



**ODISHA GRAMYA BANK**  
Information Technology Department  
Head Office, Gandamunda, P.O.-Khandagiri, Bhubaneswar

**GEM Tender Number: GEM/2024/B/4707479 dated 07.03.2024, Amendment\_1 Date: 30-03-2024**

**AMENDMENT\_1: Implementation of Universal Reconciliation Solution & Dispute Handling process for Digital Banking Channels & Product.**

**All bidders are hereby informed that based on the discussion in the Pre-bid meeting held at Head Office of Odisha Gramya Bank, on date 16.03.2024, the response to queries submitted by all bidders are in Table# 2 and necessary amendments to GeM bid are provided in Table#1. The necessary changes have been made to the ATC document and the same shall be valid.**

**Table#1: Amendment\_1**

<b>Sr. No.</b>	<b>Document Reference</b>	<b>Page No</b>	<b>Clause No</b>	<b>Description in RFP</b>	<b>Amendment</b>
1	General Terms	19	Database Licenses	Implement and maintain the database, operating system, and other third party software/ tools necessary for the proposed solutions including DR site of equal capacity as live including data replication requirements along with data replication configurations. Hardware, Network infrastructure, Operating system and Database licenses will be provided by the Bank.	•Hardware, Network infrastructure & Operating system will be provided by the Bank. The servers will be provided as VMs with Windows Server 2022 R2 Hyper-V. The Database license shall be provided by bidder in the name of Odisha Gramya Bank by attaching the same to user ID itd@odishabank.in.
2	Bid Details	1	Bid Details	<b>Bid End Date/Time:</b> 28-03-2024 14:00:00 <b>Bid Opening Date/Time:</b> 28-03-2024 14:30:00	<b>Bid End Date/Time:</b> 22-04-2024 14:00:00 <b>Bid Opening Date/Time:</b> 22-04-2024 14:30:00

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
3	12)Service Level Agreement	17	a)SLA for delivery:	All deliverable in this contract shall be delivered and made live within 45 days from date of release of GEM Contract	All deliverable in this contract shall be delivered and made live within <u>18 weeks</u> from date of release of GEM Contract. <u>Bank will issue amendment to the GEM contract for extension of date for delay attribute to Bank.</u>
4	14)Payment Terms	18	14)Payment Terms	<p>1. Payment will be done as follows:</p> <ul style="list-style-type: none"> <li>• 100% payment of the onetime implementation cost will be done by Bank after successful o Testing in UAT and Go live at both DC &amp; DR site. o Signing of SLA &amp; NDA o Submitting PBG (if any) as per terms and conditions.</li> <li>• Bills would be payable, on receipt of advice/ confirmation for satisfactory delivery/ installation/ re-installation, live running and service report from the user department/ concerned offices where the purchased software have been delivered and implemented.</li> <li>• Invoices submitted must be in GST compliant with billed to Odisha Gramya Bank GSTIN 21AAAJ00221H1ZW.</li> <li>• All payment will be done in INR (₹) currency.</li> </ul> <p>2. Payment for ATS/AMC/Recurring Cost/OPEX/Support Cost.</p> <ul style="list-style-type: none"> <li>• The support/warranty period for the Software shall be throughout the contract period after go live at both DC &amp; DR.</li> <li>• Payment for ATS/AMC/Recurring Cost/OPEX Cost shall be released on quarterly arrear basis after deduction of penalties, if any.</li> <li>• Payment towards support engineer at Head Office shall be released as monthly arrear after deduction of absence period during the billing period. Absence more than 2 working days in a month excluding banking holidays as per</li> </ul>	<p>1. Payment will be done as follows:</p> <ul style="list-style-type: none"> <li>• 100% payment of the onetime implementation cost will be done by Bank after successful o Testing in UAT and Go live at both DC &amp; DR site. o Signing of SLA &amp; NDA o Submitting PBG (if any) as per terms and conditions.</li> <li>• Bills would be payable, on receipt of advice/ confirmation for satisfactory delivery/ installation/ re-installation, live running and service report from the user department/ concerned offices where the purchased software have been delivered and implemented.</li> <li>• Invoices submitted must be in GST compliant with billed to Odisha Gramya Bank GSTIN 21AAAJ00221H1ZW.</li> <li>• All payment will be done in INR (₹) currency.</li> </ul> <p>2. Payment for ATS/AMC/Recurring Cost/OPEX/Support Cost.</p> <ul style="list-style-type: none"> <li>• The support/warranty period for the Software shall be throughout the contract period after go live at both DC &amp; DR.</li> <li>• <u>Payment for ATS/AMC/Recurring Cost/OPEX Cost shall be released on annually advance basis after deduction of penalties, if any.</u></li> <li>• Payment towards support engineer at Head Office shall be released as monthly arrear after deduction of absence period during the billing period. Absence more than 2 working days in a month excluding banking holidays as per</li> </ul>

