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| 9 | Information for Online Participating | This Tender will follow e-Tendering process which will be conducted by Bank's authorized e-Tendering Service Provider M/s C1 India Pvt. Ltd. through website: https://psb.eproc.in | Since, This RFP published on GeM "GEM/2025/B/6546089". As per our understanding the bid submission will be on GeM Portal. Kindly confirm the online submission mode through GeM or https://psb.eproc.in. | Online submission of bid will be done through GeM only |
| 17 | 1.4 | Online bid submission in GeM portal is mandatory. The hard copies of bids of only those bidders who submitted bid documents online will be accepted. The hard copies of documents submitted should be same as submitted online. Bids will be opened in the presence of the bidder representatives who choose to attend the opening of tender on the specified date, time and place of bid opening. No separate intimation will be given in this regard. | A) Please clarify if bid is to be submitted online on GeM portal or EProc? B) If physical submission is mandatory as this seems to be online bidding process? | A) Bidding process will be conducted on Gem portal. B) Physical submission is mandatory in addition to GeM |
| 17 | 1.14 Submission of Bid and communication | Bids duly sealed should be submitted, in person or through Courier Service at Bidder's Responsibility and in electronic form too using https://psb.eproc.in, on or before the last Date and Time for bid submission.<br><br>Online bid submission in GeM portal is mandatory. The hard copies of bids of only those bidders who submitted bid documents online will be accepted. The hard copies of documents submitted should be same as submitted online. | Since, This RFP published on GeM "GEM/2025/B/6546089". As per our understanding the bid submission will be on GeM Portal. Kindly confirm the online submission mode through GeM or https://psb.eproc.in. | Online submission of bid will be done through GeM only |
| 21 | 1.16 | Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation | As per this clause bidder understands that deviation for other clauses can be submitted. Kindly confirm | Please be guided through RFP |

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| 24 | Submission of Hard Copies of Bid | Bank Guarantee towards Earnest Money Deposit, integrity pact and all such Declarations/ Forms/ Formats/ Documents etc. asked in the RFP, which need to be submitted on Stamp Paper shall be submitted along with RFP Documents both Online (Scanned Copy) on GeM portal and Offline (Original) Document should be submitted on or before last date of bid submission. | Do we need to submit the hardcopy of documents on Stamp Paper to Bank before bid submission time lines OR we need to submit the all the documents in hardcopy to Bank? Please confirm. | Please be guided through "CHAPTER 1 – INSTRUCTIONS TO BIDDERS" of RFP |
| 29 | For EIRMS, ECL, FTP and TPRM system Implementation | Delivery of hardware at PSB premises within 10 weeks from the date of Purchase Order. | Kindly amend the same to 14 weeks from the date of Purchase Order. | Delivery of hardware at PSB premises within 10 weeks from the date of Purchase Order. |
| 29 | Section 2.14 | **Payment Terms**<br><br>a) The bidders must accept the payment terms proposed by the Bank. The sealed commercial bid submitted by the bidder must be in conformity with the payment terms proposed by the Bank.<br>Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the selected bidder, in case of delays or defaults on the part of the selected bidder. Such withholding of payment shall not amount to a default on the part of the Bank. | We advise Payment to be made with 30 days from the date of receipt of invoice and any delayed payment beyond the stipulated period will attract a penalty of 1.5% per month. | Be guided through RFP |
| 30 | 2.14 (Payment Terms) | Implementation of applications ECL, FTP and TPRM-<br>Closure of External Audit -10% | What is a definition of external audit here in terms of scope, period etc | External audit may be any outside agency appointed by Bank / Regulator. |
| 31 | IMPLEMENTATION SCHEDULE | User Acceptance Testing | Kindly provide detailed information on the User Acceptance Testing (UAT) parameters, including the evaluation criteria, scope, and key performance benchmarks expected during the UAT phase. | Refer migration scope, rest to be shared with selected bidder |

