

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

RFP Ref. No GEM/2025/B/6418071 dated 10th July 2025, Amendment_1 Date: 23-07-2025

AMENDMENT_1: GEM BID FOR SELECTION OF MANAGED SWITCH FOR UNIFIED PAYMENT INTERFACE (UPI)

All bidders are hereby informed that based on the discussion in the Pre-bid meeting held at Head Office of Odisha Grameen Bank, on date 18th July 2025, the response to queries submitted by all bidders are in Table# 2 and necessary amendments to RFP are provided in Table#1.

Table#1: Amendment_1

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
1.	6)Scope of Work	9	6.1 Broad Outlines of Scope of Work	5. Apps and Compatibility- Bidder shall provide a white labeled UPI app for both Android and iOS platform with branding of Odisha Grameen Bank. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc and should support all the operating systems so released from 1st Jan 2019 onwards. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank. Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to Bank. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards. For any	5. Apps and Compatibility- Bidder shall provide a white labeled UPI app for both Android and iOS <u>mobile</u> platform with branding of Odisha Grameen Bank. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, iOS etc and should support all the operating systems so released from 1st Jan 2019 onwards. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of <u>various Android and iOS</u> Mobile Platforms without any additional cost to Bank. Bidder should also ensure the availability of solution for <u>any new all supported versions of Mobile Platform from Google and Apple</u> within 1 month from the date of its launch without any additional cost to Bank. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry

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				new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time. The App should meet the security and compliance requirement of regulators in India.	standards. For any new platform/model/OS/upgrade, the selected bidder Vendor will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time as per NPCI guidelines and circulars. The App should meet the security and compliance requirement of regulators in India <u>and NPCI</u> .
2.	6)Scope of Work	13	6.1 Broad Outlines of Scope of Work	35. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and	This clause is removed.

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				the bidder 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. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update.	
3.	15) Penalty Clause	28	d) Penalty on Reputational loss	<p>Reputational loss is the potential loss that negative publicity regarding an institution's business practices, whether true or not, may cause a decline in the customer dissatisfaction, costly litigations or business/revenue reductions.</p> <p>Deficiency in performance of the proposed application may lead to reputational loss to the Bank due to adverse publicity in the working area and that may spread across borders. So, actual loss as well as penalties for business loss and reputational loss incurred by the Bank on account of deficiencies in services attributable, shall be recovered in full.</p>	This clause is removed.
4.	49) Solicitation of Employees	40	-	New Clause	Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly

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					involved in this Contract during the period of the Contract and one year thereafter, except as the parties may agree on a case-by-case basis. The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.
5.	Annexure – A (1) (Eligibility Criteria and Bidder's assessment)	41	4	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document. Documents to be Submitted: Copies of relevant Work Orders / Purchase Orders / Contracts from the customers issued along with Performance Certificate to be submitted.	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or Small Finance Bank or One Scheduled Cooperative Bank having more than 500 100 branches and the UPI service is live for at least 1 year as on date of this tender document. Document to be Submitted: Copies of relevant Work Orders / Purchase Orders / Contracts from the customers issued along with Performance Certificate to be submitted.
6.	Annexure – A (1) (Eligibility Criteria and Bidder's assessment)	41	6	The proposed Switch Solution should include UPI switch, MIS, apps (iOS & Android others.), security system, admin controls as part of the	The proposed Switch Solution should include UPI switch, MIS, apps (iOS & Android others.), security system, admin controls as part of the

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				<p>solution.</p> <p>Credential Letter from the Client or Copy of Purchase Order/ Contract Document.</p>	<p>solution.</p> <p>Credential Letter from the Client or Copy of Purchase Order/ Contract Document. <u>Bidder shall submit declaration in company's letter head in this respect. The capability shall be demonstrated by bidder during technical evaluation.</u></p>
7.	6) Scope of Work	16	6.1. Broad outlines of Scope of Work	<p>36. Alerts/Notifications- Notification for System Exception, Connectivity Down, Services Down. Configurable Notification for Business Violation and transaction failure. SMS/Email alerts should be provided for customized notifications as per the requirements of the bank.</p>	<p>36. Alerts/Notifications- Notification for System Exception, Connectivity Down, Services Down. Configurable Notification for Business Violation and transaction failure. SMS/Email alerts should be provided for customized notifications as per the requirements of the bank.</p> <p><u>The SMS gateway API and Email SMTP details for notifications and OTP will be provided by Bank. The OTP generation and verification logic shall be handled by Vendor at their end.</u></p>
8.	6) Scope of Work	10	6.1. Broad outlines of Scope of Work	<p>9. The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application with all updates and customizations shall be imparted in SDK simultaneously or any other Digital Banking Applications as per Bank's Brand Guidelines i.e. Design Library System for Android and</p>	<p>9. <u>Bidder shall provide while labeled App as per clause 6.1, point 5.</u> The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application with all updates and customizations shall be imparted in SDK simultaneously or any other Digital Banking Applications as per Bank's Brand Guidelines i.e. Design Library System</p>

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				iOS for incorporating in Banks's Applications without any extra cost to Bank.	for Android and iOS for incorporating in Banks's Applications without any extra cost to Bank <u>on mutually agreed terms and condition through change management process.</u>
9.	7) Bid evaluation methodology	21	b) Technical Bid Evaluation: 1. Credentials	Evaluation criteria B. Number of Co-operative Banks or Private Sector Bank (Having more than 100 branches) where UPI solution is implemented and running for last one year Max Marks (Scoring Criteria) 12 (4 marks for each bank)	Evaluation criteria B. Number of Co-operative Banks or Private Sector Bank <u>or Small Finance Bank</u> (Having more than 100 branches) where UPI solution is implemented and running for last one year Max Marks (Scoring Criteria) 12 (4 marks for each bank)
10.	16) Payment Terms	29	2. Payment of additional Customization per Man day for Change Request:	2. Payment of additional Customization per Man day for Change Request: a) The payment towards additional customization for activities out of the scope of this contract and beyond the agreed free 200 man days will be released on completion of the agreed Commercial Change Request and on go-live signoff of scope mentioned in the CR. The number of man days will be mutually agreed between Bank and vendor during the submission of CR and the billing shall be as per applicable unit rate per man day multiplied by number	This clause is removed.

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				of man days beyond free 200 man days for the applicable year of contract.	
11.	6) Scope of Work	12	6.1) Broad Outlines of Scope of Work	23. Change Requests- The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests. The cost of each CR will be negotiated by Bank's Purchase committee. The vendor has to provide the functional specification document along with the efforts involved in terms of man days. Any requirements/customizations/integrations requested within one year of implementation will be completed without any additional cost to the bank.	Moved to clause 47) Change Order
12.	6) Scope of Work	10	6.1) Broad Outlines of Scope of Work	20. Future Requirements- Any future operations/transactions/facilities/features brought in by NPCI within one year from the date of sign off should be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	Moved to clause 47) Change Order
13.	47) CHANGE ORDER	40	Change Order	1. "Change Order" means an agreed upon change or modification to the Support Services or other material aspect of a	1. "Change Order" means an agreed upon change or modification to the Support Services or other material aspect of a

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				<p>Statement of Work that complies with the requirements of Change Order procedure stated in this Contract. Requests by Bank and acceptance by Vendor and request by Vendor and acceptance by Bank for Change Orders are subject to the procedures set forth in Change Order procedure stated in this Contract and will be made in writing in the form attached to the Change Order procedure stated in this Contract.</p> <p>2. All Change Orders must be consented to by both the parties. Till a Change Order is accepted and approved, the parties will continue to perform without the same. If Change Order remains outstanding for 15 (fifteen) days, the parties will meet urgently for resolution of the dispute and mutually decide on the next steps to carry it forward.</p>	<p>Statement of Work that complies with the requirements of Change Order procedure stated in this Contract. Requests by Bank and acceptance by Vendor and request by Vendor and acceptance by Bank for Change Orders are subject to the procedures set forth in Change Order procedure stated in this Contract and will be made in writing in the form attached to the Change Order procedure stated in this Contract.</p> <p>2. All Change Orders must be consented to by both the parties. Till a Change Order is accepted and approved, the parties will continue to perform without the same. If Change Order remains outstanding for 15 (fifteen) days, the parties will meet urgently for resolution of the dispute and mutually decide on the next steps to carry it forward.</p> <p>3. <u>Any future operations / transactions / facilities / features brought in by NPCI within one year from the date of Go-live shall be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank.</u></p> <p>4. <u>The Vendor shall be carry out the requirements/customizations post completion of one year of go-live through</u></p>

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					<u>change management process. The Change requests shall be discussed by Technical committee of Bank and for commercials, Bank's Purchase committee will negotiate and finalize. The vendor has to provide the functional specification document along with the efforts involved in terms of man days.</u>
14.	6) Scope of Work	10	6.1. Broad outlines of Scope of Work	15. Proposed solution should be capable of processing Bulk transactions through file upload for UPI Payment address creation, Push Transactions, Pull transactions etc.	This clause stands deleted.

Table#2: Clarification on queries of bidders

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
1.	C-EDGE TECHNOLOGIES LTD	9	5. Apps and Compatibility	5. Apps and Compatibility- Bidder shall provide a white labeled UPI app for both Android and iOS platform with branding of Odisha Grameen Bank. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc and should support all the operating systems so released from 1st Jan 2019 onwards. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank. Bidder should	We would like to revise this line as below: 5. Apps and Compatibility- Bidder shall provide a white labeled UPI app for both Android and iOS platform with branding of Odisha Grameen Bank. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, IOS etc and should support all the operating systems so released from 1st Jan 2019 onwards. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional based on mutually agreed cost to Bank.	Amended: Please refer to Table# 1, Point# 1

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				also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to Bank. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards. For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time. The App should meet the security and compliance requirement of regulators in India.	Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional based on mutually agreed cost to Bank. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards. For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra based on mutually agreed cost. The proposed solution should support all kind of communication modes like GSM, WAP/SMS/Browser, CDMA, 3G, 4G, 5G and any other communication mode available time to time. The App should meet the security and compliance requirement of regulators in India.	
2.	C-EDGE TECHNOLOGIES LTD	13	8. Regulatory Compliance	8. Regulatory Compliance-The Bidder should comply with all guidelines specified by NPCI/Guidelines of RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the above-mentioned authorities), the bidder would have to comply with the same without any extra cost to the bank. The successful Bidder upon selection should provide an undertaking to comply with all the present and future provisions of the Information Security Policy/ NPCI Guidelines/ Guidelines of RBI, Respective Govt. Agencies and the Bank and comply such regulatory	We would like to revise this line as below: 8. Regulatory Compliance-The Bidder should comply with all guidelines specified by NPCI/Guidelines of RBI/any other Govt. Agencies for the proposed solution and also with the subsequent amendments, if any. In case of any change in the guidelines (by any of the above-mentioned authorities), the bidder would have to comply with the same without any extra based on mutually agreed cost to the bank. The successful Bidder upon selection should provide an undertaking to comply with all the present and future provisions of the Information Security Policy/ NPCI Guidelines/ Guidelines of RBI, Respective Govt. Agencies and the Bank and comply	Existing clause in the tender document stands.

