



**ALLAHABAD UP GRAMIN BANK
(HEAD OFFICE: BANDA)**

ADDENDUM (Ref No. AUPGB/PO/IT/2015-16/M-Banking/Addendum-1 date: 15.01.2016) TO
MOBILE BANKING SOLUTION AND IMMEDIATE PAYMENT SERVICE (IMPS)
(RFP REFERENCE NO: AUPGB/PO/IT/2015-16/M-Banking/RFP-2 dated 16.12.2015)

Date of tender document	: 16.12.2015
Addendum date	: 15.01.2016
Date for submission of tender	: 30.01.2016 upto 3.30 pm
Opening of technical bid	: 30.01.2016 at 4:00 pm
Date of opening of commercial bid	: will be intimated subsequently
Cost of tender document	: Rs5,000/- (non refundable)
Earnest money deposit/BG in lieu of EMD	: Rs 5,00,000/- (Rs Five Lac)

Venue for Submission & Opening of Bids : ALLAHABAD UP GRAMIN BANK
PROJECT OFFICE
SHALIMAR CORPORATE PARK
TITANIUM BLOCK-C
PLOT NO-TC/G-1/1
VIBHUTI KHAND, GOMTI NAGAR
LUCKNOW-226010(UP)

SI No.	Page No.	Point/Section	Clarification point as stated in the tender document	Query	Bank's Response
1	-	-	-	We request bank to provide 2 weeks extension for submission of response of RFP.	May be accepted
2	-	-	-	What is the preferred technology stack of the bank for server hardware/software? anything specific?	Vendor specific but after mutual discussion with the bank
3	-	-	-	Is solution allowed to deploy in a virtualized environment? if yes any specific virtualization environment?	No
4	11	3.2 COMMERCIAL EVALUATION (Determination of L1 Bidder and Awarding of Contract)	The Bank will open the commercial proposals of only technically qualified bidders and evaluate for completeness, the lowest quote obtained will be used for determining the L1 bidder.	Will the contract be awarded to L1 bidder ?	L1 bidder will get the Purchase Order.
5	13	3.6.3. Allahabad UP Gramin Bank reserves the right to:	5. Select the next most responsive bidder if negotiations with the bidder of choice fail to result in an agreement within a specified time frame.	What is the specific time frame for agreement?	30 days after getting the P.O
6	17	3.6.14. Limitation of Liability	Vendor's liability in case of claims against the bank resulting from Willful Misconduct or Gross Negligence of the vendor , its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Request the bank to change the clause as "Vendor's liability in case of claims against the bank resulting from Willful Misconduct or Gross Negligence of the vendor , its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be maximum to the contract value. "	No Change

7	19	3.6.18. Cancellation of Contract and Compensation:	<p>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 three months' notice for the same.</p> <p>In such event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.</p>	Need more clarity on this point?	The clause is self explanatory
8	19	3.6.22. Audit	<p>Bank at its discretion may appoint third party for auditing the activities of onsite/offsite services and operations of entire services provided to the Bank. The proposed solution should comply with and be certified to the standards of PA-DSS (Payment Application Data Security Standard) and the Bidder should have carried out Information Security and usability audit of the solution interface, copy of which is required to be submitted along with the bid. Subsequent security and usability audit findings highlighted in the pre/post implementation audits are required to be rectified by the Vendor within 2-3 months from the date of audit report furnished.</p>	Will the cost of third party audit be bourn by the bank ?	Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited. Bidder to submit certificates in this regard.
9	19	3.6.22. Audit	<p>Bank may also decide to carry out pre-launch audit of the application by an internal or external agency.</p>	Will the cost of pre-launch audit be bourn by the bank ?	Audit cost will be borne by the Bank.
10	19	3.6.21. Subcontracting:	<p>The vendor may not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the vendor under the contract without prior explicit written consent of the Bank.</p>	If bidder is SI then bidder needs to subcontracting some work to OSD/OEM. Please clarify this point.	The bidder has to be the OSD. For hardware the bidder may bring a dfferent OEM. However for the bank OSD will be the SPOC.

