4. Penalties/ Liquidated Damages	4.3. Penalties/Liquidated damages for not maintaining uptime: *Total cost of Ownership excluding Onsite resources charges, ATS, any additional requirements/ customization/ enhancement man-days charges, Migration Cost.	Any additional requirements/Customization should be in chargable bases	Bidder to refer Corrigendum-2 for Annexure-17, Amended Bill of Material Table G.
346	75	Annexure-8 Scope of Work	2.Integrations	2.8.System to integrate with Bank's email and SMS system for generating SMS and emails to customers. Provision to integrate with Whatsapp channel.	If incase the Notification Generation by taken from the bidder then the cost should be applicable	Bidder to refer Corrigendum - 2 & comply with RFP terms & conditions.
347				General Query	Kindly request bank to share approx. projection volume for next 5 years for Hardware size purpose	Bidder to refer Corrigendum - 2 for Annexure-8, Ammended Scope of Work, Clause 1.1.
348	15	Section C - Deliverable And Service Level Agreements	1.4.Delivery, Installation, Implementation, Go-Live and migration:	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1.1.Delivery, Installation, integration and Commissioning of Applications (including OS, HSM and PIN printing Machine) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software (including OS, HSM and PIN printing Machine) at the bank office/ordered location within eight (08) weeks from the date of Hardware provided by the Bank.	Timelines of delivering in 8 weeks to tight for our OEM, request for atleast for 12 weeks	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
349	15	Section C - Deliverable And Service Level Agreements	1.4. Delivery, Installation, Implementation, Go-Live and migration:	1.4 Delivery, Installation, Implementation, Go-Live and migration: 1.4.1.5.The selected bidder should ensure that the migration activity shall be completed within 24 weeks from the date of acceptance of Purchase Order or from the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.	Project for 6 months including migration will be very less to complete. Request the bank to revise it to 10 Months	Bidder to refer Corrigendum - 2 and Bidder to comply with RFP terms and conditions
350	18	Section C - Deliverable And Service Level Agreements	2. Payment Terms	7.One time implementation and Migration Cost -20% as per Table F of Annexure-17-On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting applicable penalties and Liquidated damages (if Any). 80% as per Table F of Annexure-17-On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents and after deducting applicable penalties and Liquidated damages (if Any).	request the bank to revise it to atleast to 40%	Bidder to comply with RFP terms and conditions

Place: Bangalore
Date:22-12-2025


Deputy General Manager
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