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				requirements at no additional cost to bank during the warranty /contract and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank.	such regulatory requirements at no additional based on mutually agreed cost to bank during the warranty /contract and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank.	
3.	C-EDGE TECHNOLOGIES LTD	16	35. Escrow Arrangement-	35. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an	We would like to revise this line as below: 35. Escrow Arrangement- Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder shall enter into a tripartite	Amended: Please refer to Table# 1, Point# 2

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				<p>eventual situation. The Bank and the bidder 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. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update.</p>	<p>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. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update.</p>	
4.	C-EDGE TECHNOLOGIES LTD	19	6.6. Other Requirements	<p>Migration In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like certificates etc. There will not be any additional cost provided by the bank for the migration activity. The existing contract will be continued/extended till the migration is complete and the bidder has to be provide all the support as specified by the SOW and the contract. The bidder has to confirm and remove the entire data post sign off from the bank for migration.</p>	<p>We would like to revise this line as below: Migration In case of Bank exercising the exit/termination clause or on the expiry of contract, the bidder should provide necessary support to migrate the existing data to the new service provider system. The data should be provided in the format as requested by the bank including all the sensitive data like certificates etc. There will not be any additional cost mut as ually agreed provided by the bank for the migration activity. The existing contract will be continued/extended till the migration is complete and the bidder has to be provide all the support as specified by the SOW and the contract. The bidder has to confirm and remove the entire data post sign off from the bank for migration.</p>	<p>Existing clause in the tender document stands.</p>

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5.	C-EDGE TECHNOLOGIES LTD	24	13) Taxes and Duties	All taxes, if any, shall be deducted at source as per then prevailing rates at the time of release of payments. Prices shall be inclusive of all taxes, duties. The bidder should meet the requirements of Goods & Services Tax (GST) of India.	We would like to revise this line as below: All taxes, if any, shall be deducted at source as per then prevailing rates at the time of release of payments. Prices shall be inclusive of all taxes, duties (except GST) . The bidder should meet the requirements of Goods & Services Tax (GST) of India.	Existing clause in the tender document stands.
6.	C-EDGE TECHNOLOGIES LTD	25	14) Service Level Agreement:	b) SLA for uptime Vendor will have to guarantee a minimum uptime of 99.99%, calculated on a monthly basis. All solution delivered under this contract shall have availability of 99.99% on 24x7x365. The penalty will be calculated as per the details under penalty "Section 15 – Penalty Clauses, Clause b – Penalty on breach of SLA for uptime".	We would like to add the following provision Time lost due to any of the following reasons which shall be taken into account while calculating the availability/ uptime requirement: (a) Time lost due to power or environmental failures; (b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or any units thereof due to causes attributable to Bank / any other third party such as attachment of additional devices, making alteration to the system, maintenance of the system, etc. without Vendor's consent and/ or failure to maintain the site as required by Vendor; (d) Time taken for scheduled maintenance/ troubleshooting either for preventive purposes or improvement in function or other purposes; (e) Time taken for reconfiguration or other planned downtime situations; (f) Scheduled shutdowns as required by the Bank (ASP may also request Bank for a shutdown for maintenance purpose, which request will not be denied unreasonably by Bank); (g) Time taken for booting the system (h) Time lost due to unavailability of links.	Clarification: The clause has already clarified that the SLA will not be applicable for reason attributed to the Bank or Force Majeure. In such case, both party shall agrees to the acceptance of the reason attributed to Bank or Force Majeure.

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					Further Penalty to be levied provided service unviability is for reasons solely and entirely attributable to vendor and not for reasons attributable to bank and/or its other vendors.	
7.	C-EDGE TECHNOLOGIES LTD	26	15) Penalty Clauses:	Various penalties given under this clause	<p>We would like to suggest below modification:</p> <p>We request you to decide penalty at the time for contract signing and we need to understand the touch points at time requirements and TD/BD has to be defined precisely.</p>	<p>Clarification:</p> <p>The signing of contract will follow in line with the terms and conditions mentioned in this tender document. Please consider the RISK cost while submitting the commercial proposal. There will not be any dilution to the terms and conditions mentioned in this tender document while signing the contract.</p>
8.	C-EDGE TECHNOLOGIES LTD	28	15) Penalty Clauses:	d) Penalty on Reputational loss along with Notes	<p>Deleted the clause.</p> <p>Reputation and Business loss is an indirect loss cannot be accepted.</p>	<p>Amended:</p> <p>Please refer to Table# 1, Point# 3</p>
9.	C-EDGE TECHNOLOGIES LTD	30	18) General Terms	<p>Bullet Point No. 9</p> <p>Perform version migrations and updates during the period of the contract at no extra cost to the Bank. The version and patch management shall be governed by Bank's patch management policy.</p>	<p>We would like to revise this line as below:</p> <p>Perform version migrations and updates during the period of the contract at no extra cost to the Bank agreed mutually cost. The version and patch management shall be governed by Bank's patch management policy.</p>	<p>Clarification:</p> <p>The Vendor shall ensure that all instances maintained at the Vendor's premises are periodically patched and updated in accordance with industry best practices and security standards. For all instances that are maintained at the Bank's premises and fall under the scope of this tender, the Vendor shall apply patches and updates strictly as per the Bank's Patch Management Policy.</p>

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10.	C-EDGE TECHNOLOGIES LTD	34	27) Indemnity	The vendor shall indemnify, protect and save OGB and hold OGB harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting from any act or omission or negligence or misconduct of the bidder and its employees and representatives, breach of the terms and conditions of the agreement or purchase order, false statement by the bidder, employment claims of employees of the bidder, third party claims arising due to infringement of intellectual property rights, death or personal injury attributable to acts or omission of bidder, violation of statutory and regulatory provisions including labour laws, laws related to information technology and intellectual property rights, breach of confidentiality obligations, breach of warranty.	<p>We would like to revise this clause as below:</p> <p>The vendor shall indemnify, protect and save OGB and hold OGB harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting from any act or omission or negligence or misconduct of the bidder and its employees and representatives, breach of the terms and conditions of the agreement or purchase order, false statement by the bidder, employment claims of employees of the bidder, third party claims arising due to infringement of intellectual property rights, death or personal injury attributable to acts or omission of bidder, violation of statutory and regulatory provisions including labour laws, laws related to information technology and intellectual property rights, breach of confidentiality obligations, breach of warranty.</p> <p>At the end above clause we would like to add three new Sub clause hereunder:</p> <ul style="list-style-type: none"> • (a) PROVIDED HOWEVER (i) OGB notifies Vendor in writing within twenty four hours of the claim, (ii) Vendor has sole control of the defense and all related settlement negotiations, (iii) OGB provides Vendor with the assistance, information, and authority reasonably necessary to perform the above, and (iv) the OGB does not make any statements, admissions or public remarks with respect to the claim without obtaining the prior written consent of 	Existing clause in the tender document stands.

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					<p>Vendor.</p> <ul style="list-style-type: none"> • However Vendor shall have no liability for any claim of infringement based on: (i) use of a superseded or altered release of some or all of the Deliverables including, but not limited to, Bank's failure to use corrections, fixes, or enhancements made available by the Vendor; (ii) the combination, operation, or use of some or all of the Deliverables or any modification thereof furnished under this Agreement with information, software, specifications, instructions, data, or materials not furnished by the Vendor if the infringement would have been avoided by not combining, operating, or using the Deliverables or the modification thereof; (iii) some or all of the Deliverables or the modification thereof, which is based on Bank's material, data or design; (iv) any change, not made by the Vendor, to some or all of the Deliverables or any modification thereof or (v) use of the Deliverables otherwise than for the purposes authorized hereunder. • The Bank hereby indemnifies the Vendor, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") and shall always keep indemnified and hold the vendor harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including reasonable attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought by 	