11	21	4.1 Eligibility Criteria Mobile Banking	The bidder should be in the business of installation, integration, implementation and maintenance of mobile banking solution and IMPS across Financial Institution/Banks in India with at least one such implementation in India on CAPEX model running successfully for one year or more in a Bank having more than 500 branches.	Request the bank to change the clause as "The bidder/OSD should be in the business of installation, integration, implementation and maintenance of mobile banking solution and IMPS across Financial Institution/Banks in India with at least one such implementation in India on CAPEX model running successfully for one year or more in a Bank having more than 500 branches."	The bidder has to be the OSD. For hardware the bidder may bring a different OEM. However for the bank OSD will be the SPOC.
12	21	4.1 Eligibility Criteria Mobile Banking	The bidder to enclose letter of appreciations from Head Office / Central Office of the Bank where Mobile banking solution & IMPS is operational currently. The letter of appreciation must be signed by an official of the Bank not below the rank of Chief Manager.	We (bidder) have an experience of providing Mobile Banking Solution and IMPS on OPEX model. Which is successfully running in many banks period. Our OSD have experience of implementing Mobile Banking Solution and IMPS on CAPEX model. Therefore, We request bank to allow customer references for both CAPEX and OPEX.	Only customer references of both CAPEX & OPEX are acceptable. However RFP point 4.1 Eligibility Criteria Mobile Banking has to be strictly followed.
13	21	4.1 Eligibility Criteria Mobile Banking	As a part of eligibility bid the bidder must include mandatorily list of Banks where mobile banking solution, developed by the Bidder, is functional (Letter of Intent/ Work Order from these banks to be attached). The Bank will choose, in its absolute discretion, from amongst the list for the purpose of reference call.	We (bidder) have an experience of providing Mobile Banking Solution and IMPS on OPEX model. Which is successfully running in many banks period. Our OSD have experience of implementing Mobile Banking Solution and IMPS on CAPEX model. Therefore, We request bank to allow customer references for both CAPEX and OPEX.	Only customer references of both CAPEX & OPEX are acceptable. However RFP point 4.1 Eligibility Criteria Mobile Banking has to be strictly followed.
14	21	4.1 Eligibility Criteria Mobile Banking	As a part of eligibility bid the bidder must include mandatorily list of Banks where mobile banking solution, developed by the Bidder, is functional (Letter of Intent/ Work Order from these banks to be attached). The Bank will choose, in its absolute discretion, from amongst the list for the purpose of reference call.	Request the bank to accept masked PO copies as the supporting document.	Accepted

15	21	4.1 Eligibility Criteria Mobile Banking	Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited.	We request the bank to modify the clause as "Proposed solution should be PA-DSS compliant and the bidder to arrange for submission of certificate within 1 year of accepting the purchase order. The development / support centre of OSD should be audited by reputed system auditor/management consultant for adherence to processes, security and extant guidelines."	No Change
16	21	4.1 Eligibility Criteria Mobile Banking	The Bidder should have necessary arrangement / agreement / certification with Google / Apple / Windows etc. for uploading the application on the respective stores.	Whether applications will be hosted in vendor's name?	Application owner will be Bank.
17	21	4.1 Eligibility Criteria Mobile Banking	Escrow Mechanism:-The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Mobile Banking & IMPS software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor.	As per standard industry practices we request the bank to modify clause as below "Escrow Mechanism:-The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Mobile Banking & IMPS software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Bank ."	No Change
18	21	4.1 Eligibility Criteria Mobile Banking	The Bidder may be an Original Solution Developer (OSD) or Original Equipment Manufacturer (OEM). If OSD is partner with OEM, then OSD will be single point of contact for Bank for the entire project.	Request the bank to clarify that can the Bidder be a System Integrator? In this case the bidder will be the SPOC for the bank for the entire contract period for Mobile Banking Solution, IMPS and Hardware.	The bidder has to be the OSD. For hardware the bidder may bring a different OEM. However for the bank OSD will be the SPOC.
19	23	4.2 Broad Scope of work	The Bidder should provide a Composite solution for both retail and corporate customers. Initially the retail solution will be implemented and in a phased manner corporate solution will be executed. The implementation modalities would be discussed between	Request the bank to share the time frame for corporate solution? Does bank require the corporate solution within the 3 months time period as mentioned in the RFP ?	Initially we are looking for retail customers only.

			bank and the selected vendor for a smooth transition.		
20	23	4.2 Broad Scope of work	The Bidder should provide a Composite solution for both retail and corporate customers. Initially the retail solution will be implemented and in a phased manner corporate solution will be executed. The implementation modalities would be discussed between bank and the selected vendor for a smooth transition.	We request bank to kindly provide scope for corporate solution required.	Initially we are looking for retail customers only.
21	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	Request bank to include section in commercial i.e. "Annexure E: Commercial Bid Template" for Mobile Application Development Platform and required hardware for the same.	No change as it is an optional requirement.
22	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	How many licences need to be taken in account for the MADP ?	No change as it is an optional requirement.
23	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	What is the contract period for MADP? Is it the same as Mobile Banking Solution and IMPS ?	Same. However it is an optional line item.
24	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	What are the support services required for MADP ?	Upto the discretion of the vendor as it is an optional line item.