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| 32 | Section 2.19 | Indemnity<br>a) Bidder should ensure that the hardware/ Solution delivered to the Bank are licensed and legally obtained with the valid documentation made available to the Bank.<br>b) Bidder should ensure that the hardware delivered to the Bank including all components and attachments are brand new.<br>c) Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc or such other statutory infringements under the Copy Rights Act, 1957 or IT Act 2000 and its subsequent amendments in respect of all the hardware, software and network equipment or other systems supplied by them to the Banks from whatsoever source. | We suggest the all the Indemnity clauses to be bilateral in Nature | Be guided through RFP |
| 34 | Section 2.23 | **Force Majeure**<br>a) The Bidder shall not be liable to the Bank if, and to the extent, that the undertaking or performance of any of its activities, duties, obligations or functions under the Agreement is prevented, restricted, delayed or interfered with, due to circumstances beyond the Bidder's control which is not involving the Bidder's fault and negligence.<br>b) Such event may include acts of god or public enemy, acts of Government of India in their sovereign capacity and acts of war.<br>c) The Bidder claiming an event of force majeure shall promptly notify the bank within fifteen calendar days in writing of such delay or failure in performance, the reasons there of, the expected duration thereof and its anticipated effect and also keep the Bank informed of the further | We propose to add the below clause<br><br>In situations like lock down of the Cities / Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc. | Be guided through RFP |

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| | | developments.<br>d) The Bidder shall use its best efforts to remedy such a cause of non-performance.<br>e) Unless otherwise directed by the bank in writing, the Bidder affected by force majeure shall continue to perform the obligations under this agreement, which are not affected by the force majeure event and shall take such steps as are reasonably necessary to remove the causes resulting in force majeure<br>and to mitigate the effect thereof. | | |
| 35 | Section 2.25 | **Technical Inspection and Performance Evaluation**<br>Bank may choose to carry out a technical inspection and performance evaluation of the solutions by the<br>third party. The Bank reserves the right to perform technical evaluations of:<br>• Microservices design and separation of concerns<br>• Container deployment on Bank's chosen orchestration platform<br>• API gateway integration<br>• Performance benchmarking under containerized deployment | We suggest Bank to provide prior notice of 7 days to conduct and audit expenses shall be borne by the bank | Be guided through RFP |
| 35 | Section 2.27 | Mean Time between Failures (MTBF)If during warranty and AMC period, any equipment has a hardware failure on three or more<br>occasions in a period of less than three months or five times in a period of less than twelve months,<br>it shall be replaced by equivalent or higher-level new equipment by the Bidder at no cost to the<br>Bank. | We suggest Bank to remove the replacement of complete Hardware by bidder, as there will be multiple parts involves in the hardware and failure may occurs for different parts | Be guided through RFP |

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| 39 | Section 2.34 | **Confidentiality**<br>a) This document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to internal business information of the Bank, affiliates, and/or business partners. Disclosure of receipt of any part of the aforementioned information<br>to parties not directly involved in providing the services requested could result in the disqualification of the bidder, premature termination of the contract, or legal action against the bidder for breach of trust.<br>The information provided / which will be provided is solely for the purpose of undertaking the services effectively. | We suggest the all the Confidentiality clauses to be bilateral in Nature | Be guided through RFP |
| 41 | Section 2.39 | **Termination for Cause -**<br>The Bank reserves the right to terminate the contract / cancel the order placed with a 3 month notice to the selected Bidder and recover expenditure incurred by the Bank under the following circumstances: -<br>a. The selected Bidder commits a breach of any of the terms and conditions of the bid that has adverse impact on Bank.<br>b. The Bidder goes into liquidation, voluntarily or otherwise.<br>c. If the selected Bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed and maximum amount recoverable under liquidated damage is reached, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit<br>the bid security as liquidated damages for the delay | We suggest the all the Termination clauses to be bilateral in Nature with 30 days cure period for any defaults and also suggest mutual termination clause at convenience with a notice period of 90 days. | Be guided through RFP |

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| 43 | Section 2.24 | **Limitation of Liability** Neither party shall be liable to the other for any special, indirect, incidental, consequential (including loss of profit or revenue), exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages. The total cumulative liability of Bidder arising from or relating to the Agreement shall not exceed TCO. The successful Bidder shall be excused and not be liable or responsible for any delay or failure to perform the services or failure of the services or a deliverable or plant under the Agreement to the extent that such delay or failure has arisen as a result of any delay or failure by the Bank or its employees or agents or third-party service providers to perform any of its duties and obligations. | We suggest to limit the Liability of the Service Provider with the following Clause stated below: Notwithstanding anything contained in this Agreement, Either Party's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven. | Be guided through RFP |
| 45 | 3.3 | CHAPTER 3 – REQUIREMENTS/ SCOPE OF WORK Bank intends to procure the EIRMS Phase-2 (Upgradation of existing Application and implementation of IFRS, FTP and TPRM) solution as per technical and other requirements explained in this RFP. The solution will be installed and maintained at Bank 's premises. All the hardware, equipment, solutions, and software etc. should be installed/ deployed with High Availability (both at Bank's DC and DR sites) and the same should of the latest versions and the Bidder must confirm this and furnish details thereof. | 1. Please share details on the DC and DR locations -  Please share the brief core network technologies deployed in the current environment including network connectivity as mentioned MPLS, Broadband, ILL. 2.Could you please share location wise asset inventory for DC and DR ?  Please provide detailed Asset register with ( Location, Serial No, Make / Model/ Current Warranty Status / Warranty expiry date, etc) | DC: Airoli Mumbai DR: Sector 132, Noida Rest of details will be shared with selected bidder |
| 45 | 3.3 | Bank intends to procure the EIRMS Phase-2 (Upgradation of existing Application and implementation of IFRS, FTP and TPRM) | Does Bank provide the Oracle ULA licence for the deployment ? Please confirm.  2. Does bank provide the RACK, L3 switch | Except Oracle ULA all other components licenses/hardware/software |