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
					<p>third-parties against the vendor as a result of:</p> <p>i. Third party infringement claims resulting from unauthorized equipment modification by the Bank or equipment use prohibited by specifications for hardware and Software;</p> <p>ii. Third-party infringement claims resulting from a breach of Software license terms taken by the Bank in respect of services provided by the vendor;</p> <p>iii. Or any individual product supplied by the Bank under this agreement.</p>	
11.	C-EDGE TECHNOLOGIES LTD	35	32) Exit option and contract re-negotiation	<p>32) Exit option and contract re-negotiation</p> <p>a) OGB reserves its right to cancel the order in the event of happening of one or more of the situations as mentioned in the "Order Cancellation" clause.</p> <p>b) OGB reserves its right to cancel the contract in the event of Amalgamation / Merger of Bank with other entity of bank leading to change of service integrator or service provider as per requirement of new entity post amalgamation / Merger. In such case Bank is not liable for any payment for undelivered portion of services due to termination of contract.</p> <p>c) Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Bidder should continue to provide the facilities to OGB at the site.</p> <p>d) Reverse transition mechanism would be activated in the event of</p>	<p>We would like to revise this clause as below:</p> <p>32) Exit option and contract re-negotiation</p> <p>a) OGB reserves its right to cancel the order in the event of happening of one or more of the situations as mentioned in the "Order Cancellation" clause.</p> <p>b) OGB reserves its right to cancel the contract in the event of Amalgamation / Merger of Bank with other entity of bank leading to change of service integrator or service provider as per requirement of new entity post amalgamation / Merger. In such case Bank is not liable for any payment for undelivered portion of services due to termination of contract. However the OGB shall pay to the Vendor infrastructure cost already incurred by the Vendor taking into account requirements of OGB for the complete tenure of the project.</p> <p>c) Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Bidder should</p>	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				<p>cancellation of the RFP/contract or exit by the parties prior to expiry of the RFP/contract. The Bidder should perform a reverse transition mechanism to OGB or its selected vendor. The reverse transition mechanism would facilitate an orderly transfer of services to OGB or to an alternative 3rd party / vendor nominated by OGB. Where OGB elects to transfer the responsibility for service delivery vendor(s), OGB will nominate a service provider who will be responsible for all dealings with the Bidder regarding the delivery of the reverse transition services.</p> <p>e) The reverse transition services to be provided by the Bidder shall include the following:</p> <ol style="list-style-type: none"> 1. The Bidder shall suitably and adequately train OGB or its designated team or new service provider for fully and effectively changeover of bank's CBS and allied services. 2. Bidder shall provide adequate documentation thereof. 3. The Bidder shall jointly manage the Links with OGB or designated team for a reasonable period of time 	<p>continue to provide the facilities to OGB at the site.</p> <p>d) Reverse transition mechanism would be activated in the event of cancellation of the RFP/contract or exit by the parties prior to expiry of the RFP/contract. The Bidder should perform a reverse transition mechanism to OGB or its selected vendor. The reverse transition mechanism would facilitate an orderly transfer of services to OGB or to an alternative 3rd party / vendor nominated by OGB. Where OGB elects to transfer the responsibility for service delivery vendor(s), OGB will nominate a service provider who will be responsible for all dealings with the Bidder regarding the delivery of the reverse transition services.</p> <p>OGB shall pay to the Vendor for such Reverse transition services a mutually agreed consideration.</p> <p>e) The reverse transition services to be provided by the Bidder shall include the following:</p> <ol style="list-style-type: none"> 1. The Bidder shall suitably and adequately train OGB or its designated team or new service provider for fully and effectively changeover of bank's CBS and allied services. 2. Bidder shall provide adequate documentation thereof. 3. The Bidder shall jointly manage the Links with OGB or designated team for a reasonable period of time 	
12.	C-EDGE TECHNO	35	34) Order Cancellation	In case of order cancellation, any payments made by OGB to the Bidder for the particular service would	<p>We would like to revise this clause as below:</p> <p>In case of order cancellation, any</p>	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	LOGIES LTD			necessarily have to be returned to OGB with interest @ 10% per annum from the date of each such payment. Further the Bidder would also be required to compensate OGB for any direct loss incurred by OGB due to the cancellation of the Purchase Order and any additional expenditure to be incurred by OGB to appoint any other Bidder.	payments made by OGB to the Bidder for the particular service would necessarily have to be returned to OGB with interest @ 10% per annum from the date of each such payment provided for reasons solely and entirely attributable to the Bidder . Further the Bidder would also be required to compensate OGB for any direct loss incurred by OGB due to the cancellation of the Purchase Order and any additional expenditure to be incurred by OGB to appoint any other Bidder subject to 10% of the value of the undelivered goods/services .	
13.	C-EDGE TECHNOLOGIES LTD	36	35) Termination of Contract	For Amalgamation / Merger of bank: The notice of termination may specify that the termination is for convenience the extent to which Vendor's performance under the contract is terminated and the date upon which such termination become effective. OGB will release any payment applicable till date of termination for services taken, but will not release any payment request raised by vendor for termination for amalgamation or merger of bank as per instruction of GOI.	We would like to revise this provision as under: For Amalgamation / Merger of bank: The notice of termination may specify that the termination is for convenience the extent to which Vendor's performance under the contract is terminated and the date upon which such termination become effective. OGB will release any payment applicable till date of termination for services taken and infrastructure cost already incurred by the Vendor taking into account requirements of OGB for the complete tenure of the project. , but will not release any payment request raised by vendor for termination for amalgamation or merger of bank as per instruction of GOI.	Existing clause in the tender document stands.
14.	C-EDGE TECHNOLOGIES LTD	36	35) Termination of Contract	Notice:	We would like to add the following provision: Termination by Bidder: The Vendor shall be entitled to terminate the Agreement by giving 30 days' notice	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
					due to any breach or nonperformance under the agreement made by the OGB, provided the breach is not cured by the OGB within such notice period	
15.	C-EDGE TECHNOLOGIES LTD	36	36)Effect of Termination (d)	36)Effect of Termination d) OGB shall make such pro rata payment for services rendered by the Bidder and accepted by OGB at the sole discretion of OGB in the event of termination, provided that the Bidder is in compliance with its obligations till such date. However, no payment for "costs incurred, or irrevocably committed to, up to the effective date of such termination" will be admissible. There shall be no termination compensation payable to the Vendor.	We would like to revise this provision as under d) OGB shall make such pro rata payment for services rendered by the Bidder and accepted by OGB at the sole discretion of OGB in the event of termination, provided that the Bidder is in compliance with its obligations till such date. However, no payment for "costs incurred, or irrevocably committed to, up to the effective date of such termination" will be admissible, except for infrastructure cost already incurred by the Vendor taking into account requirements of OGB for the complete tenure of the project. . There shall be no termination compensation payable to the Vendor.	Existing clause in the tender document stands.
16.	C-EDGE TECHNOLOGIES LTD	40	Additional Clauses	Need to add following clauses: 1 Non-Solicitation 2 Entire Agreement	We would like to add following clauses 49. NON-SOLICITATION: Neither Party will, without the consent of the other Party, employ or offer to employ (whether under a contract of service or under a contract for services) any person engaged or previously engaged by the other in a technical or managerial capacity in relation to the project, during the subsistence of this Agreement and until a period of 24 months has expired after the termination or expiry of this Agreement. 50. ENTIRE AGREEMENT: Subject to any terms implied by law, this Agreement along with its annexures and	Amended: Please refer to Table# 1, Point# 4

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
					schedules constitutes the entire agreement between OGB and Vendor and supersedes any previous agreements or understandings between the parties in relation to the subject matter of this Agreement. Each party acknowledges that it has not relied on or been induced to enter into this Agreement by a representation or warranty other than those expressly set out in this Agreement. To the extent permitted by Applicable Law, a party is not liable to another party in contract or tort or in any other way for a representation or warranty that is not set out in this Agreement.	
17.	C-EDGE TECHNOLOGIES LTD	56	Annexure – D Non-Disclosure Agreement	Article 12: TERM This Agreement shall remain valid from the effective date until the termination of this Agreement. The obligations of each Party hereunder will continue and be binding irrespective of whether the termination of this Agreement for a period of three (3) years after the termination of this Agreement.	Article 12: TERM This Agreement shall remain valid from from for 5 years from the effective date until the termination of this Agreement. The obligations of each Party hereunder will continue and be binding irrespective of whether the termination of this Agreement for a period of three (3) years after the termination of this Agreement.	Clarification: This clause is a standard clause of Non-disclosure agreement. The clause remains unchanged.
18.	C-EDGE TECHNOLOGIES LTD	5	2) Purpose of RFP	All the guidelines, advisories, instructions issued by NPCI for UPI, Regulators that are published in Public media or as private instruction to bank, shall be implemented, provided in the proposed Solution by the service provider for the compliance of the Bank. The Bank wishes to select a competent switch Service provider who will be able to deliver / implement the required	We would like to revise this provision as under All the guidelines, advisories, instructions issued by NPCI for UPI, Regulators that are published in Public media or as private instruction to bank (at the time of finalizing requirements), shall be implemented, provided in the proposed Solution by the service provider for the compliance of the Bank. Commercial for any customization or additional requirement not mentioned in	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				solution and integrate the same with the Banks' applications and manage the same during the contract period. At the bank's discretion, vendor will also be required to support Bank in integration of future solutions, which Bank is going to procure.	RFP can be decided based on mutually agreed terms The Bank wishes to select a competent switch Service provider who will be able to deliver / implement the required solution and integrate the same with the Banks' applications and manage the same during the contract period. At the bank's discretion, vendor will also be required to support Bank in integration of future solutions based on mutually agreed cost, which Bank is going to procure.	
19.	C-EDGE TECHNOLOGIES LTD	10	6) Scope of Work 6.1. Broad Outlines of Scope of Work	8. UPI APP/module may be embedded in other (merchant) apps by giving the binary/SDK to the merchant to integrate into their apps. Integrate UPI with Bill desk and other aggregator without any extra cost to Bank. 9. The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application with all updates and customizations shall be imparted in SDK simultaneously or any other Digital Banking Applications as per Bank's Brand Guidelines i.e. Design Library System for Android and iOS for incorporating in Banks's Applications without any extra cost to Bank. 10. The solution should be adhering to NPCI UPI technical specifications and Procedural guidelines for all the UPI products (including various Operating Circulars (OC)) from NPCI and should be capable of adopting any future	We would like to revise this provision as under 8. UPI APP/module may be embedded in other (merchant) apps by giving the binary/SDK to the merchant to integrate into their apps. Integrate UPI with Bill desk and other aggregator without any extra based on mutually agreed cost to Bank. 9. The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application with all updates and customizations shall be imparted in SDK simultaneously or any other Digital Banking Applications as per Bank's Brand Guidelines i.e. Design Library System for Android and iOS for incorporating in Banks's Applications without any extra based on mutually agreed cost to Bank. 10. The solution should be adhering to NPCI UPI technical specifications and Procedural guidelines for all the UPI products (including various Operating Circulars (OC)) from	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				<p>regulatory/ statutory requirement and any new additional functionality by NPCI without any additional cost to the Bank and timeline as specified by the NPCI / Bank.</p> <p>12. Interface & APIs- The proposed solution should be capable of seamless integration with the Bank's Alternate delivery channels i.e. ATM switch, Internet Banking, Mobile Banking, SMS and Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi- Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, EFRMS, Omni Channel etc.,. Solution should have APIs for all UPI operations/ transactions like UPI handle creation, Registration for UPI, setting UPI PIN, Addition of account, removal of account, Push transaction, Pull transaction, Mandate registration/ de-registration, ASBA related operations, Balance enquiry, Merchant registration, Transaction listing etc. The proposed solution should be integrated with the Bank's middleware via standard interfaces like http API, REST API, MQ, socket, Web services with message structures in iso8583/xml/json/plain text/ any other customized message structure as required by the bank without any extra cost to Bank. The preferred mode of transaction exchange should be ISO8583.</p>	<p>NPCI and should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by NPCI without any additional based on mutually agreed cost to the Bank and timeline as specified by the NPCI / Bank.</p> <p>12. Interface & APIs- The proposed solution should be capable of seamless integration with the Bank's Alternate delivery channels i.e. ATM switch, Internet Banking, Mobile Banking, SMS and Bank's CBS, Enterprise Service Bus /Payment Hub, SDR (Bank's Data warehouse), USSD, Financial Inclusion gateway, Multi- Function Kiosks, Remittance agencies, Third party PSP, WhatsApp Banking, Payment Gateway, E-Mail, EFRMS, Omni Channel etc.,. Solution should have APIs for all UPI operations/ transactions like UPI handle creation, Registration for UPI, setting UPI PIN, Addition of account, removal of account, Push transaction, Pull transaction, Mandate registration/ de-registration, ASBA related operations, Balance enquiry, Merchant registration, Transaction listing etc. The proposed solution should be integrated with the Bank's middleware via standard interfaces like http API, REST API, MQ, socket, Web services with message structures in iso8583/xml/json/plain text/ any other customized message structure as required by the bank without any extra based on mutually agreed cost to Bank. The preferred mode of transaction exchange should be ISO8583.</p>	