25	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	What are the training expectations of bank for MADP ?	Upto the discretion of the vendor as it is an optional line item.
26	23	4.2 Broad Scope of work	The Bidder to offer a mobile development platform as an optional line item. Procurement of such type of mobile development platform is to enable Bank IT team to consider internal development activity, if required.	Please let us know whether open source Mobile Application Development Platform is allowed or not?	No
27	24	4.2 Broad Scope of work (For IMPS)	13. The system to provision to provide front end for capturing the outward IMPS transactions with required AML checks and Maker checker concept.	We request more clarification on this point. What are the AML checks required ?	As per the industry standards.
28	24	4.2 Broad Scope of work (For IMPS)	Solution to implement any new products offered by NPCI during the contract period	Need more clarification on this point ?	The bidder has to deliver any new products as required/launched by NPCI during the contract period.
29	27	4.7 Schedule of implementation	The IMPS & Mobile Banking solution along with all of its features must be completed as per Bank's requirement within three months of acceptance of purchase order. Out of which, basic module for IMPS is to be deployed for customers within one month.	Request clarity on what is the scope of basic module for IMPS that need to be deployed in one month.	P2A, P2P to be done for IMPS before 31.03.2016.
30	27	4.9 Acceptance Test	The acceptance test would involve installation on various handsets and ease of operation of the Solution offered.	Will the handsets be provided by bank ? In case bank will not provide it, we request bank to factor this in commercial ?	Provided by Bank.
31	28	4.10 Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	7. Bidder as a part of the contract should ensure updating/revamping of application interface at least once in a year as part of the version upgrade and offer the same as part of annual maintenance at no additional cost to the Bank.	Is it UI theme changes for every year or Functionality or Both?	Both

32	33	Annexure-B Eligibility Bid	<p>Bidder's arrangement / agreement / certification with Google / Apple / Windows etc. for uploading the application on the respective stores.</p> <p>Certificate copy duly signed by the bidder.</p>	<p>What is the certificate required to be submitted ? Is an undertaking from bidder sufficient ?</p>	<p>Revised clause: The Bidder / OSD should have necessary arrangement / agreement / certification with Google / Apple / Windows etc. for uploading the application on the respective stores. Bidder needs to give an undertaking in this regard.</p>
33	56	Annexure - I Supporting documents to be submitted	<p>10. Authorization letter from OEM for the product feature "Write Once and deploy everywhere capability" for Hybrid mobile applications for Smartphone.</p>	<p>Is this Authorization letter is required for Mobile Application Development Platform only?</p>	<p>The Authorization letter is required for the proposed mobile banking application. For the MADP it is upto the discretion of the vendor as it is an optional line item.</p>
34	62	<p>Annexure L: Technical Evaluation Sheet (for granular details functional specification specified in this RFP and banks current system functionalities would be considered by the evaluation team)</p> <p>Mandatory requirements</p>	<p>The offered solution should be PA-DSS compliant with a recent (not earlier than 6 months from the date of this RFP) security and usability audit.</p>	<p>There is a discrepancy in the statements in RFP need clarification on the same.</p> <p>In eligibility the PA-DSS clause states following "Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited."</p> <p>While, in this clause PA-DSS compliant solution is expected.</p>	<p>Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited. Bidder to submit certificates in this regard.</p>

35	21	4.1 Eligibility Criteria Mobile Banking	The bidder should be in the business of installation, integration, implementation and maintenance of mobile banking solution and IMPS across Financial Institution/Banks in India with at least one such implementation in India on CAPEX model running successfully for one year or more in a Bank having more than 500 branches.	As per the RFP Documents, we understood well that Bank is looking to implement mobile banking solution and IMPS Solution. In this Pre Qualification/ Eligibility Criteria, the mobile banking solution and IMPS provider can be from different vendor. Please confirm my understanding.	The bidder has to be the OSD for both mobile banking and IMPS. For hardware the bidder may bring a different OEM. However for the bank OSD will be the SPOC.
36	21	4.1 Eligibility Criteria Mobile Banking	Bidder should have a minimum annual turnover of Rs. 15 crores during last three financial years. This must be individual company turnover and not of group / subsidiary companies.	Regarding to vendor selection matrix, we assumed that Bank transactions are critical and confidential so the vendor should provide a robust system. So we assumed that the mobile application solution provider should have turnover of 100 crores. Please confirm my understanding.	No change
37			General	Please mention the customer base who will be using mobile banking application.	Please refer Annexure M where we have mentioned the cumulative customer base for 4 years.
38		13	Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited.	As per the statement, the solution should be comply The Payment Application Data Security Standard (PA-DSS) , formerly referred to as the Payment Application Best Practices (PABP), which is the global security standard of Payment Gateway Solutions. We assumed that Mobile application will act as a front end application and will capture the data and provide it to third party applications through integration methodologies which are PADSS complied. Please confirm our understanding.	Bidder's offered solution should be PA-DSS certified and the development/support centre of the bidder should be audited. Bidder to submit certificates in this regard.
39	22	2	Bidder to provide a composite solution of mobile banking services as Native/Hybrid/J2MEapplication to Bank's customers with ability to work in all types of network/handsets, for e.g. GSM, CDMA, USSD/NUUP, Android, Windows, Symbian, RIM-based systems	Most of the mobile applications runs on the industry standards Android, Windows &iOS platforms on GSM, CDMA and USSD network. The solution should be compatible with industry best practices. We assumed that the solution should take care of Customer satisfaction of a bank and should provide a composite solution of mobile banking services as Native/Hybrid/J2MEapplication to Bank's customers. or best and effective mobile banking solution. Please confirm my understanding.	Bidder's proposed solution should provide application platform support for native/hybrid/J2MEapplication to meet the requirements of diverse customer base.