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
				<p>OGB calendar, will be consider for deduction against absence period on pro rata basis.</p> <p>3. Payment terms for Training 100% on completion of training along with required document.</p> <p>4. Payment Terms of License 80% on delivery of the licenses and 20% on go-live of application in all respect.</p>	<p>OGB calendar, will be consider for deduction against absence period on pro rata basis.</p> <p>3. Payment terms for Training 100% on completion of training along with required document.</p> <p>4. Payment Terms of License 80% on delivery of the licenses and 20% on go-live of application in all respect.</p>
5	Eligibility Criteria	31	49) Eligibility criteria of the Bidder.	The Bidder should have successfully implemented the Reconciliation Solution for Digital Banking Channels or Products in at least in any Bank in India.	<p>The Bidder/OEM should have successfully implemented the proposed Reconciliation solution in any Bank in India.</p> <p>Bidder shall submit copy of PO issued in the name of bidder or the proposed OEM .If the credential of OEM is submitted as evidence for the clause, then OEM shall implement the entire solution during implementation period along with a tripartite agreement between OEM, bidder &amp; OGB.</p>
6	5) Technical and Functional Specifications	8	b) Functional Specifications	Maximum possible marks for functionalities = 605 Bidder(s) must secure a score 544(90% of 605) marks to become technically eligible.	Maximum possible marks for functionalities = 605 Bidder(s) <u>must secure a score 424(70% of 605) marks to become technically eligible.</u>