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				13. Bidder is required to provide multiple entry points for most commonly used features like Scan and Pay to Contacts, Pay to UPI ID, UPI Lite, Add Money, Collect Money etc. as required by Bank without any additional cost to the Bank.	13. Bidder is required to provide multiple entry points for most commonly used features like Scan and Pay to Contacts, Pay to UPI ID, UPI Lite, Add Money, Collect Money etc. as required by Bank without any additional based on mutually agreed cost to the Bank.	
20.	C-EDGE TECHNOLOGIES LTD	12	6) Scope of Work 6.1. Broad Outlines of Scope of Work	24. DR Drill- The bidder should conduct DR drill of the proposed solution along with the DR Drills of the Bank or as and when required by the bank without any additional cost to the bank. The maximum schedule of the DR drill will be quarterly. The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank a week in advance. Any precautions to be taken by the bank should be provided at least 4 days prior to the DR Drill. The DR drill report has to be furnished post completion for submission to our Auditors. The Recovery Point Objective (RPO) should be zero (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during Bank's DR drill activity.	We would like to revise this provision as under 24. DR Drill- The bidder should conduct DR drill of the proposed solution along with the DR Drills of the Bank or as and when required by the bank (twice in a year) without any additional cost to the bank. The maximum schedule of the DR drill will be quarterly half yearly . The DR drill plan, backup plan and the proposed timings should be shared and approved by the bank a week in advance. Any precautions to be taken by the bank should be provided at least 4 days prior to the DR Drill. The DR drill report has to be furnished post completion for submission to our Auditors. The Recovery Point Objective (RPO) should be zero 15 minutes (planned DR drills) and Recovery Time Objective should be less than 1 hour. The bidder should provide necessary support during Bank's DR drill activity.	Existing clause in the tender document stands.
21.	C-EDGE TECHNOLOGIES LTD	14	6) Scope of Work 6.1. Broad Outlines of Scope of Work	29. Audit Requirements- All the audit logs to be enabled, encryption and security features prescribed by RBI and other regulatory Bodies should be implemented. The logs and security postures may be audited either by Bank, Regulator(s), Sponsor Bank or by any	We would like to revise this provision as under 29. Audit Requirements- All the audit logs to be enabled, encryption and security features prescribed by RBI and other regulatory Bodies should be implemented. The logs and security postures may be	Existing clause in the tender document stands.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				third party auditor(s). However, not more than two such audits is envisaged in a year. VAPT Audits may have to be performed periodically by the Bank. Any vulnerabilities found out may be required to be implemented within a week of notification. This is in addition to the upkeep of security postures by the Bidders. The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT-In empanelled agency) during contract period. The code review document is to be provided to the Bank, before sign-off. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The vendor should provide solution and implement/comply all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost to the bank.	audited either by Bank, Regulator(s), Sponsor Bank or by any third party auditor(s). However, not more than two such audits is envisaged in a year. VAPT Audits may have to be performed periodically by the Bank. Any vulnerabilities found out may be required to be implemented within a week of notification. This is in addition to the upkeep of security postures by the Bidders. The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT-In empanelled agency) during contract period. The code review document is to be provided to the Bank, before sign-off. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The vendor should provide solution and implement/comply all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra based on mutually agreed cost to the bank.	
22.	C-EDGE TECHNOLOGIES LTD	15	6) Scope of Work 6.1. Broad Outlines of Scope of Work	30. MIS/Monitoring d) Remittance pattern of any given customer	We need more clarity about this requirement	Clarification: Vendor shall provide reports presenting the remittance pattern for any given customer in

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						relation to Fraud Risk Assessments as per NPCI and RBI norms.
23.	C-EDGE TECHNOLOGIES LTD	16	6) Scope of Work 6.1. Broad Outlines of Scope of Work	32. Solution Integration with SIEM – It would be bidder's responsibility to integrate proposed solution with SIEM to generate alerts for any violations IT Security related violation. Bidders is expected to support bank to send logs from the proposed configuration in an acceptable format to the existing/future SIEM solution. Bidder would be provided adequate support by bank's SIEM system integrator for the purpose of integration. The integration or any changes related to integration with SIEM should be done by the bidder at free of cost.	We would like to revise this provision as under 32. Solution Integration with SIEM – It would be bidder's responsibility to integrate proposed solution with SIEM to generate alerts for any violations IT Security related violation. Bidders is expected to support bank to send logs from the proposed configuration in an acceptable format to the existing/future SIEM solution. Bidder would be provided adequate support by bank's SIEM system integrator for the purpose of integration. The integration or any changes related to integration with SIEM should be done by the bidder at free of cost based on mutually agreed cost	Clarification: The existing clause remains unchanged. Bank is having SIEM of Seceon under managed SOC of Bank. SIEM licenses and operation will be maintained by Bank from it's managed SOC. Vendor shall expose the APIs to collect the logs specific to Bank's instance or Bank's services under scope of this project.
24.	C-EDGE TECHNOLOGIES LTD	28	16) Payment Terms	d. All payment will be done in INR (₹) currency after deduction of TDS and applicable TDS-GST.	We would like to revise this provision as under d. All payment will be done in INR (₹) currency within 15 days after receiving invoice after deduction of TDS and applicable TDS-GST. Any delay in payment from bank will attract penalty of 10%/month on invoice amount.	Existing clause in the tender document stands.
25.	C-EDGE TECHNOLOGIES LTD	41	Annexure – A (1) (Eligibility Criteria and Bidder's assessment)	4. The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document.	We would like to revise this provision as under 4. The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document.	Amended: Please refer to Table# 1, Point# 5

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				Copies of relevant Work Orders / Purchase Orders / Contracts from the customers issued along with Performance Certificate to be submitted.	Copies of relevant Self Declaration Certificate (undertaking) by vendor with name on clients and number of branches/ Work Orders / Purchase Orders / Contracts from the customers issued along with Performance Certificate to be submitted. Bank may cross check with any of the bank for reference and evaluation.	
26.	C-EDGE TECHNOLOGIES LTD	41	Annexure – A (1) (Eligibility Criteria and Bidder's assessment)	The proposed Switch Solution should include UPI switch, MIS, apps (iOS & Android others.), security system, admin controls as part of the solution. Credential Letter from the Client or Copy of Purchase Order/ Contract Document.	We would like to revise this provision as under The proposed Switch Solution should include UPI switch, MIS, apps (iOS & Android others.), security system, admin controls as part of the solution. Self Declaration Certificate (undertaking) by vendor with name on clients and number of branches/ Credential Letter from the Client or Copy of Purchase Order/ Contract Document. Bank may cross check with any of the bank for reference and evaluation.	Amended: Please refer to Table# 1, Point# 6
27.	Infrasoft Technologies Ltd. (KiyaAI)		96.1.4	The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre in India...	Please confirm the exact locations (city/state) of the bidder's DC and DR expected by the Bank. Is there a preference for proximity to OGB's DC/DR?	Clarification: The Switch and solution should be hosted in Bidder's data centres and disaster recovery centres in India as per tender terms. The proximity of Bidder's DC and DR to Bank's DC and DR is not necessary as the connectivity to Bank's DC and DR will be through Bidder's MPLS links.
28.	Infrasoft Technologies		96.1.6	Growth projections on YOY basis is 40%	Please provide baseline transaction volumes (TPS, daily/monthly financial and	Clarification:

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	Ltd. (KiyaAI)				non-financial volumes) to enable accurate hardware sizing.	The TPS count and YoY project is provided in Clause 6.1, Point# 11 Performance.
29.	Infrasoft Technologies Ltd. (KiyaAI)	11	6.1.11	UPI solution should be capable of processing 80 TPS from day 1...	Is 80 TPS the peak or average? Please share expected concurrency, peak hour load, and transaction mix (Push/Pull/Meta).	Clarification: This requirement is an ASP model and the projected average TPS is projected as 80TPS. However, as per tender terms, there should not be technical decline from UPI switch for pick load of more than 80 TPS.
30.	Infrasoft Technologies Ltd. (KiyaAI)	15	6.1.31	Vendor shall provide managed MPLS link of minimum of 2 Mbps each...	Will the Bank bear any part of the MPLS cost? If not, should bidder include link cost in per-transaction pricing?	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
31.	Infrasoft Technologies Ltd. (KiyaAI)	16	6.1.38	Bidder shall be responsible for implementing and maintaining a comprehensive backup...	Please confirm retention period for backups and archival data. Is there a preferred backup frequency (daily, weekly, etc.)?	Clarification: The backup procedure and frequency shall be in compliance with the guidelines of regulators such as RBI, NABARD and NPCI as application for UPI switches.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
32.	Infrasoft Technologies Ltd. (KiyaAI)	186	6.4.g	SPOC shall be residing within 500 meters radius from Head Office...	Can this be relaxed to within city limits of Bhubaneswar for practical feasibility?	Amendment: The SPOC shall reside in and around Bhubaneswar during the implementation period.
33.	Infrasoft Technologies Ltd. (KiyaAI)	196	6.5.l	L2 & L3 resource engaged... shall be shared resource...	Please clarify expected response time and SLA compliance expectations from shared resources.	Clarification: The SLA is defined in Clause 14 of the tender document.
34.	Infrasoft Technologies Ltd. (KiyaAI)	206	6.6.m	Bidder must support for solution/product's compatibility for any change/upgrade...	Please confirm if Bank will provide upgraded hardware/software or bidder must provision it under OPEX.	Clarification: The requirement is in OPEX model. Hence, the upgrades are under scope of bidder.
35.	Infrasoft Technologies Ltd. (KiyaAI)	237	7.c	Payments will be made exclusively for financial transactions processed...	Please confirm if business declined transactions are billable. Also, clarify definition of business decline vs technical decline.	Clarification: Please refer to Clause 16) Payment Terms Point # 3 (a)
36.	Infrasoft Technologies Ltd. (KiyaAI)	251	4.a	All deliverables under this contract shall be completed... within 12 weeks...	Please confirm if this includes NPCI certification timelines.	Clarification: The timeline includes the NPCI certification.
37.	Infrasoft Technologies Ltd. (KiyaAI)	301	18	Bidder shall implement and maintain the database, operating system...	Please confirm if licenses for OS, DB, middleware are to be procured by bidder or provided by Bank.	Clarification: The required infrastructure for UPI switch solution at Bidder's premises will be under scope of Bidder.
38.	Infrasoft Technologies Ltd. (KiyaAI)	116	6.1.20	Any future operations/transactions/facilities/features brought in by NPCI...	Please confirm if this includes features like UPI Tap & Pay, UPI Global, UPI Credit Card, etc., and if SDK updates are expected within 30 days.	Clarification: The list of UPI products and features are mentioned in Clause 6.1, Point# 21