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| | | solution as per technical and other requirements explained in this RFP. The solution will be installed and maintained at Bank's premises. All the hardware, equipment, solutions, and software etc. should be installed/ deployed with High Availability (both at Bank's DC and DR sites) and the same should of the latest versions and the Bidder must confirm this and furnish details thereof. Further technical and other requirements are mentioned in details under various clauses in this RFP. High availability proposed in either active-active or active passive mode or combination thereof, has to be clarified by the bidder in the proposal and the architecture. | and connected cable form server to switch provided by the bank ?please confirm | etc has to be provided by bidder. |
| 45 | Ann-IX | Implementation of Ind-AS across the Bank's operations, ensuring that the quarterly and annual financial statements, along with the requisite disclosures, are compliant with the Ind AS. The solution must be able to address all the requirements related to proforma financial statement format for RBI covering reconciliations, MTM, CRAR norms, impairment walk through, etc. | It is assumed only IND AS 109 required to be delivered, could you confirm | Complete Ind AS reporting suite in the scope of RFP. For clarification, accounting shall be carried out in our CBS and reporting shall be a part of Ind AS solution |
| 45 | Ann-IX | Consultant to do comparison study of differences between the current accounting framework and Ind AS. Likely impact analysis on all key indicators in all financial statements and disclosure requirements thereof due to change in the accounting standards to be done | It is assumed only IND AS 109 required to be delivered, could you confirm | Complete Ind AS reporting suite in the scope of RFP. For clarification, accounting shall be carried out in our CBS and reporting shall be a part of Ind AS solution |

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| 45 | Ann-IX | The solution shall not only be capable of meeting the current requirements but is also designed to accommodate future enhancements or modifications in solution. The solution must comprehensively address the RBI proforma format, ensuring full coverage of all detailed aspects including relevant reconciliations. It should also comply with SEBI requirements, including but not limited to quarterly and half-yearly reporting obligations. | It is assumed that scope for migration is as per what is specified in the RFP. | Please be guided by the RFP document |
| 45 | | Consultant to do comparison study of differences between the current accounting framework and Ind AS. Likely impact analysis on all key indicators in all financial statements and disclosure requirements thereof due to change in the accounting standards to be done | Not scoped in current proposal | This is to done by the consultant appointed by the bank. The output of the study will be shared with the selected bidder which will assist in developing the reports |
| 45 | | The Vendor will provide a Ind AS solution as per the functional & technical requirements of the bank (refer Annexure 9) including but not limited to tool for Expected Credit Loss (ECL), Effective Page 48 of 158 Interest Rate (EIR), Lease accounting (Ind AS 116), Fair Valuation of staff & other loans, treasury accounting etc. All the different scenarios related to the above mentioned Ind AS should be a part of the solution The solution must ensure full compliance with all key Ind AS standards applicable to the Company, including but not limited to Ind AS 109, Ind AS 116, Ind AS 107, Ind AS 102, Ind AS 115, Ind AS 12, Ind AS 101, etc. | We believe this should be part of credit risk migration | Please be guided by the RFP document. |
| 45 | | Regulatory and MIS reporting for the Bank Scenario and Attribution Analysis for RWA, EAD, ECL, FTP and TPRM | We believe this should be part of credit risk migration | Please be guided by the RFP document |