40	22	3	<p>The proposed Mobile banking solution should support facilities like IMPS (P2P, P2A, P2M, P2U etc.) funds transfer across Banks as well as intra bank, Mobile/DTH recharge, Utility Bill Payments, Ticket (Movie, Air, Railway) Booking, M-commerce , merchant payment (push & pull), Card/Account to Card/Account Payments, necessary integration with NPCI (IMPS) and other payment aggregators for these services/various applications through Mobile Phones and should be enabled for Web based services.</p>	<p>As per the statement stated in the RFP Document, The application should have open architecture framework in which the solution should provide restful API's for integration with IMPS (P2P, P2A, P2M, P2U etc.) funds transfer across Banks as well as intra bank, Mobile/DTH recharge, Utility Bill Payments, Ticket (Movie, Air, Railway) Booking, M-commerce , merchant payment (push & pull), Card/Account to Card/Account Payments, necessary integration with NPCI (IMPS). The solution should have restful API's to integrate with these third party applications. Please confirm our understanding. We assumed that third party environment should be provided by Bank.</p> <p>Please elaborate integration scope.</p>	<p>Bank will bring in payment aggregators. Interfacing needs to be done by the bidder.</p>
41	22	5	<p>Mobile banking application must conform to all the operational security guidelines prescribed by the Regulatory / Statutory bodies such as RBI, TRAI, NPCI etc. which come into force from time to time.</p>	<p>As per the statement mentioned in RFP document, the solution should comply all security standards such as OWASP. What type of compliance bank is expected from RBI, TRAI and NPCI. Please mention.</p>	<p>Solution should comply guidelines issued by RBI,TRAI,NPCI time to time.</p>
42	22	7	<p>The mobile banking solution has to interface with Bank's Core banking application i.e. Finacle 7.0.18, ATM Switch/any other middleware of the Bank with seamless parameterization and customization for successful implementation. The required customization at CBS/Switch end shall be done by the Bank.</p>	<p>As per mentioned in the RFP there is a requirement of Integration with Core Banking System Finnacle 7.0.18. We assumed that bank will provide the environment for API/ Web services level integration with CBS. Please confirm our understanding.</p> <p>There is also a requirement of integration with ATM Switch or any other middleware of the bank. what type of functionality and features are expected from the integration with respect to mobile application? Please elaborate.</p> <p>Please mention the name of the middleware system of the bank.</p>	<p>Bank will provide the environment for integration with CBS. Bidder will have to interface with Bank's ATM switch (M/s FIS), FI gateway (M/s Vision India) to enable mobile based authenticated request. Alternatively, an interface with bank's switch to trigger an on-us transaction. Details would be discussed at the time of implementation. Bidder has to arrange for integration with third party (payment aggregators).</p>