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
39.	Infrasoft Technologies Ltd. (KiyaAI)	136	6.1.29	Audit Requirements...	Please confirm if Bank will bear cost of CERT-In audits or bidder must include it in pricing.	Clarification: VAPT audits of the applications accessible to Bank's environment will be done by Bank. The VAPT audit of all components of UPI solution proposed at Bidder's premise shall be done by Bidder and the reports for the same shall be shared with Bank.
40.	Infrasoft Technologies Ltd. (KiyaAI)	156	6.1.32	The solution should be capable of integrating with Bank's notification system...	Please confirm if SMS/Email gateways are provided by Bank or bidder must provision them	Amended: Please refer to Table# 1, Point# 7
41.	Infrasoft Technologies Ltd. (KiyaAI)	166	6.1.39	The solution should be capable of integrating with Bank's analytics platform...	Please specify analytics platform (e.g., SAS, Power BI, etc.). Is real-time data push required or periodic batch uploads?	Invalid reference of the query
42.	Infrasoft Technologies Ltd. (KiyaAI)	177	6.2	Solution delivery timelines...	Please confirm if integration testing with all systems (CRM, Fraud, etc.) is part of the 12-week timeline or separate.	Clarification: Project timeline of 12 weeks covers all deliverables under the scope of this project.
43.	Infrasoft Technologies Ltd. (KiyaAI)	186	6.4.h	Bidder shall ensure integration with Aadhaar-based authentication...	Please confirm if Aadhaar authentication is via UIDAI or NPCI mapper. Also, clarify if Bank will provide necessary licenses and connectivity.	Clarification: Please refer to the guidelines of NPCI for UPI on Aadhaar based authentication.
44.	Infrasoft Technologies Ltd. (KiyaAI)	237	7.a	Bidder shall ensure integration with Bank's payment gateway...	Please confirm if payment gateway is hosted internally or via third party. Is UPI expected to be integrated for merchant payments?	Clarification: Bank is using payment gateway platform of Billdesk (ePG).
45.	Infrasoft Technologies Ltd. (KiyaAI)	248	8	Bidder shall ensure integration with Bank's mobile app...	Please confirm if SDK integration is expected or full app development. Also,	Amended: Please refer to Table# 1, Point# 8

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	ogies Ltd. (KiyaAI)				clarify if app is hybrid/native and platform versions supported.	
46.	Infrasoft Technologies Ltd. (KiyaAI)	30	18	Service provider must provide required help during periodic VAPT (External & Internal), IS Audit, Security Audit, various compliances specially government and regulatory, cyber related, etc. to the Bank. Also rectification of deficiencies pointed out during IS Audit should be done at no cost to the Bank in a time bound manner.	Please clarify who will bear the cost of the such audits.	Clarification: VAPT audits of the applications accessible to Bank's environment will be done by Bank. The VAPT audit of all components of UPI solution proposed at Bidder's premise shall be done by Bidder and the reports for the same shall be shared with Bank.
47.	Infrasoft Technologies Ltd. (KiyaAI)	15	31	General	Requesting the Bank to confirm that Connectivity from DC to DR would be provided by the bank	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
48.	Infrasoft Technologies Ltd. (KiyaAI)	16	38	General	Requesting the Bank to share its Backup Policy(weekly, monthly, quaterly or archival) ?	Clarification: Please refer to the guidelines of NPCI for backup frequency.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
49.	Infrasoft Technologies Ltd. (KiyaAI)	13	29	General	As per our understanding VAPT will be taken care by the Bank	Clarification: VAPT audits of the applications accessible to Bank's environment will be done by Bank. The VAPT audit of all components of UPI solution proposed at Bidder's premise shall be done by Bidder and the reports for the same shall be shared with Bank.
50.	Infrasoft Technologies Ltd. (KiyaAI)	29	16	Commercial template	Requesting the Bank to clarify, where does the bidder put implementation setup cost as in the commercial template only trasaction charge is to be provided.	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
51.	Infrasoft Technologies Ltd. (KiyaAI)	28	15	a) Actual loss on account of errors, bugs, deficiencies, delay, etc., in services attributable to the bidder will be charged in actual by the Bank and maximum capacity of penalty will not be applicable in this regard. d) Penalty on Reputational loss Reputational loss is the potential loss that	Requesting the Bank to kindly cap the maximum penalty to 10% of the PO value	Amended: Please refer to Table# 1, Point# 3

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				negative publicity regarding an institution's business practices, whether true or not, may cause a decline in the customer dissatisfaction, costly litigations or business/revenue reductions. Deficiency in performance of the proposed application may lead to reputational loss to the Bank due to adverse publicity in the working area and that may spread across borders. So, actual loss as well as penalties for business loss and reputational loss incurred by the Bank on account of deficiencies in services attributable, shall be recovered in full.		
52.	Infrasoft Technologies Ltd. (KiyaAI)	22	Credentials 1.B	Number of Co-operative Banks or Private Sector Bank (Having more than 100 branches) where UPI solution is implemented and running for last one year	Please modify the clause as mentioned below: Number of PSU or Co-operative Banks or Private Sector Bank (Having more than 100 branches) where UPI solution is implemented and running for last one year	Amended: Please refer to Table# 1, Point# 9
53.	Network People Services Technologies Limited	44	Annexure – A (2) 1	Solution designed with MACH architecture (microservices, API, cloud native, headless)	Can you elaborate on which parts of the solution must be headless? Is it applicable only for web/mobile frontend or other layers as well?	Clarification: The solution shall be designed with MACH architecture. Wherein, the principle of headless is applicable for Mobile APP and web applications under scope of this tender.
54.	Network People Services Technologies Limited	45	Annexure – A (2) 1	Support container platforms like RedHat OpenShift, VMware Tanzu, SUSE Rancher etc.	Is there a preferred container orchestration platform, or are all listed options equally acceptable?	Clarification: There is no preferred container platform. Any platform are accepted as this is an OPEX model. This clause is only consider for evaluation.
55.	Network People	42	Annexure – A (2) 1	Auto scalability – Ability to automatically scale horizontally	Please specify if both scale-in and scale-out must be automated or if manual	Clarification:

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	Services Technologies Limited				intervention is acceptable for scaling down.	Manual intervention is acceptable without breach in SLA. However, for technical evaluation, the mark will be awarded for automatic scaling.
56.	Network People Services Technologies Limited	45	Annexure – A (2) 1	Switch must support all industry standard message formats (ISO 8583, ISO 20022, XML etc.)	Kindly clarify which message formats are expected for which use cases – e.g., UPI, Merchant Onboarding, Reconciliation, etc.	Clarification: For integration with CBS, the transaction message shall be on ISO 8583 and for other end communications, vendor shall refer to NPCI guidelines.
57.	Network People Services Technologies Limited	43	Annexure – A (2) 4	Switch must support encryption and decryption of customer's data	What encryption algorithm is preferred (AES-256, RSA, etc.)?	Clarification: Vendor shall follow encryption standards in compliance with PCI-DSS, NPCI and RBI.
58.	Network People Services Technologies Limited	47	Annexure – A (2) 4	Use latest RBI digital payment security encryption between core banking and delivery channels	Kindly share details or references to the applicable RBI encryption standard to be followed.	Clarification: Please refer to RBI and NPCI websites for the same.
59.	Network People Services Technologies Limited	43	Annexure – A (2) 1	Support graceful exception handling, restart, self-healing or recovery on failure	Please specify if a specific observability or monitoring stack is mandated (e.g., ELK, Prometheus, Grafana).	Clarification: Please refer to NPCI directives on UPI transaction atomicity.
60.	Network People Services Technologies Limited	46	Annexure – A (2) 2	Support IPv4 & IPv6; hardware (CPU, Memory, Disk) should not cross 70% utilization	Kindly confirm the expected TPS and concurrency to size the infrastructure ensuring hardware utilization below 70%.	Clarification: The TPS count and YoY project is provided in Clause 6.1, Point# 11 Performance. The YoY growth to be considered as 20%.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
61.	Network People Services Technologies Limited	45	Annexure – A (2) 1	Implement caching across digital channels including static data	Please clarify the scope of caching expected – e.g., config, metadata, tokens, static UI elements, etc.	Clarification: Please refer to NPCI directives on UPI switches and ASP.
62.	Network People Services Technologies Limited	52	Annexure – A (2) 15	Offline Merchant Integration, Online Merchant Integration, Deep Integration with Merchant App	Please specify if the Bank has any preferred SDK/API stack or third-party solution for merchant app integration.	Clarification: No such preference.
63.	Network People Services Technologies Limited	52	Annexure – A (2) 14	Recurring Payment Facility, Schedule Payment / Payment Reminder Facility	Do you require full support for UPI AutoPay (e-mandate) in compliance with NPCI specifications?	Clarification: Yes. Required.
64.	Network People Services Technologies Limited	45	Annexure – A (2) 1	Single control plane for all deployments	Please confirm if centralized control plane must reside within Bank premises or if secure remote control from vendor's NOC is allowed.	Clarification: The control plane shall reside in premise of Vendor.
65.	Network People Services Technologies Limited	46	Annexure – A (2) 2	Test software should match production environment	Will the Bank provide test environments or is the vendor expected to provision identical non-prod environments?	Clarification: Vendor shall provide the test environment of switch.
66.	Network People Services Technologies Limited	46	Annexure – A (2) 1	Use automated testing and performance testing	Is there any mandated toolset or framework (e.g., Selenium, JMeter, Postman, etc.) expected to be used?	Clarification: Vendor shall use any automation testing tool. Moreover, the testing shall be done using the test bed of NPCI for certification.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
67.	Network People Services Technologies Limited	46	Annexure – A (2) 1	Implement scalable communication methods (async APIs, event streaming, message queues)	Please confirm if a specific messaging protocol (Kafka, RabbitMQ, etc.) is preferred for inter-service communication	Clarification: Please be guided by the referred clause.
68.	Network People Services Technologies Limited	50	Annexure – A (2) 9	Support ESB/SDK/API Manager	Does the Bank already use any ESB/API Gateway (e.g., Mulesoft, WSO2, Apigee) or should vendor propose one?	Clarification: Bank is having in-house ESB and API Gateway. Bank is in process to replace the ESB / API Gateway. Vendor need not to provide ESB or API Gateway.
69.	Network People Services Technologies Limited	47	Annexure – A (2) 3	Authenticated session with encryption, session termination controls, 2FA, MITM protection	Please confirm if 2FA must be enabled for both internal (admin/staff) and external (end-user/merchant) users.	Clarification: The security standards for interfaces for Bank's customers or Merchant shall be followed as per NPCI and regulator guidelines. The other security standards like 2FA, MITM etc. shall be followed for Admin and Staff interfaces.
70.	Network People Services Technologies Limited	47	Annexure – A (2) 3	Sensitive data not logged in transaction or system activity files	Will Bank provide a policy document for PII logging/anonymization to guide log configurations?	Clarification: Please follow OWASP security standard.
71.	Network People Services Technologies Limited	50	Annexure – A (2) 9	Interfaces support online and batch processing	Can you confirm the frequency of batch processing for reconciliation, merchant settlement, etc.?	Clarification: The frequency of batch processing of recon will be done as per guidelines of NPCI and as per Bank's audit requirement and the same may subject to