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| 45 | | Regulatory and MIS reporting for the Bank Scenario and Attribution Analysis for RWA, EAD, ECL, FTP and TPRM | Why is Bank Scenario and Attribution Analysis, RWA and EAD been part of this scope. | Please be guided by the RFP document |
| 46 | 3.4 Existing EIRMS Solution | ALM Scope | Bank to clarify, what all type of product variants are there in bank. | Refer migration scope, rest to be shared with selected bidder |
| 46 | 3.4 | EXISTING EIRMS SOLUTION | Can please bank provide the existing system report requirement, and current integration points of data ? Also provide the detail feature set of existing system . | Refer migration scope, rest to be shared with selected bidder |
| 46 | 3.4 (Existing EIRMS Solution) | Operational Risk (KRI and Loss Data) | Do we have any ETL to extract KRI data on regular interval | Yes, however, enhancement is a part of the scope |
| 46 | 3.4 (Existing EIRMS Solution) | Operational Risk ( Loss Data) | How many years loss data is available with bank | Minimum 5 years |
| 46 | 3.4 Existing EIRMS Solution | Credit Risk/ Market Risk/ALM/Operational Risk Scope | Please confirm whether existing data sources and data quality checks are in place, or if data cleansing/mapping activities will also form part of bidder scope. | Refer migration scope , rest to be shared with successful bidder. |
| 46 | 3.4 | Existing EIRMS Solution – "Data Pipes – Existing ETL jobs" | Provide volume and size of data pipelines (ETL jobs) for each risk area, with frequency. | Details will be shared with selected bidder; bidder may refer OEM of application i.e. SAS for detailed requirement. |

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| 46 | EXISTING EIRMS SOLUTION | 3.4 | We need details to size the solution for migration?<br>**Credit Risk :**<br>ETL Jobs - No, Total No of Exposures - No, Total no of Collaterals – No, Total No of Users – No, Size of Data to be migrated- in GB<br>**Market Risk :**<br>ETL Jobs – No, Total No of Positions - No, Total no of Collaterals – No, Total No of Users – No, Size of Data to be migrated- in GB<br>**ALM:**<br>ETL Jobs – No. Total No of Positions for Cashflow Generation- No, Total No of Users – No, Size of Data to be migrated- in GB<br>**Operational Risk :**<br>ETL Jobs – No, No of Historical Losses - No, No of Assessments- No, Total No Of users- No, Total No of Concurrent Users- No, Size of Data to be migrated- in GB | Details will be shared with selected bidder; bidder may refer OEM of application i.e. SAS for detailed requirement. |
| 46 | 3.4 Existing EIRMS Solution | Migration | We request Bank team to share the existing implementation Business requirement documents, Design documents, processes that support existing configurations. Detailed document of  CR, ALM, OR and MR module with screenshot that are supposed to be migrated | To be shared with Successful Bidder, the scope is mentioned. |
| 46 | 3.4 Existing EIRMS Solution | Credit Risk Scope | We request the Bank to clarify how many regulatory reports currently exist in the system. Also, we request the Bank to share these reports for our review. | Bank is utilizing existing solution for all Risk Management related regulatory reporting, further details will be shared with selected bidder |

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| 46 | 3.4 Existing EIRMS Solution | Market Risk Scope | We request the Bank to clarify the existing approach for market risk – is it only the Standardised Approach, or is the Advanced Approach also implemented? | Refer migration scope, rest to be shared with selected bidder |
| 46 | 3.4 Existing EIRMS Solution | ALM Scope | We request the Bank to clarify the frequency of execution of each module and the frequency of submission of SAS-generated regulatory reports. | Assume daily execution for CR, MR and ALM modules. |
| 46 | 3.4 Existing EIRMS Solution | ALM Scope | We request the Bank to clarify what has already been covered/implemented in the existing IRRBB configuration, considering that the revised IRRBB guidelines were released by RBI in June 2024. Further, we request the Bank to confirm whether only the existing IRRBB reports are to be developed or if the reports required under the June 2024 RBI guidelines are also expected to be developed. | Refer migration scope, rest to be shared with selected bidder |
| 46 | 3.4 Existing EIRMS Solution | ALM Scope | We request the Bank to clarify whether there are any issues or manual adjustments currently being performed on these reports. If so, we request confirmation whether these adjustments are expected to be automated/developed as part of the scope. | Refer migration scope , rest to be shared with successful bidder. |
| 46 | 3.4 Existing EIRMS Solution | ALM Scope | We request the Bank to share the report formats for all modules for our review. | Refer migration scope, rest to be shared with selected bidder |
| 47 | 3.5 | Other Deliverables – "Integration with other systems" | Confirm if existing third-party connectors/adapters will be retained or replaced. | Migration from existing system is warranted in appropriate mode (e.g. DB to DB or through excel/csv file) |
| 47 | 3.5 | Integration with other systems | Confirm if integrations are batch or real-time. | Batch based integration is needed in solution. System should support batch based near real time integration, if needed in future |