43	35	1	<p>Mobile Banking application platform</p> <ol style="list-style-type: none"> 1. Android 2. Windows 3. iPhone/iOS 4. RIM (Blackberry) 5. JAVA (J2ME) 6. NUUP/USSD (All features supported at present) 7. WAP 8. Symbian 9. Low end handsets 10. Tablet 11. Any other platform to be specified 	<p>We understand that there is a re of enterrise mobility solution that can be configured/ managed centrally based on current industry standard and technology trends majority of market shared between Android, iOS and Windows. Thus we recommed that Bank should opt prescribe platform which helps to remove extra cost and effort.</p> <p>Please confirm my understanding.</p>	<p>The platforms which are popular in the industry are mentioned in the RFP.Also have to support new launch OS/Paltforms/Devices during contract period.</p>
44	36	5	<ol style="list-style-type: none"> 1. Socket connection 2. SFTP 3. Message format ISO 8583 	<p>As per our understanding, mobile application will act as front end interface for Bank users and will capture all relevant data for transctions. Through integration methodologies(restful API's and Webservices), data will share with third party applications used by bank.We assumed that these formats will be provided by bank for integartion and application should be compatible with these formats for data push and pull.</p> <p>Please confirm our understanding.</p>	<p>Bidder has to provide complete solution. Any Information required/Available will be shared by Bank.</p>
45			<p>Transaction</p>	<p>As per our understanding, mobile interface will be used by the end consumers to avail the mentioned services. We assumed that bank will provide all third party interfaces for integration</p> <p>For example: Using P2P, a customer can send/receive money using MMID & Phone number to beneficiary account. The 7 digit MMID Number will be generated through third party solution. Front end Mobile application will show MMID Number to User Interface will tightly couple integration with third party. Likewise for other systems also.</p> <p>Please confirm our understanding.</p>	<p>Bidder has to provide complete solution. Any Information required/Available will be shared by Bank.</p>

46	39	17 (a)	Administrator Web portal for reports/MIS, monitoring and reconciliation reports	As per the statement mentioned in RFP Document, Bank needs a portal solution which will take care of MIS reporting. Please elaborate more details about Administrative Portal. Which type of reports is expected from the mobile application. Please mention the name of the reports.	Administrator web portal/dashboard for accessing customer records and transaction query with proper risk mitigation measures and support to generate MIS/ report. Availability of web portal for call logging/issue reporting with access to banks team for timely resolution and reporting. Registration for mobile banking through web portal. MIS reports for Reconciliation purpose. And any other reports after mutual discussion.
49	41	17	Provision to provide an additional software package for reconciliation of IMPS transactions, Fund transfer transactions and M-Commerce (Mobile Recharge/Bill Payment/DTH Recharge, etc.) transactions.	Please explain the functionality and feature of reconciliation software.	Dispute Management system should be part of IMPSreconciliation software module in the overall IMPS solution.
50	36	7	Account information	As per the RFP document, Bank is looking to automate Customer Service Request Process through which the user can have a feature to check Account Balance Enquiry, Statement of Account, Monitor Term deposit accounts, Access to loan account statement, Passbook facility (m-passbook). We assumed that Only Customer Service Request Process is the process which needs to deploy on mobile application. Please confirm my understanding. If there is more process needs to be deploy, please mention the name of the process.	Bank is looking for Complete Solution and initially required features are already listed in the RFP any other customisation will be finalised with mutual discussion but with no extra cost during implementation phase.
51	3		Last date and time for submitting bid 13-01-16	Request the bank to give 3 weeks after issuing the clarifications	Submission Date change to 30.01.2016.
53	21	4.1 Point 11	Bidder should have infrastructure to provide local, dedicated support	Request the bank to permit onsite support or remote support from our HO	The clause remains unchanged.
54	21	4.1 Point 13	Bidder's offered solution should be PA-DSS certified ...	Request the bank to permit self certification of the Software as done in some of the other nationalised banks	Not Accepted.
55	21	4.1 Point 15	Bidder should be an ISO certified company.	Request the bank to give us time till March 16 for this certification	No Change
56	23	4.2 Point 17	The Bidder should provide a Composite solution for both retail and corporate customers	Please provide the list of services the bank wishes to offer for corporate customers	Initially we are looking for retail customers only.

57	27	4.7Out of which, basic module for IMPS is to be deployed for customers within one month.	1 month time for IMPS is too short as it includes delivery of H/W, Customisation, integrated testing, NPCI certification etc	Implementation will start after delivery & installation of H/w. At least P2A, P2P has to be completed by 31.03.2016
58	47	Point 5file upload to integrate other channels or with partners	Is this functionality needed for bulk upload of files for IMPS transaction ? Please explain the process	Bulk upload of files for IMPS transactions, Mobile banking Registration etc. Bidder has to provide web interface for file upload. File formats will be shared after mutual discussion.
59	47	Point 14	Database support Oracle	Is this a mandatory requirement ?	Yes
60	51	Section R	Cost for post implementation support:	Is it man day rate ?	NO
61				Does the bank need a separate environment for testing &UAT ?	Testing & UAT will be same.
62	14	3.6.8	Both Penalty and Liquidated Damages are independent of each other and are applicable separately and concurrently.	As a standard practice, Penalty and LD are not concurrently applied since termination linked to delays / non-performance has already attracted penalties. The application of LD amounts to duplicate charge for the same event / breach. Please clarify your stand and confirm whether the above is accepted by the bank.	No change.
63	15	3.6.8	Quarterly Uptime	Due to dependency on variety of factors such as application, operating environment, network, etc., it is not feasible to provide 99.9% & above uptime. Suggest that the bank accept base uptime of 95% and no penalty should be applied if the bidder complies with the same. Please clarify your stand and confirm whether the above is accepted by the bank.	No Change
64	15	3.6.8	Quarterly Uptime	Kindly exclude downtime on account of extraneous factors such as network, 3rd party site performance issues while calculating uptime. Please clarify your stand and confirm whether the above is accepted by the bank.	No Change