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						change during the contract period.
72.	Network People Services Technologies Limited	51	Annexure – A (2) 12	Dedicated secured web portal for Bank and Contact Center	Kindly confirm the use cases expected for the Bank's portal vs. Contact Center portal. Any integration required with existing CRM?	Clarification: The web portal for Bank will be used by Bank's UPI team for monitoring of UPI services, request submissions and reports. Bank's may opt for API based integration with call centre CRM or a portal can be made available for inquiry or raising service request in the portal for call centre. This is to be finalized during DRG post contract signoff.
73.	Network People Services Technologies Limited	50	Annexure – A (2) 5	Support Internet Banking, IMPS Server, WhatsApp Banking, SMS Banking, Mobile Banking, IVRS, Chat Bot, V-KYC, Re-KYC	Please clarify which of these channels are in scope for Phase 1 implementation.	Clarification: The web portal for Bank will be used by Bank's UPI team for monitoring of UPI services, request submissions and reports. Bank's may opt for API based integration with call centre CRM or a portal can be made available for inquiry or raising service request in the portal for call centre. This will be finalized during DRG post contract signoff.
74.	Network People Services Technologies Limited			System Interoperability & NPCI	Does the Bank expect the proposed switch to interface directly with NPCI UPI Switch or only act as an internal orchestration engine behind Bank's UPI node?	Clarification: Bank through this tender will selected an end to end switch service provider for UPI, which includes all components of UPI switching services.
75.	Network People	52	Annexure – A (2) 14	Merchant Onboarding Module	Are there any KYC/AML regulatory APIs (such as UIDAI, PAN, GST validation) that	Clarification:

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	Services Technologies Limited				the Bank will provide for onboarding, or should the vendor integrate with government services directly?	Please be guided by the statement in the tender document.
76.	Network People Services Technologies Limited	15	30	Geo-fencing and Transaction Risk Mitigation	Is there any requirement for geo-location-based access controls or transaction-level geo-fencing in UPI or Merchant transactions?	Clarification: Geo-fencing is required to limit the access of UPI transactions in India.
77.	Network People Services Technologies Limited	52	Annexure – A (2) 14	Merchant Categorization	Are there any specific MCC (Merchant Category Code) structures to be followed, and will the Bank provide mapping guidelines for MCC classification?	Clarification: Please be guided by NPCI guidelines.
78.	Network People Services Technologies Limited			Billing & Commission Management	Should the vendor provide a billing engine for commission, transaction fee calculation (slab-wise), GST breakup, and auto-invoicing for merchants?	Clarification: Yes.
79.	Network People Services Technologies Limited	11	21	Fraud Monitoring Tools	Is integration with NPCI's RADAR or any other real-time fraud monitoring tool expected, or should vendor provide a proprietary rule-based engine?	Clarification: Vendor to provide.
80.	Network People Services Technologies Limited			Sandbox Provisioning	Is the vendor expected to set up a sandbox environment for Bank staff, fintechs, or third-party integrators? If so, what features must it include (e.g., UAT, Mock NPCI switch, merchant simulation)?	Clarification: Please be guided by the statement in the tender document.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
81.	Network People Services Technologies Limited			Integration with Loyalty/Reward Systems	Is there a need for integration with Bank's loyalty engine or merchant reward systems (e.g., cashback, coupons, tiering)?	Clarification: Currently there is not scope of loyalty or reward system.
82.	Network People Services Technologies Limited	50	Annexure – A (2) 9	Chatbot Integration for Dispute Redressal	Is the chatbot mentioned for V-KYC expected to be extended for complaints/disputes module as part of unified customer support?	Clarification: Vendor to the integrate with Chatbot of Bank and UDIR of NPCI.
83.	Network People Services Technologies Limited	44	Annexure – A (2) 1	Role-Based Workflows for Complaints	Are role-based complaint workflows expected with SLA escalation mechanisms, and does the Bank have a predefined structure or should the vendor propose one?	Clarification: To be finalized during DRG.
84.	Network People Services Technologies Limited	16	32	Logging and SIEM Integration	Should logs (application/security/audit) be integrated with a central SIEM system? If yes, please specify any tool preference (e.g., Splunk, QRadar).	Clarification: The existing clause remains unchanged. Bank is having SIEM of Seceon under managed SOC of Bank. SIEM licenses and operation will be maintained by Bank from it's managed SOC. Vendor shall expose the APIs to collect the logs specific to Bank's instance or Bank's services under scope of this project.
85.	Network People Services Technol			Digital Signature Support	Is digital signing of payloads or messages (e.g., for eMandates, settlement files) required? Should it be implemented using DSC (Digital Signature Certificates)?	Clarification: Please be guided by the statement in the tender document.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	ogies Limited					
86.	Network People Services Technologies Limited	52	Annexure – A (2) 14	Multilingual Merchant App/Portal	Is the merchant onboarding and transaction interface expected to support multilingual UI (e.g., Hindi, Tamil, Marathi, etc.) for vernacular outreach?	Clarification: Multilingual refers to Hindi, Odia and English only.
87.	Network People Services Technologies Limited	10	12	Omni-channel Synchronization	Should the application support session/transaction continuity across devices and channels (e.g., starting a transaction on mobile, completing on web)?	Clarification: Please be guided by the statement in the tender document.
88.	Network People Services Technologies Limited			PCI-DSS Scope	Please confirm if the solution needs to undergo PCI-DSS compliance audit and which modules will be in scope (e.g., only payment capture or full switch)?	Clarification: Please be guided by the statement in the tender document. Full switch
89.	Network People Services Technologies Limited	9	4	High Availability Testing	Is the bidder expected to demonstrate failover (active-active / active-passive) capability in UAT before production deployment?	Clarification: The production needs to be on HA.
90.	Network People Services Technologies Limited	51	13	Archival & Retention	What are the retention periods for archived transaction data? Is long-term storage expected to be on S3-compatible cold storage or traditional DB?	Clarification: Retention period shall be governed by RBI norms.
91.	Network People Services Technol	13	29	Compliance Audits	Are there any mandated third-party security or compliance audits (e.g., CERT-In empaneled VAPT) before go-live?	Clarification: Vendor shall conduct VAPT audit through third partly CERT-In empanelled Auditor before

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	ogies Limited					moving to production and shall submit compliance report with closure reports.
92.	Network People Services Technologies Limited	47	4	Hashing Algorithm Clarity	As MD5 is considered outdated and insecure, would the Bank prefer SHA-256 or higher for data integrity verification?	Clarification: The statement in the tender document gives an example of algorithm as MD5. SHA-256 or higher are accepted.
93.	Network People Services Technologies Limited			Integration Testing Scope	Will the Bank provide test stubs/sandboxes for CBS etc during SIT/UAT?	Clarification: Bank will provide UAT environment of CBS during UAT and Certification of switch.
94.	Network People Services Technologies Limited	25	Clause 14	Clause 14 Service Level Agreement (a) SLA for Project Delievry	As per the table it is mentioned that Signing of Non-Disclosure Agreement (NDA) shall be within 15 days from date of GEMC kindly confirm that it is not required at the time of bid submission.	Clarification: NDA to be signed by selected vendor only after issuance of GEMC.
95.	Network People Services Technologies Limited	29	16	Total CR Mandays payable are only for days beyond 200 mandays	What is CR Per mandays?	Amended: Please refer to Table# 1, Point# 10
96.	In-Solutions Global Limited	9	6.1. Broad Outlines of Scope of Work	2. The UPI services to be provided as subscription model or Opex model and should not have any restrictions on the number of channels / clients /interfaces/ branches/ users/ transactions / any other parameters not covered.	Request the Bank to confirm whether the PI services will be subscription (License) Based or OPEX based.	Clarification: All the deliverables under this tender shall be in OPEX model.
97.	In-Solutions	9	5. Apps and Compatibility-	The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of	In case of major changes a suitable commercials will be discussed by following	Amended: Please refer to Table# 1, Point# 1

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	Global Limited			various Mobile Platforms without any additional cost to Bank.	the Change Management/ Request process.	
98.	In-Solutions Global Limited	11	20. Future Requirements-	Any future operations/ transactions/ facilities/ features brought in by NPCI within one year from the date of sign off should be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	In case of major changes (more than 5 Man-days) a suitable commercials will be discussed by following the Change Management/ Request process.	Amended: Please refer to Table# 1, Point# 11, 12, 13
99.	In-Solutions Global Limited	15	31. Network Connectivity-	The bidder should provide and Maintain network connectivity between the Banks' (existing/ future) DC and DR and Bidder's DC and DR with dual (redundant) connectivity between Bank DC and Bidder DC with auto failover configured during the contract period.	Request the Bank to confirm who will bear these connectivity charges, successful Bidder or the Bank?	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
100.	In-Solutions Global Limited	16	35. Escrow Arrangement-	The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be	This clause of escrow arrangement is not applicable as the solution required by the Bank will be OPEX model.	Amended: Please refer to Table# 1, Point# 2

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions.		
101.	In-Solutions Global Limited	41	Annexure – A (1)	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document.	Request the Bank to amend this clause as "The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 200 branches and the UPI service is live for at least 1 year as on date of this tender document."	Amended: Please refer to Table# 1, Point# 5
102.	In-Solutions Global Limited			General Query	Request the Bank to extend the Bid submission date by 15 days from the date of publishing the pre-bid queries on GeM portal/ website.	The last date of submission remains unchanged.
103.	Maximus Infoware (India) Private Limited	41	Annexure A Point 4	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document	We request to consider UPI/Digital Solution as UPI is a digital switch.	Amended: Please refer to Table# 1, Point# 5
104.	Maximus Infoware (India) Private Limited	4	Annexure A Point 4	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document	We request to consider Schedule Cooperative/Small Finance Bank with 100 and above branches	Amended: Please refer to Table# 1, Point# 5