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| 47 | 3.5 | Integration with other systems | Provide list of all upstream/downstream systems with integration methods. | Migration from existing system is warranted in appropriate mode (e.g. DB to DB or through excel/csv file) |
| 47 | 3.5 | CHAPTER 3 – REQUIREMENTS/ SCOPE OF WORK<br>Sizing of the hardware: Sizing of the complete hardware, software, solution, and infrastructure etc. for end to-end implementation of the - EIRMS Phase-2 (Upgradation of existing Application and implementation of IFRS, FTP and TPRM) should be done by the selected bidder. The bidder shall submit an OEM recommendation letter confirming the sufficiency/ sizing of all deliverables like- hardware, software (including licenses), services, and other tools etc. supplied by the bidder for the project as per the scope of the RFP. | What is the existing tool used in the environment for the management and monitoring of the following:<br>1. Hardware( Physical, Virtual, HDD)<br>2. Database<br>3. Backup schedules<br>4. Antivirus signature<br>5. Exchange Services, Log files<br>6. Active Directory services<br>7. Applications Management<br>8. IT Service Management and Monitoring<br>9. HW / SW Asset Management<br>10. Log management and Monitoring | Details will be shared with selected bidder |
| 48 | Other Deliverables | 3.5 | Consultant to do comparison study of differences between the current accounting framework and Ind AS. Likely impact analysis on all key indicators in all financial statements and disclosure requirements thereof due to change in the accounting standards to be done.  This is not required as this not mentioned in consultancy scope  in page 101.  Also, this is a separate project in itself and not part of risk projects | As per section 3.5 of RFP, mentioned scope is in addition to scope of work mentioned in Ann IX |
| 49 | Section 3.7 & 6.3 | Training: Provide training to the bank personnel/ Risk Management Department Team of the Bank on the product architecture, functionality and data feed from banking systems into the solution and the design for solution under the scope of this RFP | Is it Face to Face or Online training | Face to face |

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| 51 | 4.1 | Service Levels during operations phase | Penalty is too high; can you please reduce to 5000 per instant instead of 25000 | Please be guided by the RFP document |
| 52 | 4.1(Service Levels during operations phase) | Report and Dashboard -Delay in reporting by more than 3 days for reports shall incur a penalty of 1% of Operations Cost for the Month | The clause requires rephrasing as there will be dependency on source system data. Any delay in providing data by source systems should be outside to our SLA | Delay in reporting on part of selected bidder will attract penalty as outlined in RFP |
| 54 | 4.2 | UAT Responsibility | Will Bank provide test data/cases for UAT or must bidder prepare them? | For the case where Bank have historical data availability, same will be made available otherwise test data may be utilized for UAT purpose. |
| 55 | 5.2/i | After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder | Bidder requests bank to relax this clause as in interest of the project bidder may onboard associates with relevant expertise from its partners without sub-contracting any part of scope of work. | Please refer sec 5.2.iii and 5.2.iv of RFP |
| 55 | 5.2 Subcontracting | Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder. | We request the Bank to clarify whether sub-contracting is strictly prohibited under this clause, and if any exceptions (e.g., for specialized resources) will be permitted. | Please refer sec 5.2.iii and 5.2.iv of RFP |
| 55 | Section 5.2 | Subcontracting<br>i. Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.<br>ii. The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior written | We suggest to relax this clause giving Digitide the right to Subcontract this agreement to any of its Affiliates, subsidiaries or group entities with notice. | Please refer sec 5.2.iii and 5.2.iv of RFP |

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| | | consent of the Bank. | | |
| 57 | 6.2 | Implementation Period | Will there be parallel runs between old and upgraded EIRMS? | Till the stabilization of upgraded EIRMS application, parallel run is warranted. |
| 66 | ANNEXURE - III BIDDER'S INFORMATION | We have read and understood all the terms and conditions and contents of the RFP and also undertake that our bid conforms to all the terms and conditions and do not contain any deviation and misrepresentation. | This clause is self-contradictory to clause in FORMAT – 4 COMPLIANCE STATEMENT, page 158 "We certify that except for the following deviations, we agree to abide by all clauses, terms, conditions and specifications mentioned in the RFP, along with Addendums and Corrigendum.". Kindly amend the following clause in Annexure III "We have read and understood all the terms and conditions and contents of the RFP and also undertake that our bid doesn't contain any misrepresentation and conforms to all the terms and conditions other than those specified in Format 4-Compliance Statement." | Please be guided by RFP |