**Table#2: Clarification on queries of bidders**

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
1	DBI Intech LTD	7	Earnest Money Deposit (EMD)	The Bidder is required to deposit ₹4,00,000/- (Rupees Four Lakh only) in the form of Bank Guarantee issued by a scheduled commercial bank valid for 6 months, with a claim period of 1 months after the expiry of validity of the Bank Guarantee as per the statutory provisions in this regard , as per format in Annexure A or in form of Demand Draft issued by any Schedule Commercial Bank on behalf of Odisha Gramya Bank payable at Bhubaneswar.	Our organization is registered as a "Medium" entity under MSME Act of Govt, of India, Request Bank to waive off the EMD as per GFR 2017 Guidelines - Rule No. 161 wherein it is mentioned that MSME's should be exempted from payment of EMD.	<b>Clarification:</b> Exception to MSE for EMD submission shall be governed by GFR guidelines.
2	DBI Intech LTD	19	General Terms	Implement and maintain the database, operating system, and other third party software/tools necessary for the proposed solutions including DR site of equal capacity as live including data replication requirements along with data replication configurations. Hardware, Network infrastructure, Operating system and Database licenses will be provided by the Bank.	As per this clause it is mentioned that the Operating system and Database licenses will be provided by the Bank. Whereas in the commercial format, the cost is Database is to be provided. Request you to please clarify if we have to quote for the Database License.	<b>Amendment:</b> Please refer to Table# 1, Point#1
3	DBI Intech LTD		Commercial Format	15) L1 Support at Head Office Post UAT signoff	Please provide the scope of work for L1 Support & How many L1 resources will be required Onsite, kindly share the number of resources.	<b>Clarification:</b> One L1 support required post UAT signoff to provide technical support.
4	DBI Intech LTD		General		Please provide channel wise total number of daily transactions.	<b>Clarification:</b> Average count of transaction as on date of publication of the document. This may vary based on actual position during the implementation period.  NEFT( Inward & Outward )- 24022, Rtg(Inward & Outward)- 314 , ECOMM-892,ATM-8484,AEPS-30571,IMPS ( Inward & Outward)-4162.
5	DBI Intech LTD	23	Training & Documentation	The Bidder will be responsible to train the team of appropriate personnel. The team training will include functional as well as technical training and shall be considered within the	Please provide the number of persons to be trained and how many batches of training will be required. What will be	<b>Clarification:</b> No. of person to be trained-10, Duration of training-2 Hours, No. of days of Training-2 Days.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				scope of the bidder. However, the final number shall be based on requirement at the sole discretion of the Bank. These personnel would include core technical team, core functional team and the trainers for the proposed application landscape.	the duration of training i.e. number of days for training?	
6	DBI Intech LTD	17	12 (a) - SLA for Delivery & 21 - Implementation Plan	a) SLA for delivery: All deliverable in this contract shall be delivered and made live within 45 days from date of release of GEM Contract.	Request Bank to kindly clarify the Timeline for implementing the solution.	<b>Amendment:</b> Please refer to Table#1, Point#3
7	DBI Intech LTD	19	Technical Inspection and Performance Evaluation	15) Technical Inspection and Performance Evaluation Odisha Gramya Bank reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of software/solution offered by technically qualified bidders.	Request Bank to kindly elaborate a bit on the steps involved in Technical Inspection & Performance Evaluation (bench-marking).	<b>Clarification:</b> The solution provided by the vendor will be evaluated based on globally accepted standard for software solutions and as per standards prescribed by regulators. The evaluation will be done by Bank's Technical team or by Bank's auditors. Any deficiency observed shall be mitigated based on acceptable limits and within the scope of the solution.
8	DBI Intech LTD	19	General Terms	The Bidder shall, "directly interact with CBS Support SI and other applications vendors for integration of universal Reconciliation Solution.	Since there is a dependency on other vendors, Request Bank to kindly clarify the TAT by which the SI & other application Vendors need to respond, as a delay might impact the delivery timeline.	<b>Clarification:</b> Already mention in the RPF Section Force Majeure Page No.24
9	DBI Intech LTD	20	General Terms	Bidder must provide Data archival, retrieval and purging setup as per the requirement of the Bank.	Hope Bank will provide the required infrastructure including separate storage, etc. required for archival. Kindly confirm	<b>Clarification:</b> Bank will provide the storage space but solution will able to archive the data.
10	DBI Intech LTD	20	General Terms	All updates and upgrades of OS & DB has to be done by the selected Bidder without any extra cost to the Bank during contract period. However, licenses will be provided by the Bank.	We assume that the OS and DB installation will be banks responsibility. Since the OS will be provided by Bank all the OS Upgrade/ Patches has to be done by Bank. Since there is no provision for DBA, we assume that the DB Management will be done by bank.	<b>Clarification:</b> Data base patching is to be done by bidder without any extra cost to the Bank.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
11	DBI Intech LTD	18	Payment Terms	Payment for ATS/AMC/Recurring Cost/OPEX Cost shall be released on quarterly arrear basis after deduction of penalties, if any.	Request bank to change the payment terms clause as follows: Payment for ATS/AMC/Recurring Cost/OPEX Cost shall be released on Yearly / Quarterly advance basis.	<b>Amendment:</b> Please refer to Table# 1, Point#4
12	DBI Intech LTD	36	Annexure – C Non-Disclosure Agreement	Annexure – C Non-Disclosure Agreement	Do we required to submit with bid? If yes then please confirm if we needs to print on stamp paper or letter head will be acceptable? Also request to confirm if Hard Copy submission is required	<b>Clarification:</b> Non-Disclosure Agreement shall be submitted by successful bidder only.
13	DBI Intech LTD	15	Integrity Pact	Integrity Pact	Do we need to submit on stamp paper or Plain Paper will be acceptable? Also request to confirm if Hard Copy submission is required.	<b>Clarification:</b> Hard copy of Integrity Pact on Rs.100.00 stamp paper to be submitted by bidder minimum 5 days before last day of submitting of bid.
14	Concerto software & system Pvt Ltd	7	Scope Of Work	Bidder shall engage a dedicated L1 support engineer at Bank's Head Office, having following minimum requirements from the date of UAT signoff till the end of contract period.	Request the Bank to confirm minimum 2 L1 Support Engineers as the same can be run as back up resource.	<b>Clarification:</b> One L1 support required post UAT signoff to provide technical support.
15	Concerto software & system Pvt Ltd	8	Technical & Functional Specification.	Maximum possible marks for functionalities = 605 Bidder(s) must secure a score 544(90% of 605) marks to become technically eligible.	Request the Bank to Relax the technical score cut off to 70% as some of the feature are partially complaint due to file format availability and integration with external systems for pulling out the host files.	<b>Amendment:</b> Please refer to Table# 1, Point#6
16	Concerto software & system Pvt Ltd	15	Integrity Pact	Integrity Pact	Do we need to submit on stamp paper or Plain Paper will be acceptable? Also request to confirm if Hard Copy submission is required.	<b>Clarification:</b> Hard copy of Integrity Pact on Rs.100.00 stamp paper to be submitted by bidder minimum 5 days before last day of submission of bid.
17	Concerto software & system Pvt Ltd	7	Earnest Money Deposit (EMD)	The Bidder is required to deposit ₹4,00,000/- (Rupees Four Lakh only) in the form of Bank Guarantee issued by a scheduled commercial bank valid for 6 months, with a claim period of 1 months after the expiry of validity of the Bank Guarantee as per the statutory provisions in this regard , as per format in Annexure A or in form of Demand Draft issued by any Schedule	As per the GEM terms can we submit Small enterprise Udyam certificate to claim waiver of EMD	<b>Clarification:</b> Exception to MSE for EMD submission shall be governed by GFR guidelines.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				Commercial Bank on behalf of Odisha Gramya Bank payable at Bhubaneswar.		
18	Concerto software & system Pvt Ltd	20	General Terms	Bidder has to install /re-install, configure/re-configure the supplied software (including OS, DB, and third party software) in the servers (physical / virtual) and support the same during warranty and AMC period without any extra cost to the Bank.	DB and OS supplied by Bank will be covered under Bank support contract with OS&DB suppliers hence request the bank to rephrase the same	<b>Amendment:</b> Please refer to Table# 1, Point#1
19	Concerto software & system Pvt Ltd		Commercial Format	Database License	In technical scope Bank mentions that Bank will provide database licenses and OS licenses however in commercial format Bank is asking to quote for database licenses kindly clarify the same.	<b>Amendment:</b> Please refer to Table# 1, Point#1
20	Inspira/ Ameya Infovision Private Limited.	31	Eligibility criteria of the Bidder	The Bidder should have successfully implemented the Reconciliation Solution for Digital Banking Channels or Products in at least in any Bank in India.	The Bidder/OEM should have successfully implemented the Reconciliation Solution for Digital Banking Channels or Products in at least in any Bank in India.	<b>Amendment:</b> Please refer to Table# 1, Point#5
21	Inspira/ Ameya Infovision Private Limited.	1	Bid Details	Bid End Date/Time: 28-03-2024 14:00:00 Bid Opening Date/Time: 28-03-2024 14:30:00	Request Bank to extend it for 3 weeks.	<b>Amendment:</b> Please refer to Table# 1, Point#2
22	Inspira/ Ameya Infovision Private Limited.	4	Purpose of RFP	The Bank wishes to select a competent vendor who will be able to deliver / implement the required solution and integrate the same with the Banks' applications.	Is this a complete outsource model, where the entire responsibility lies with the vendor. OR Vendor will provide solution and technical support only. The final responsibility lies with Bank only.	<b>Clarification:</b> Vendor will provide solution and technical support only. The final responsibility lies with Bank only.
23	Inspira/ Ameya Infovision Private Limited.	5	Scope of Work	Application must be deployed in the Bank's Data Centre (Chennai) and DR site (Hyderabad).	Do the bank want the FM support from these locations?	<b>Clarification:</b> FM support is required only at Head Office, Bhubaneswar.
24	Inspira/ Ameya Infovision Private Limited.	5	Scope of Work	The proposed solution will be implemented at the location(s) desired by Bank.	Which location the solution to be implemented?	<b>Clarification:</b> The solutions to be implemented in Bhubaneswar (Odisha).
25	Inspira/ Ameya Infovision Private Limited.	7	Earnest Money Deposit (EMD)	The Bidder is required to deposit ₹4,00,000/- (Rupees Four Lakh only) in the form of Bank Guarantee	Is there any exemption for MSME vendor	<b>Clarification:</b> Exception to MSE for EMD submission shall be governed by GFR guidelines.
26	Inspira/ Ameya Infovision Private Limited.		Commercial Bid Format	Database License for DC,DR,UAT	Do the Bank wants the vendor to purchase database licenses?	<b>Amendment:</b> Please refer to Table# 1, Point#1