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
105.	Maximus Infoware (India) Private Limited	9	6.1 (5)	Bidder shall provide a white labeled UPI app for both Android and iOS platform with branding of Odisha Grameen Bank.	Is the bank looking for a mobile app for its merchant or PSP application or both? If the bank is looking for PSP application then does the bank have a permission from the regulator for the PSP?	Clarification: The Bank intends to have a unified mobile application from Vendor that will offer its customers a comprehensive suite of UPI services, including person-to-person payments, merchant transactions, and other UPI-enabled functionalities.
106.	Maximus Infoware (India) Private Limited	10	6.1 (13)	Bidder is required to provide multiple entry points for most commonly used features like Scan and Pay to Contacts, Pay to UPI ID, UPI Lite, Add Money, Collect Money etc. as required by Bank without any additional cost to the Bank.	Is the bank looking to implement eWallet? Does the bank have permission for UPI PSP application?	Clarification: eWallet is not required.
107.	Maximus Infoware (India) Private Limited	10	6.1 (15)	Proposed solution should be capable of processing Bulk transactions through file upload for UPI Payment address creation, Push Transactions, Pull transactions etc.	Is the bank referring to Bulk transfer through IMPS? What will be the flow and process of bulk transfer through UPI?	Amended: Please refer to Table# 1, Point# 14
108.	Maximus Infoware (India) Private Limited	11	6.1 (21) (K)	Merchant registration	Will the bank provide API to perform merchant KYC during merchant onboarding? If yes, Does the bank also have AADHAAR data vault?	Clarification: The APIs such as PAN validation, Aadhaar Validation, Aadhaar Vault, SMS gateway and email SMTP will be provided by Bank.
109.	Maximus Infoware (India) Private Limited	11	6.1 (21) (F)	ICD (Issuer & acquirer)	Does the bank have the network of 20 recyclers for ICD certification?	Clarification: Currently, the Bank does not have Cash Dispensers. However, the proposed Switch solution should support interfacing with Cash Dispensers to enable integration as and when such devices are introduced by the Bank during the contract period.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
110.	Maximus Infoware (India) Private Limited	11	6.1 (21) (I)	Credit Card on UPI	Does the bank have permission to issue credit card?	Clarification: Currently, the Bank does not offer credit card services. However, the proposed Switch solution should be capable of interfacing with the EFT Switch for credit card processing, to ensure seamless integration once the Bank introduces credit card facilities during the contract period.
111.	Maximus Infoware (India) Private Limited	11	6.1 (21) (L)	UPI FRM	Is the bank looking for a separate FRM solution for UPI channel or will the bank provide the API of their existing eFRM solution for integration?	Clarification: Vendor should provide their FRM functionality required for UPI channel and shall integrate with eFRM of NPCI within the directive of NPCI.
112.	Maximus Infoware (India) Private Limited	11	6.1 (21) (M)	IVR confirmation on high value transaction	Does the bank have the API for its IVR/EPBX and CBS system to call the customer's RMN for high value transaction?	Clarification: <u>API for IVR service will be provided by Bank.</u>
113.	Maximus Infoware (India) Private Limited	12	6.1 (21) (P)	UPI Now Pay Later (Credit lines on UPI)	Does the bank have permission to issue credit line?	Clarification: Currently Bank is not providing facility of credit line. However, on opting for providing the credit line facility on UPI by Bank during the contract period, switch should provide required interfacing.
114.	Maximus Infoware (India) Private Limited	12	6.1 (22) (I)	Integration with other service providers (Travel, ticketing, utility bill payment etc.)	Does the bank have API's to integrate with these ecom merchants? Does the bank wants this to be implemented on its UPI application or the mobile banking application?	Clarification: Bank is having BillDesk as BBPS service provider, the necessary interfaces and APIs shall be provided by the switch for use of Ban's handle during bill payment.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
115.	Maximus Infoware (India) Private Limited	12	6.1 (22) (J)	Integration with BBPS vendor (for pre-paid and post-paid) and provide journeys	Is the bank looking to certify itself as a OU on BBPS or does the bank have any API of another OU to route BBPS transaction? Is the bank looking to implement this on UPI application or its mobile banking application?	Clarification: Bank is having BillDesk as BBPS service provider, the necessary interfaces and APIs shall be provided by the switch for use of Bank's handle during bill payment.
116.	Maximus Infoware (India) Private Limited	61	6.1 (12)	Interface & APIs	In this clause there are many interface points are mentioned, we request bank to provide the clarity on the purpose of the integration with the different systems as mentioned.	Clarification: The solution should be capable of interfacing with all the points mentioned in the clause. Based on feasibility and business need of Bank, Bank will integrate the same during the contract period.
117.	Maximus Infoware (India) Private Limited	61	6.3 (d)	Incident Management - Incidents are categorized based on their nature (e.g., hardware failure, software bug, network issue).	Is this hardware failure related to servers as this UPI Switch is hosted in successful bidder's DC/DR. Kindly confirm	Clarification: Incident details shall be available with details and shall be categorized.
118.	iServeU Technology Pvt. Ltd	22	7.b.1.b	Number of Co-operative Banks or Private Sector Bank (Having more than 100 branches) where UPI solution is implemented and running for last one year	Request you to remove the minimum branch requirement (100) in this evaluation point	Amended: Please refer to Table# 1, Point# 9
119.	iServeU Technology Pvt. Ltd	22	7.b.1.c	UPI Transaction Volume Handled per day per bank for last one year.	Request you to remove the term "per bank" in this evaluation point	Existing clause in the tender document stands.
120.	iServeU Technology Pvt. Ltd	41	Annexure A - Point 4	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI	Request Bank to Add private banks in this clause and removing minimum branches requirement	Amended: Please refer to Table# 1, Point# 5

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				service is live for at least 1 year as on date of this tender document.		
121.	iServeU Technology Pvt. Ltd	41	Annexure A	NA	Request to add clause that Bidder should have service/support infrastructure at Bhubaneswar, Odisha where the Bank has presence and have Project office, and should be able to provide efficient and effective support.	Existing clause in the tender document stands.
122.	iServeU Technology Pvt. Ltd	41	Annexure A	NA	Request to add clause that Bidder must have Application Service Provider Certification with NPCI for UPI	Existing clause in the tender document stands.
123.	iServeU Technology Pvt. Ltd	41	Annexure A	NA	Request to add clause that Bidder should have a minimum average Annual Turnover of INR 100 Crores in the last three financial years (2022-23, 2023-24, 2024-25)	Existing clause in the tender document stands.
124.	iServeU Technology Pvt. Ltd			General Query	How will the bidder connect to bank's CBS? Will it over internet / VPN or MPLS?	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.

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125.	iServeU Technology Pvt. Ltd			General Query	Are only APIs for Internet Banking, Whatsapp Banking are required or any other solution is also required with it?	Clarification: APIs for IB and WhatsApp banking are required.
126.	iServeU Technology Pvt. Ltd			General Query	Does the bank have an existing tie-up with any Escrow Agent, or is the bidder required to propose their own tie-up for the tripartite agreement, subject to the bank's approval?	Amended: Please refer to Table# 1, Point# 2
127.	Oasys Cybernetics Pvt. Ltd	11	20. Future Requirements	Any future operations/transactions/facilities/features brought in by NPCI within one year from the date of sign off should be implemented in the proposed UPI solution within the prescribed timelines without any additional cost to the bank. The successful bidder has to undertake any change requests within one year of implementation and complete within the agreed time without any additional cost to the bank.	a) What are the expected future requirements expected to be implemented ?	Amended: Please refer to Table# 1, Point# 11, 12, 13
128.	Oasys Cybernetics Pvt. Ltd	11	20. Future Requirements	21. Solution should have APIs for all UPI operations/ transactions which includes issuer and acquirer functionalities like (this is an indicative list, any new functionality which is added during the contract period to be provided in the app)	What are the new functionalities to be added ?	Amended: Please refer to Table# 1, Point# 11, 12, 13
129.	Oasys Cybernetics Pvt. Ltd	12	23. Change Requests-	The selected bidder will be carrying out the requirements/customizations post one year of implementation as change requests. The cost of each CR will be negotiated by Bank's Purchase committee. The vendor has to provide the functional specification document along with the efforts involved in terms	a) Major changes would have to be estimated.	Amended: Please refer to Table# 1, Point# 11, 12, 13

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				of man days. Any requirements/customizations/integrations requested within one year of implementation will be completed without any additional cost to the bank.		
130.	Oasys Cybernetics Pvt. Ltd	13	29. Audit Requirements-	All the audit logs to be enabled, encryption and security features prescribed by RBI and other regulatory Bodies should be implemented. The logs and security postures may be audited either by Bank, Regulator(s), Sponsor Bank or by any third party auditor(s). However, not more than two such audits is envisaged in a year. VAPT Audits may have to be performed periodically by the Bank. Any vulnerabilities found out may be required to be implemented within a week of notification. This is in addition to the upkeep of security postures by the Bidders. The bidder should also get the source-code audit review including VAPT, EAPT and server hardening done through an external agency (CERT-In empanelled agency). In addition, for every patch released / Customizations done the bidder should get the code reviewed by an external agency (CERT-In empanelled agency) during contract period. The code review document is to be provided to the Bank, before sign-off. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The vendor should	a) Will the bidder bear the audit expense or it will be by the department ?	Clarification: VAPT audits of the applications accessible to Bank's environment will be done by Bank. The VAPT audit of all components of UPI solution proposed at Bidder's premise shall be done by Bidder and the reports for the same shall be shared with Bank.

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				provide solution and implement/comply all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost to the bank.		
131.	Oasys Cybernetics Pvt. Ltd	16	35. Escrow Arrangement-	Source code for customization done for Bank in UPI Switch Solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied by the bidder to the Bank in order to protect the Bank's interests in an eventual situation. The Bank and the bidder 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	a) How can source code of COTS product be shared ?	Amended: Please refer to Table# 1, Point# 2

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				and the obligations of the escrow agent. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization. All costs for the Escrow will be borne by the bidder and bank equally. The escrow code along with all documentation shall be periodically updated every one year by the SI. Bidder shall submit a self-certificate confirming the same after every update.		
132.	Oasys Cybernetics Pvt. Ltd	17	6.3. Incident Management	a) Provide 24 x 7 support for incident management for all Components of the UPI switch solution including Apps	a) How many resources are required for Helpdesk ? B) Will Chat Bot and voice bot be required ?	Clarification: The number of support resources shall be factored to meet the SLA defined in the tender document.
133.	Oasys Cybernetics Pvt. Ltd	17	6.4.Training	c) Selected Service provider shall provide training manuals of all components for all types of users before initiation of the training program. Complete OEM published training material as per OEM curriculum must be provided either in hardcopy or softcopy to each participant. The training material provided must be standard course material provided as part of the course.	a) How many users are to be trained ? B) Will training be an ongoing process ?	Clarification: Please be guided by the tender terms. Mode of training will be virtual.
134.	Yalamanchili Software Exports Pvt. Ltd.	15	Network Connectivity-	The bidder should provide and Maintain network connectivity between the Banks' (existing/ future) DC and DR and Bidder's DC and DR with dual (redundant) connectivity between Bank DC and Bidder DC with auto failover configured during the contract period.	Could you please confirm whether the connectivity charges will be borne by the bidder or the bank?	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						<p>transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage.</p> <p>All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.</p>
135.	Yalamanchili Software Exports Pvt. Ltd.	41	Annexure - A (1) (Eligibility Criteria and Bidder's assessment)	The Bidder should have implemented the proposed UPI solution which should be running presently in at least One Scheduled Commercial Banks (SCB) or One Regional Rural Bank or One Scheduled Cooperative Bank having more than 500 branches and the UPI service is live for at least 1 year as on date of this tender document. - Copies of relevant Work Orders / Purchase Orders / Contracts from the customers issued along with Performance Certificate to be submitted.	Request the bank to kindly relax the no of branches in the experience criteria	<p>Amended: Please refer to Table# 1, Point# 5</p>
136.	Yalamanchili Software Exports Pvt. Ltd.	15	Network Connectivity-	The bidder should provide and Maintain network connectivity between the Banks' (existing/ future) DC and DR and Bidder's DC and DR with dual (redundant) connectivity between Bank DC and Bidder DC with auto failover configured during the contract period.	Could you please confirm whether the connectivity charges will be borne by the bidder or the bank?	<p>Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format</p>