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| 70 | ANNEXURE – VI ACCEPTANCE/ COMPLIANCE CERTIFICATE | We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in this RFP including all addendum, corrigendum etc. Any deviation may result in disqualification of bid. | This clause is self-contradictory to clause in FORMAT – 4 COMPLIANCE STATEMENT, page 158 "We certify that except for the following deviations, we agree to abide by all clauses, terms, conditions and specifications mentioned in the RFP, along with Addendums and Corrigendum.". Kindly amend the following clause in Annexure VI i.e. "We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in this RFP including all addendum, corrigendum etc., other than those specified in Format 4-Compliance Statement. " | Please be guided by RFP |
| 75 | ANNEXURE – IX | Proposed Solution General/ Functional Requirements All the solution, service, hardware, software, licenses, rack, cabling, network and security devices and storage solution etc. for the - EIRMS Phase-2 (Upgradation of existing Application and implementation of IFRS, FTP and TPRM) Solution will be provided by the selected bidder | 1)Please confirm the per rack power provision in kVA i.e. 12 kVA per rack. 2) Please confirm the distance in between proposed Rack to banks existing Racks at both sites. | 1.  10kVA 2. It will be communicated to successful bidder. |
| 75 | ANNEXURE – IX | **Proposed Solution General/ Functional Requirements** All the solution, service, hardware, software, licenses, rack, cabling, network and security devices and storage solution etc. for the - EIRMS Phase-2 (Upgradation of existing Application and implementation of IFRS, FTP and TPRM) Solution will be provided by the selected bidder | Does bidder has to consider ToR switches OR it will be provisioned by the bank. Please confirm | TOR switches (Ports on Leaf switches) will be provided by Bank on existing Cisco ACI network. However the port requirement has to be provided by Bidder. |

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| 75 | ANNEXURE – IX TECHNICAL REQUIREMENTS/ SPECIFICATIONS Proposed Solution General/ Functional Requirements for Technical Evaluation: | Integration required to the Bank environment has to be done at no extra cost and will be the sole responsibility of the bidder. | Please provide the count of Applications to be integrated | Migration from existing system is warranted in appropriate mode (e.g. DB to DB or through excel/csv file) |
| 77 | ANNEXURE – IX/TECHNICAL REQUIREMENTS/ SPECIFICATIONS | The licenses should be perpetual from the first day with no dependence on payment of any Annual support/ | The licenses should be for 5 yr. ~~perpetual~~ from the first day with no dependence on payment of any Annual support/ | If OEM doesn't have perpetual licensing model, then Bidder may propose subscription-based licenses. |
| 78 | 18 | Functional Requirements – Data Security (The proposed solution should save the data in latest industry standard encryption format in EIRMS Phase-2) | Clarify if the bidder is expected to implement data encryption at rest and in transit for all data layers. | SAS Application provided capabilities to implement data encryption at rest and in transit and it needs to be configured. |
| 79 | 24 | Functional Requirements – Data Backup Requirements (Complete backup solution shall be provided by the bidder, both at DC and DR. ) | Please confirm if bidder must design and implement data backup and restore procedures for DC and DR environments. | Bidder is required to implement data backup and restore procedures for DC and DR environments. |
| 81 | B-1 1. | The vendor should ensure that the cashflow as per IND AS guidelines are consumed by the proposed solution. Additionally, the solution should be capable of incorporating any necessary changes/ adjustments in the externally generated cash flow to maintain compliance with these guidelines. In case, there is any product variant or results that is not generated by existing ALM system of the bank, the solution should be capable of generating cashflows/results for the same. | Could You clarify how many additional cashflows currently are not configured in ALM system? | Currently, all type of cashflows is generated from the ALM solution to meet RBI liquidity specific reporting requirements. However, in the event of different cohorts adopted for EAD estimation, change is expected. Bidder is requested to adhere. |
| 81 | ANNEXURE – IX (Functional Requirement) | The solution should integrate with multiple systems to gather essential data for ECL calculations (including but not limited to IRB ratings, computations of Probability of Default at Rating or pool/segment level, LGD & CCF at facility or segment level, | We assume that PD LGD EAD modelling is out of the current score and bank will directly provide these values as input | Models are required to be hosted in the solution and not directly PD and LGD values |