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
27	Inspira/ Ameya Infovision Private Limited.		Commercial Bid Format	OS License for DC,DR & UAT	Will the bank purchase OS licenses?	<b>Clarification:</b> OS license is in scope of Bank.
28	Inspira/ Ameya Infovision Private Limited.		Commercial Bid Format	Training	Request Bank to clarify the following points:  a. No. of batches to be trained b. Size of each batch c. We will be training the Core Team members they in turn needs to train other users.	<b>Clarification:</b> No. of person to be trained-10, Duration of training-2 Hours, No. of days of Training-2 Days.
29	Inspira/ Ameya Infovision Private Limited.		General	Hardware Sizing	Request Bank to provide the following details: a) How many total number of users expected to use this application? b) How many total number of users expected to use this application in near future (next 2 to 3 years). c) Is this application expected to send SMS notifications? d) Do you have SMS Gateway for sending SMS through application e) Is this application expected to send Email notifications f) Do you have Email Gateway (SMTP Server) for sending Email through application? g) How many number of transactions are expected per day (in all the branches) h) How many number of transactions are expected per day in next 2 to 3 years?	<b>Clarification:</b>  Tentative data for VM sizing. a) How many total number of users expected to use this application? 20 b) How many total number of users expected to use this application in near future (next 2 to 3 years). 20 c) Is this application expected to send SMS notifications? Yes, using Bank's API d) Do you have SMS Gateway for sending SMS through application Bank will provide SMS API e) Is this application expected to send Email notifications Yes f) Do you have Email Gateway (SMTP Server) for sending Email through application? Bank will provide email gateway  g) How many number of transactions are expected per day (in all the branches)



Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						<p>Provided elsewhere</p> <p>h) How many number of transactions are expected per day in next 2 to 3 years?</p> <p>YoY 10% growth</p>
30	Vsoft Technologies Pvt Ltd.	8	Functional Specifications	Maximum possible marks for functionalities = 605 Bidder(s) must secure a score 544(90% of 605) marks to become technically eligible.	Request the bank to reconsider the evaluation criteria and also request the bank to consider self-declaration from Bidder for complying all functional requirement before going live.	<p><b>Amendment:</b></p> <p>Please refer to Table#1, Point#6</p>
31	Vsoft Technologies Pvt Ltd.		General Terms	Request the bank to reconsider the evaluation criteria and also request the bank to consider self-declaration from Bidder for complying all functional requirement before going live.	Request the bank to consider & provide Linux OS too.	<p><b>Clarification:</b></p> <p>VMs are limited to Windows OS.</p>
32	Vsoft Technologies Pvt Ltd.		Scope Of Work	Database required for the solution being procured.	Request the bank to consider Bidder should supply secured RDBMS where the bidder should be responsible for the implementation, management and support instead of Database license shall be provided by bidder in the name of Odisha Gramya Bank by attaching the same to user ID itd@odishabank.in	<p><b>Amendment:</b></p> <p>Please refer to Table#1, Point#1</p>
33	Vsoft Technologies Pvt Ltd.		Scope Of Work		Request the bank to provide channel wise daily transaction volume.	<p><b>Clarification:</b></p> <p>NEFT( Inward &amp; Outward )- 24022, RTGS(Inward &amp; Outward)- 314 , ECOMM-892,ATM-8484,AEPS-30571,IMPS ( Inward &amp; Outward)-4162.</p>
34	Vsoft Technologies Pvt Ltd.		Scope Of Work		Request the Bank to help Vendor with necessary API access required during implementation.	
35	Vsoft Technologies Pvt Ltd.	1	Submission Date	Bid End Date/Time 28-03-2024 14:00:00	Request the Bank to extend the submission date by 2 weeks due to FY end closing.	<p><b>Amendment:</b></p> <p>Please refer to Table#1, Point#2</p>
36	Sarvatra Technologies Pvt Ltd	7	Scope Of Work	Fees Management - Interchange Fee as well as other charges for debit to cardholder's	Need to have clarity	<p><b>Clarification:</b></p> <p>The report must be in the format which will be easily uploaded in CBS.</p>