65	15	3.6.9	The successful bidder shall indemnify Bank and keep indemnified for against any loss or damage by executing an instrument to the effect on a Non-Judicial stamp paper that Bank may sustain on account of violation of patent, trademarks intellectual property rights, losses incurred due to malfunctioning of the proposed solution, interruption in use or unavailability of data, breach of confidentiality, by the employees of the successful bidder etc.	The bidder can only provide indemnification for patents, trademarks and IP related violations. However, the potential losses due to malfunctioning may be disproportionate to the compensation received by the bidder. Therefore, it is not feasible to accept indemnification towards malfunction, errors, etc. Request the bank to consider the practicality of this clause and confirm whether the above is accepted by the bank.	No Change
66	16	3.6.12	In the event of the Bank terminating the Contract in whole or in part, the Bank may procure, upon such terms and in such manner, as it deems appropriate, services similar to those undelivered, and the Bidder shall be liable to the Bank for any excess costs for such similar services.	The bidder cannot be held accountable for unilateral decision by the bank. Request you to remove this clause.	No Change
67	16	3.6.12	In the event of termination of the Contract due to any cause whatsoever, (whether consequent to the stipulated term of the Contract or otherwise), Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the selected bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the contract.	The bidder should be compensated at pre- determined, mutually agreeable costs since the transition activity involves allocation of manpower. Also to note that since there is no time constraint on the activity, the bidder will continue to incur costs towards the personnel and related expenses during extended period of transition. We request the bank to acknowledge the costs & efforts incurred by the bidder and make provision to compensate the bidder. Kindly provide your views and acceptance for the above.	No Change
69	18	3.6.15	The Bid and subsequent Contract with the selected Bidder shall be governed in accordance with the Laws of India and shall be subject to the exclusive jurisdiction of Courts in Banda.	We request the bank to change the courts to Lucknow.	No Change

71	21	4.1	The bidder to enclose letter of appreciations from Head Office / Central Office of the Bank where Mobile banking solution & IMPS is operational currently. The letter of appreciation must be signed by an official of the Bank not below the rank of Chief Manager.	We request the bank to allow any personnel of the bank as a signatory since each bank follows different designations & organizational structure and their policies on issuance of such letters also differ.	No Change
72	21	4.1	Costs for the Escrow will be borne by the Vendor.	Request the bank to bear the costs since the services are utilized by the bank	No Change
73	22	4.2	The Bidder would be responsible for implementation of an end-to-end mobile banking solution with required hardware, software, database, middleware, etc	<p>The primary objective of the RFP and competency required is for software development. We therefore request to exclude hardware, database, middleware, etc from the scope.</p> <p>The bidder can recommend these requirements, which the bank can procure directly from their approved vendors.</p> <p>Please provide your views on the above and confirm your acceptance of the same.</p>	No Change
74	23	4.2	The bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law from RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for providing the Mobile Banking services.	<p>Since such rules and guidelines cannot be envisaged at this stage, it is not feasible to estimate efforts & costs. It therefore becomes impractical to commit on free of cost updates for regulatory compliance.</p> <p>We believe the bank should be more concerned about commitment and support of the vendor and not so much about any reasonably charged costs.</p> <p>We therefore request the bank to limit this clause to an undertaking to support compliance with new rules from RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators. The costs for such updates can be mutually agreed once the full extent of such impact is analyzed.</p> <p>Kindly consider our proposition and provide the best suitable option that is fair to the bidder.</p>	No Change