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| | | restructuring data, SMA data, watchlist Data, technical write-off information, EWS, all types of collateral, cashflows & recovery.) | | |
| 82 | 8 | Functional Requirements – Data Loading Frequency (The solution should be capable to integrating data from various origins as well as handling simultaneous data streams from these diverse sources in real time.) | Clarify the frequency and method of data refresh in staging/analytical layers — real-time, near-real-time, or batch. | The data loading would be batch based and Data Load frequency would be EOD basis. The system should support more frequent loading / near real time load if needed in future. |
| 82 | B-1 12. | The solution must accurately segregate assets into 'retail' and 'corporate' classes following RBI definitions, accounting for all fund-based and non-fund-based exposures, both domestically and internationally. | Classification rules , if needed would be specified by bank | Classifications rule is guided by RBI / Regulator |
| 82 | B-1 7. & B-1 8. | The solution should be capable to integrating data from various origins as well as handling simultaneous data streams from these diverse sources in real time. The solution shall utilize built -in capabilities to manage and merge the information automatically without any need of manual intervention (i.e. no need to write step -by - step code to process the data) | Real time integration is not needed for such projects, could you clarify in detail? | Batch based integration is needed in solution. System should support batch based near real time integration , if needed in future |
| 83 | B. Functional requirements B-1 - IFRS Point No. 13 | 13. The solution should have ability to perform segmentation analysis to provide both quantitative and qualitative justifications for the segmentation strategy employed. The approaches available for utilization should allow for multi-level segmentation to ensure sufficient granularity. | We request the Bank to clarify whether IFRS 9 models (PD, EAD, LGD, and CCF) also need to be developed and validated as part of this RFP. | Yes, the same needs to be developed. |

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| 85 | B-1 31. | The solution should be able to make use of survival analysis to estimate multi-year default and / or loss experience by means of measuring the occurrence and timing of default events. For example, through proportional hazards regression, competing risks models and discrete -time methods etc. | Can you provide detailed list which needs to be configured | The solution should have capability to support the same. Bidder to propose implementation as per their experience of implementation. |
| 87 | ANNEXURE – IX (Functional Requirement) | 45.Solution should able to define bank specific staging rules with complex nested rules and exception rules, for stages 1,2, and 3 at legal entity/ LOB/ subsidiary & group levels. | Bank to mention how subsidiary data is being consumed. Is it a part of current ETL or existing SAS application. Kindly provide complete information about subsidiaries to be covered in this assignment | Please be guided by the RFP document |
| 93 | 76 | The solution should have capability to map financial asset wise fee and transaction cost and generate report of amortized and unamortized income on reporting dates. | It is assumed only IND AS 109 required to be delivered, could you confirm | Complete Ind AS reporting suite in the scope of RFP. For clarification, accounting shall be carried out in our CBS and reporting shall be a part of Ind AS solution |
| 94 | 78 | The solution should be capable of recording other charges like documentation charges, Inspection fees, etc. which are collected upfront at the time of origination of loan need to be captured separately in a separate GL. Upfront Fees related to loan accounts needs to be tagged to respective loan account. | It is assumed only IND AS 109 required to be delivered, could you confirm | The section is descoped from scope of deliverable |
| 94 | 79 | The solution should have the capability of Bifurcation/ mapping of all charges/Fees (Such as but not limited to Processing Fee, Mortgage Fee, Doc charges, etc.) received from borrowers into One -time charges & recurring charges | Need more clarity | The section is descoped from scope of deliverable |
| 94 | 80 | The system should have the capability of reversing the processing fees due to waiver or concessions given and that should also be factored account wise. | Need more clarity | The section is descoped from scope of deliverable |

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| 95 | 92 | The solution should generate reports on derivative accounting in accordance with Ind AS. The system should account for deal-wise Positive and Negative MTM separately, recording Positive MTM under Derivative Financial Assets and Negative MTM under Derivative Financial Liabilities. | Derivative accounting need not be delivered could you clarify the same | Please be guided by the RFP document |
| 95 | 93 | The solution should have capability to compute CVA/DVA based on positive MTM and negative MTM respectively and should be able to generate report individually as well as collectively for CVA/DVA calculation | Derivative accounting need not be delivered could you clarify the same | Please be guided by the RFP document |
| 95 | 94 | The system should incorporate logic to notify about restrictions on sale/transfer of securities held under amortized cost category | It is assumed only IND AS 109 required to be delivered, could you confirm | Please be guided by the RFP document |
| 95 | 95 | The solution should be able to assess the criteria for modification and de- recognition of financial assets at any point of time and calculate the gain and loss as per the Ind AS requirement | It is assumed only IND AS 109 required to be delivered, could you confirm | Please be guided by the RFP document |
| 95 | 96 | The solution should be able to generate modified financial assets reports: a) amortized cost before modification b) net modification gain or loss recognized for financial assets. | It is assumed only IND AS 109 required to be delivered, could you confirm | Please be guided by the RFP document |
| 95 | 88 | The solution should be flexible enough to compute all "sell" transactions deducted from the face value of the security using methods other than Weighted Average Method (WAM), such as First In, First Out (FIFO) or Last In, First Out (LIFO). The closing face value of the security will be calculated based on the selected approach. | Need more clarity | Please be guided by the RFP document |