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				accounts. (The files may be both in online format and up loadable format.)		
37	Sarvatra Technologies Pvt Ltd	7	Earnest Money Deposit (EMD)	The Bidder is required to deposit ₹4,00,000/- (Rupees Four Lakh only) in the form of Bank Guarantee issued by a scheduled commercial bank valid for 6 months, with a claim period of 1 months after the expiry of validity of the Bank Guarantee as per the statutory provisions in this regard, as per format in Annexure A or in form of Demand Draft issued by any Schedule Commercial Bank on behalf of Odisha Gramya Bank payable at Bhubaneswar.	EMD amount should be low side.	No change
38	Sarvatra Technologies Pvt Ltd	18	Payment Terms	100% payment of the onetime implementation cost will be done by Bank after successful o Testing in UAT and Go live at both DC & DR site. o Signing of SLA & NDA o Submitting PBG (if any) as per terms and conditions.	Payment terms and condition should be in 3 slabs 60% 30% & 10%.	No change
39	Sarvatra Technologies Pvt Ltd	20	General Terms	All the software to be supplied/ proposed must be IPv4 and IPv6 compliant wherever applicable. The bidder has to migrate/ configure the proposed solution into IPv6 version as per request of the Bank without any additional cost to the Bank.	Need to have clarity.	<b>Clarification:</b> The bidder has to migrate/ configure the proposed solution into IPv6 version as per request of the Bank without any additional cost to the Bank.
40	Sarvatra Technologies Pvt Ltd	22	Implementation Plan (Delivery, Installation and Commissioning)	The Bidder shall be responsible for delivery and installation of the application/solution for making them operational for testing within 16 weeks of receiving the purchase order or confirmation of site readiness whichever is later. The Bidder shall be responsible for implementing the services as per this Tender and making them fully operational within 18 weeks from date of purchase order or confirmation of site readiness whichever is later.	Need minimum 24 Weeks to initiate the project, If we get MVP will provide you exact time line.	No change
41	Sarvatra Technologies Pvt Ltd	13	Fraud Monitoring and Management System Part-1	System should generate Fraud Monitoring reports bases on Daily transaction processing.	We don't have FRM	<b>Amendment:</b> Please refer to Table# 1, Point#6