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						provided. No additional cost components shall be considered outside the quoted transaction charges at any stage. All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
137.	Sarvatra Technologies Private Limited	18	6 6.5 Manpower during implementation and stabilization		Request Bank to clarify whether only the Project Manager is required to be onsite or if the entire project team working on the project needs to be deployed onsite.	Clarification: Please be guided by tender document.
138.	Sarvatra Technologies Private Limited	9 & 10	6 6.1 Scope of Work		Clause 6.1 mentions a 40% a YOY growth, while the Scope of Work refers to a 20% YOY growth. We request the bank to clarify which projection should be considered for this project.	Clarification: The TPS count and YoY project is provided in Clause 6.1, Point# 11 Performance. The YoY growth to be considered as 20%.
139.	Sarvatra Technologies Private Limited	15	6 6.1 Network Connectivity point 31		Please confirm whether MPLS link and its associated charges are to be included in the proposal or will it be provided by the bank separately.	Clarification: Bidder shall factor in all associated costs—including but not limited to implementation cost, MPLS/connectivity charges, certification costs, application costs, and any other related expenses—within the proposed transaction charges, strictly as per the commercial bid format provided. No additional cost components shall be considered outside the quoted transaction charges at any stage.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
						All underlying cost including cost of MPLS and other infra shall be factored in the per-transaction pricing.
140.	Sarvatra Technologies Private Limited	16	6 6.1 Network Connectivity Point 34		Please clarify whether dedicated production support is required for this project or if shared production support will be acceptable.	Clarification: This project is in OPEX model with shared support resources.
141.	Sarvatra Technologies Private Limited	16	6 6.1 Network Connectivity Point 33		Please confirm if our understanding is correct that reconciliation will be out of scope for this project and only the reconciliation reports need to be provided.	Clarification: Yes
142.	Sarvatra Technologies Private Limited	41	6 Annexure – A (1) Eligibility Criteria and Bidder's assessment point 2		As the financial year has not been specified, we request the bank to consider the evidence of net worth for the last three financial years.	Existing clause in the tender document stands.
143.	Sarvatra Technologies Private Limited	18 & 19	6 6.5 Manpower during implementation and stabilization		Bank to specify the Positions (eg L1, L2)& no of resources required	Clarification: Please be guided by tender document.
144.	Sarvatra Technologies Private Limited	11	M 6.1 UPI features / product - IVR confirmation on high value transaction		Please confirm if the bank will provide the necessary support for integration related to IVR confirmation on high-value transactions and voice-enabled UPI payments as part of this scope, including support from their existing vendors.	Clarification: <u>API for IVR service will be provided by Bank.</u>
145.	Sarvatra Technologies	16	6 6.1 Network Connectivity point 31		Please confirm that network connectivity will be made available to the bidder as per the project requirements, and that the	Clarification: Required authorization to Bank's cage area in data centres will be provided by Bank. Other

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
	Private Limited				necessary authorization and permissions for the same will be provided by the Bank	authorization beyond the control of Bank will be out of scope of Bank.
146.	Sarvatra Technologies Private Limited	23	6 6.6 Earnest Money Deposit (EMD)		We request the bank to reduce the EMD amount for this tender.	Existing clause in the tender document stands
147.	Sarvatra Technologies Private Limited	26			Please confirm that no penalty will be imposed on the bidder in cases where delays are due to dependencies on other stakeholders or the bank	Clarification: Please be guided by tender document.
148.	Finacus Solutions Pvt. Ltd.	9	2	The UPI services to be provided as subscription model or Opex model and should not have any restrictions on the number of channels / clients /interfaces/ branches/ users/ transactions / any other parameters not covered. Any new channels/ interfaces/ branches should be supported by the solution within the contract period without any additional cost to the bank.	Please clarify the tender is on subscription model or Opex model. Additionally, if there is any requirement for certification and efforts are required, then commercials will be charged on effort basis with mutual discussion.	Clarification: This is in OPEX model. All costing shall be factored in per transaction cost and shall be submitted in the commercial proposal. No separate line items in commercial bill will be considered for evaluation.
149.	Finacus Solutions Pvt. Ltd.	9	3	The service provider shall provide all kinds of UPI services under branding of Odisha Grameen Bank such as a. UPI issuer b. UPI Acquirer c. UPI Lite d. UPI 123Pay e. QR-code with OGB handle f. UPI Mandate	We request bank to include the One-time cost in excel sheet of commercials for each product mentioned.	Clarification: This is in OPEX model. All costing shall be factored in per transaction cost and shall be submitted in the commercial proposal. No separate line items in commercial bill will be considered for evaluation.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
150.	Finacus Solutions Pvt. Ltd.	9	5	Apps and Compatibility	Development, update and upgrade of UPI App for both Android and iOS platform will require efforts, kindly consider it in the one time cost for UPI application	Amended: Please refer to Table# 1, Point# 1
151.	Finacus Solutions Pvt. Ltd.	10	9	The bidder shall provide SDK (software development Kit) of UPI services for embedding the same in Bank's Mobile Banking application with all updates and customizations shall be imparted in SDK simultaneously or any other Digital Banking Applications as per Bank's Brand Guidelines i.e. Design Library System for Android and iOS for incorporating in Banks's Applications without any extra cost to Bank.	Does bank have mobile banking application?	Amended: Please refer to Table# 1, Point# 7
152.	Finacus Solutions Pvt. Ltd.	10	10	The solution should be adhering to NPCI UPI technical specifications and Procedural guidelines for all the UPI products (including various Operating Circulars (OC)) from NPCI and should be capable of adopting any future regulatory/ statutory requirement and any new additional functionality by NPCI without any additional cost to the Bank and timeline as specified by the NPCI / Bank.	If there is requirement for Certification and efforts are required, then commercials will be charged on effort basis.	Clarification: This is in OPEX model. All costing shall be factored in per transaction cost and shall be submitted in the commercial proposal. No separate line items in commercial bill will be considered for evaluation.
153.	Finacus Solutions Pvt. Ltd.	10	19	Vendor shall coordinate with the Bank's reconciliation solution vendor to provide the data in required format of the reconciliation solution to achieve the reconciliation with near zero error.	We would require bank's support in the process.	Clarification: Bank's support will be provided for coordination between recon vendor and switch provider.
154.	Finacus Solutions Pvt. Ltd.	11	20	Future Requirements	Kindly change the change requirement till go live to 6 months instead of 1 year	Amended: Please refer to Table# 1, Point# 11, 12, 13

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155.	Finacus Solutions Pvt. Ltd.	12	21 (p)	UPI Now Pay Later (Credit lines on UPI)	Does bank have permission for Credit Line?	Clarification: Currently Bank is not providing facility of credit line. However, on opting for providing the credit line facility on UPI by Bank during the contract period, switch should provide required interfacing.
156.	Finacus Solutions Pvt. Ltd.	12	23	Change Requests	Kindly change the change requirement/customarization/integartion till go live to 6 months instead of 1 year	Amended: Please refer to Table# 1, Point# 11, 12, 13
157.	Finacus Solutions Pvt. Ltd.	13	27	Uptime	The Bidder should maintain an uptime of 98% for the solution both at DC and DR. If the service are down due to other components like CBS, Network, consider it as 98%	Existing clause in the tender document stands
158.	Finacus Solutions Pvt. Ltd.	16	35	Escrow Agreement	As the RFP is for ASP Model, there will be no Escrow agreement for the same.	Amended: Please refer to Table# 1, Point# 2
159.	Finacus Solutions Pvt. Ltd.	18	6.5	Manpower during implementation and stabilization	As the bank require onsite support to manage the entire setup during implementation and 3 months of post go-live period till stablization, commercials needs to be included seperately for manpower/facility management.	Clarification: This is in OPEX model. All costing shall be factored in per transaction cost and shall be submitted in the commercial proposal. No separate line items in commercial bill will be considered for evaluation.
160.	Finacus Solutions Pvt. Ltd.	43	1	The architecture should support various banking delivery channels (current & future) such as Mobile, ATM, Payment Gateway, POS , QR Code , USSD, SMS, wearable etc.	Does bank have the ATM machines which are compatible with UPI? If yes, then which brand.	Clarification: Bank is having ATM Cash dispensers of Hyosung and Vortex make.
161.	Finacus Solutions Pvt. Ltd.	44	1	Switch must be compliant with all guidelines and standards from regulators, governing bodies and card associations like	Please clarify the guidelines regarding VISA and MASTERCARD	Clarification: Please be guided by the guidelines applicable for UPI services.

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				GOI, RBI, NABARD, UIDAI, CERT-in, IBA, NPCI, VISA, MASTERCARD etc.		
162.	Finacus Solutions Pvt. Ltd.	45	1	Support native, hybrid-web, and web app.	The application is as per NPCI standard	Clarification: Application shall be as per NPCI standards
163.	Finacus Solutions Pvt. Ltd.	49	5	Provision for an interface with the core banking solution, treasury solution, card management systems, payment processing systems, online channel, front-end customer portals, etc.	What is the requirement for interface with Treasury solution?	Clarification: Interfacing will be decided during DRG. The limit of interfacing will be API based for third party applications of Bank.
164.	Finacus Solutions Pvt. Ltd.	49	5	WhatsApp Banking	Please confirm whether in whatsapp banking transaction is allowed to bank.	Clarification: Financial Transactions in WhatsApp is not being provided by Bank.
165.	Finacus Solutions Pvt. Ltd.	50	5	V-KYC, Re-KYC	In VKYC and Re-KYC what is the purpose of intercing with UPI.	Clarification: Interfacing will be decided during DRG. The limit of interfacing will be API based for third party applications of Bank.
166.	Finacus Solutions Pvt. Ltd.	51	13	Automated testing of backups	Require clarification	Clarification: Vendor shall follow the RBI directives for switch providers.
167.	Finacus Solutions Pvt. Ltd.	51	14	Self-onboarding of Merchant	The merchant has to onboard itself at Bank	Clarification: Self on boarding shall be facilitated through APP after completion of merchant acquirer certification by Bank.
168.	Finacus Solutions Pvt. Ltd.	44	1	Capable of being implemented on a Centralized, localized and /or a hub and spoke model Implementation	Need clarification for hub and spoke model implementation	Clarification: Please be guided by tender document.
169.	Finacus Solutions Pvt. Ltd.	47	3	Any other solution for administrative transactions other than explained above.	need clarification	Clarification: Please be guided by tender document.