75	24	4.2	The proposed solution to implement the following products offered by NPCI on all the delivery channels and through CBS Finacle and through BC interface	<p>To be clear, please confirm that the modifications in the delivery channels i.e. screens, menu, etc for ATM, Internet, Branch, BC and Other Channels, will be the responsibility of respective vendors.</p> <p>The bidder ofr IMPS will provide the interface / middleware to process IMPS requests originating from these delivery channels.</p> <p>Please confirm if the above understanding is correct. Please provide any additional information / expectation to make the scope clear.</p>	This is a combined RFP for IMPS and mobile banking. IMPS middleware has to be provided by the bidder. Interace/Middleware has to be delivered by the Bidder.
76	25	4.2	IMPS Foreign Inward Remittances (Both Inward and Outward leg)	This feature is currently not active with NPCI. Kindly clarify your expectation for this as to how does the bank intend to test and validate it.	As and when this feature is active at NPCI the same needs to be integrated for our bank.
77	25	4.2	Solution to directly interface with NPCI solution, CBS, Mobile Banking, Internet Banking, Base24 solution, MFks, USSD, and FI gateway without any middleware	<p>There should be no restriction on the solution design. The bidder should be allowed to propose best possible architecture. Kindly allow the bidder to choose middleware if any so long as bidder takes the responsibility of procuring, implementing and maintaining the same.</p> <p>Kindly share bank's expectations on this requirement and accept our suggestion.</p>	Solution is bidder specific and the bidder is responsible for developing, implementing and maintaining the same..
78	25	4.2	All and any cost associated with demonstrating the POC (including provision of Servers, technical resources, travel cost, boarding cost etc) will be to the account of the vendor and bank will not bear any cost.	<p>Will the POC require specific business cases or will be it be general demonstration in test environment? Will the bank share sample data or will it be dummy data created by the bidder? What will signify success or failure of the POC? What are the objective assessment criteria based on which POC will be evaluated?</p> <p>Kindly provide complete details and scope of POC so that the bidder can make relevant arrangements and transparent evaluation can be conducted.</p>	Demonstration of the proposed IMPS & Mobile Banking Solution needs to be done by the bidder. The functionalities of the proposed solution to be shown. Dummy data created by the bidder will do. Bank will decide whether the proposed solution meets the RFP criteria.

79	25	4.3	The Vendor needs to size, design, procure, commission, and maintain the hardware and related software for the application required as per the RFP.	<p>The primary objective of the RFP eligibility criteria and competency required is for software development. We therefore request to exclude hardware, database, middleware, etc from the scope.</p> <p>The bidder can recommend these requirements, which the bank can procure directly from their approved vendors.</p> <p>Please provide your views on the above and confirm your acceptance of the same.</p>	No Change
80	25	4.3	The license for the solution to be Enterprise level for all the modules offered without any constraint on number of branches or users for the Bank's Operations and to support new channels during the contract period.	<p>We request the bank to consider pay-per-use model of pricing so as to make the pricing reasonable for both - the bank as well as the bidder. An Enterprise Licensing results in increases marginal over-pricing since the bidder would like to cover its costs irrespective of the business growth of the bank.</p> <p>Kindly consider the request to allow the bidder to suggest best possible pricing model without any restriction from bank's side.</p>	No Change
81	27	4.8	Training	Please provide count of users to be trained per group / division within the bank. Please also clarify whether the bank would like to opt for Train the Trainer approach wherein only select few trainings will be conducted by the bidder and rest of the users will be trained by bank's designated trainers.	Total no. of users 50.(25 per batch)
82	29	5	Payment terms	<p>We would like the bank to consider industry standard terms and to discuss & finalize the same during the contract negotiation stage.</p> <p>Kindly confirm.</p>	Payment terms are as per Bank' standard terms. No change.
84	33	1	Bidder should have infrastructure to provide local, dedicated support for the entire contract period and as and when demanded by the bank. Bidder should have direct support offices in Lucknow and Bangalore	<p>The bank should allow the bidder to provide an undertaking to the effect that the support offices in Lucknow and Bangalore will be active before the solution moves to production.</p> <p>Kindly consider the request and confirm.</p>	Accepted

86	35	3	Type of Mobile Banking	<p>Please clarify as to bank's expectation for "Any other type to be specified".</p> <p>It is not possible for the bidder to estimate and propose a solution without clarity on the requirements.</p> <p>In the event that such information is not available with the bank as of now, suggest that the bank exclude this requirement from the scope.</p>	Accepted
87	38	15	Ability to deny access to handset that does not meet industry standard.	Please elaborate on the requirement. Which are the industry standards that the bank is referring to?	The current Industry Standards should be followed.
88	42	20	Standards for Mobile Banking application	<p>The money laundering and fraud scenario identification are generally managed by specialized solutions. Has the bank implemented such solutions and need the Mobile Banking Solution to integrate with the solutions?</p> <p>Does the bank need AML and Anti-fraud solution?</p>	Bank has AML solution. Need to integrate with the solution.
89	45	NA	The solution to support API/Web services a standard structure allowing bank CBS team to easily understand and integrate with bank system. The API Features	The entire API/Webservices specifications are not applicable to IMPS solution since the messaging format and protocols for the IMPS are determined by NPCI.	All NPCI messaging formats and protocols to be followed for IMPS.
90	48	NA	Customization of the application software, if required has to be done by the bidder at no additional cost to the Bank based on the UAT observations and NPCI guidelines.	<p>Since the RFP covers comprehensive features and functionality, the scope should be restricted to the RFP. For better control on costs and timeframe, customization should not be allowed during UAT.</p> <p>Suggest the bank to accept gap study sign-off as final scope and not entertain further customization requests post this milestone.</p>	Bidder has to customize the application during UAT observations. However the scope will not be beyond the RFP.
91	51	Notes	We certify that the prices quoted above are for the entire technical and functional specifications as given in the RFP and are inclusive tax of all taxes except Service Tax, VAT / CST & Octroi.	<p>The taxes and levies are payments to Government and therefore should not be included in the costs.</p> <p>Any upward or downward revision in such taxes & levies should be borne by the bank.</p>	No Change