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42	Sarvatra Technologies Pvt Ltd	5	Scope of Work Broad Outlines of Scope of Work	Providing regulatory reports as per present and future requirement of the bank without any extra cost. The reports generation must support view/ download in multiple formats like PDF, Excel, Word, Text, etc	All recon input files will be in raw format only n not pdf / in statement nature.	<b>Clarification:</b> Report must be in PDF and excel format.
43	Sarvatra Technologies Pvt Ltd	8	ATM & DEBIT CARD ON US/NFS / RUPAY	4 Way Reconciliation for ATM wise GL including Switch, CBS, Settlement files & EJ.	Need to have clarity on ATM make and respective protocol.	<b>Clarification:</b> Bank had two ATM vendors.
44	Sarvatra Technologies Pvt Ltd	8	CARD BASED TXNS Including cash withdrawal/POS and ECOMM transaction.	Handling customer dispute by raising credit adjustment/ Chargebacks & Re-Presentments through NPCI dispute management system (DMS)/ System should be capable to raise debit adjustments with other issuers for disputes related to acquiring transactions/ wrong reversals etc.	Whether DMS portal of NPCI to be manage by Service provider.	<b>Clarification:</b> Bidder is required to provide the data/MIS.DMS portal is managed by Bank official.
45	Sarvatra Technologies Pvt Ltd	9	Cash In ATM Reconciliation	Automated Cash forecasting for ATM.	What is criteria for cash forecasting.	<b>Clarification:</b> This should be a part of ATM Cash reconciliation based on the input files from Bank. The system should capable of tally ATM cash with ATM GL balance.
46	Sarvatra Technologies Pvt Ltd	9	IMPS (Immediate Payment Services) Part - 2	Handling customer disputes by raising credit adjustment/Debit Adjustment, chargeback & Re-presentments through NPCI IRCS portal within TAT.	Whether IRCS portal to be manage by service provider?	<b>Clarification:</b> Bidder is required to provide the data/MIS.DMS portal is managed by Bank official.
47	Sarvatra Technologies Pvt Ltd	11	AEPS (Aadhaar enabled payment system)/ BHIM Aadhaar Part - 1	Audit and statutory compliance report generation as per requirement.	Want to know report list.	<b>Clarification:</b> Generating of reports on successful txn, failed txn, timeout txn, exceptional txn including transaction credit confirmation(TCC),Debit reversal Confirmation(DRC),cash deposit confirmation(CDC) & Credit adjustment confirmation(CAC) in T+1 basis as per NPCI requirement.
48	Sarvatra Technologies Pvt Ltd	11	AEPS (Aadhaar enabled payment system)/ BHIM Aadhaar Part - 1	Handling customer disputes by raising credit adjustment/Debit Adjustment, charge back to Arbitration stage through NPCI Dispute Management System within TAT.	Whether DMS portal of NPCI to be manage by Service provider.	<b>Clarification:</b> Bidder is required to provide the data/MIS.DMS portal is managed by Bank official.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
49	Sarvatra Technologies Pvt Ltd	12	Dispute Management Part - 1	All the activities which are specified are coming under NPCI portal.	All the activities which are specified are coming under NPCI portal.	<b>No change</b>
50	ORITSO Pvt Ltd.	6	Scope Of Work	The Bidder must assure that the maximum turnaround time for reconciliation of any transaction shall be as per NPCI & RBI and make arrangements for reconciliation of the transactions within the given time frame without any exception. In case of above timeline fails it shall be treated as breach of contract and bidder is liable for penalty imposed the by the RBI, NPCI and Regulators.	The turnaround time as mandated by NPCI & RBI is determined by the speed of bank/bank staff in resolving the dispute or claim. The vendor has no control or engagement over this, the vendor only provides the reconciliation software and can only ensure the smooth running of the software, the operation is solely under bank's control with no bearing to the vendor.	<b>Clarification:</b> Bidder is required to provide the data/MIS in TAT as per the requirement of NPCI & RBI, then the Bank official will upload the data in their respective portal in TAT.
51	ORITSO Pvt Ltd.	6	Scope Of Work	The bidder to ensure no unwarranted, illegal, and fraudulent misuse of data shared by the Bank and Bidder to categorically indemnify the Bank against any losses that the Bank may suffer on account of any such fraudulent and illegal act by the Company or its employees.	As per this tender, the entire software including the database will be hosted at the bank's data center. The vendor will not be having any access to data, hence the indemnification of the bank by the vendor on misuse of this data does not arise.	<b>No change</b>
52	ORITSO Pvt Ltd.	6	Scope Of Work	The Solution to be deployed by the bidder should have flexibility and scalability for acceptance of changes in file structure of NPCI and Bank's Switch vendor for implementing in the Solution in a time bound manner. The Bidder should also have capability to provide Reconciliation Services for any other ATM Switch that Bank may acquire in Future.	As this is a future point and very generic one, please mention how many distinct number of ATM switches the bank is likely to acquire.	<b>Clarification:</b> To be shared with successful bidder.
53	ORITSO Pvt Ltd.	7	Accounting & Reports	Fees Management - Interchange Fee as well as other charges for debit to cardholder's accounts. (The files may be both in online format and up loadable format.)	Kindly elaborate this point. This only refers to the bank's own customers or it refers to the issuer bank's customers as well?	<b>Clarification:</b> The report must be in the format which will be easily uploaded in CBS .This only refers to the bank's own customers.
54	ORITSO Pvt Ltd.	21	Software License	Only licensed copies of software shall be supplied and ported. Further, all software supplied shall be of latest version .The software supplied must be the latest version of the	Please confirm if the latest version of licensed software refers to the latest version or latest LTS (Long Term Support) version?	<b>No change</b>

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				software supplied by the OSD. Beta versions of any software shall not be accepted.		