92	52		Total Cost of Ownership (TCO)	<p>We suggest the bank to allow option of OPEX model wherein the Mobile Banking and IMPS solutions are implemented on hosted environment and charged on pay-per-use basis. The bank does not invest in license and infrastructure.</p> <p>This has been well established and proven model worldwide and there are many tier 1 banks availing of solutions under this model.</p> <p>Kindly make a provision to accept bid on OPEX model.</p>	No Change
93	22	4.2 Broad Scope of work	2. Bidder to provide a composite solution of mobile banking services as Native/Hybrid/J2ME application to Bank's customers with ability to work in all types of network/handsets, for e.g. GSM, CDMA, USSD/NUUP, Android, Windows, Symbian, RIM-based systems	Request confirm that Bank's requires Mobile Banking Solution for both Native & Hybrid based implementation of Mobile App.	AS per RFP.
94	39	Annexure D: Functional / Technical Specifications	l) Application platform support for native, hybrid-web, hybrid combination (hybrid with additional native UI and code capability) and mobile web app.	Request confirm that Bank's requires Mobile Banking Solution for both Native & Hybrid based implementation of Mobile App.	AS per RFP.
95	56	Annexure - I	10. Authorization letter from OEM for the product feature "Write Once and deploy everywhere capability" for Hybrid mobile applications for Smartphone	Request Bank to confirm the more clarity on this item	AS per RFP.
97	62	Annexure M: Hardware/Software Specification	2. The hardware should be sized to meet bank's current volume of around 2 lakh/day outward IMPS transactions and 5 lakh inward IMPS transactions within the initial four years and then upgrade as per the requirement of the Bank. The system configuration should cater to the requirements of the Bank. 3. Bank expects to reach a volume of daily 1,00,000 IMPS transactions, 50,000 Fund transfer transactions and 20,000 M-Commerce transactions through mobile banking within the initial four years and then	1. Request banks to confirm the YOY on mobile registration/active users, transaction (financial/non-financial) for Both IMPS and MBS. 2. Any upgrade after 4th Year is Bank to bear the cost.	The mentioned figures are the cumulative estimates for a 4 year period. Bank will bear the cost for any upgrade which is done after 4 years.

			upgrade as per the requirement of the Bank. The system configuration should cater to the requirements of the Bank.		
99	48	User Acceptance Testing	<p>User Acceptance Testing:</p> <ul style="list-style-type: none"> o The bidder team should request for all necessary infrastructure two weeks in advance to the bank, so as to give bank required time to create the infrastructure 	Request bank to Confirm that hardware and software (Infra) for UAT provided by Bank only.	Bank will provide the hardware and system software for UAT. The bidder team should request for all necessary infrastructure two weeks in advance to the bank, so as to give bank required time to create the infrastructure.
100	48	Technical Parameters for Evaluation	19 HSM supports should be available	Request bank to provide HSM details such as make and model for integration with Solution.	SAFENET LUNA EFT PL 60 TPS
101	49	Annexure E: Commercial Bid Template	AMC & ATS % for Hardware and Software	Request Bank to raise the % as per the industry standard	No change
	27	4.7 Schedule of implementation	The IMPS & Mobile Banking solution along with all of its features must be completed as per Bank's requirement within three months of acceptance of purchase order. Out of which, basic module for IMPS is to be deployed for customers within one month. Non implementation of the Mobile Banking solution with the required functionality within the stipulated time frame will lead to penalty	Request Bank to confirm list of functionality of IMPS basic module for implementation.	P2P & P2A

	60	Annexure L: Technical Evaluation Sheet (for granular details functional specification specified in this RFP and banks current system functionalities would be considered by the evaluation team)	Annexure L: Technical Evaluation Sheet (for granular details functional specification specified in this RFP and banks current system functionalities would be considered by the evaluation team)	The schedule implementation of three months comprise of items mentioned in the Annexure L only along with Mandatory requirements (three months does not include all the items mentioned Annexure D).	All the items mentioned in Annexure D & Annexure L will be considered.
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*******End of Document*******