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| 95 | 89 | The solution should calculate the New Price to compute the amortized cost of the securities which will be reported in the balance sheet. Amortized cost will be product of New Price and quantity of the security. Quantity of security should be computed using Closing Face value of the security as per FIFO/LIFO or any other method chosen by Bank. | Need more clarity | Please be guided by the RFP document |
| 95 | 90 | The solution should generate report showing financial asset wise Call option, put option, conversion option etc. solution should have flexibility to add such information at inception level | Need more clarity | Please be guided by the RFP document |
| 95 | 91 | The solution should enable the calculation of fair value using Level 1, Level 2, and Level 3 inputs, and generate reports showing the fair value of financial assets. The solution should have capability to source and store fair value of investment and treasury book at account level | Need more clarity | Please be guided by the RFP document |
| 95 | 88 | The solution should be flexible enough to compute all "sell" transactions deducted from the face value of the security using methods other than Weighted Average Method (WAM), such as First In, First Out (FIFO) or Last In, First Out (LIFO). The closing face value of the security will be calculated based on the selected approach. | Need more clarity | Please be guided by the RFP document |
| 96 | 97 | The system should be able to do hedge accounting for derivative instruments as per Ind AS 109. | Derivative accounting need not be delivered could you clarify the same | The section is descoped from scope of deliverable |
| 96 | 98 | The system should be able to do hedge accounting for derivative instruments as per Ind AS 109. | Derivative accounting need not be delivered could you clarify the same | The section is descoped from scope of deliverable |

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| 96 | B2 : IFRS 101-110 | ANNEXURE – IX | IFRS 16 capability is not required to be delivered the system should be capable of supporting the same, if needed in future? | The system should be able to support the functionality and shall be implemented in accordance with the regulatory guidelines. |
| 97 | B2 : IFRS 111-119 | ANNEXURE – IX | System will be required to generate disclosures for IND AS 109 only, all other functionalities for other IND AS are not required to be delivered, system needs to be capable of delivery, if needed in future ? i.e. Profit and Loss Account, Cash Flow Statement, Segment Reporting, Other Comprehensive Income Account, Balance Sheet, and Financial Asset Ledger. | Complete Ind AS reporting suite in the scope of RFP. For clarification, accounting shall be carried out in our CBS and reporting shall be a part of Ind AS solution |
| 98 | ANNEXURE – IX (Functional Requirement) | 127.The solution to generate reports and dash boards as per regulatory (RBI) specifications/disclosure and reporting requirements viz CRAR reports, LCR, and other reports. | Are these reports available in existing environment and being used by bank | There are existing reports/dashboards covering Credit, Market, Operational and ALM. However, fine tuning and updating of these dashboards covering new implementations i.e. Ind AS, FTP, TPRM should be integrated in the dashboard for a complete view |
| 98 | 129 | Functional Requirements – Historical Data Requirements (The solution should support historical data migration as well as retrieval of historical data.) | Clarify if historical data migration is required, and if so, specify the number of years and data volume (in terms of count of tables & GBs both) | Details will be shared with selected bidder; bidder may refer OEM of application i.e. SAS for detailed requirement. |
| 98 | | The solution to generate reports and dash boards as per regulatory (RBI) specifications/disclosure and reporting requirements viz CRAR reports, LCR, and other reports. | It is assumed this is part of ALM migration scope | There are existing reports/dashboards covering Credit, Market, Operational and ALM. However, fine tuning and updating of these dashboards covering new implementations i.e. Ind AS, FTP, TPRM should be integrated in the dashboard for a complete view |

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| 99 | ANNEXURE – IX (Functional Requirement) | 134.The solution should be capable to compute interest on NPA accounts and should be able to create account level GL entry | Does bank already have any GL system in place. Kindly elaborate the requirement | The section is descoped from scope of deliverable |
| 99 | B2 : IFRS 137 | ANNEXURE – IX | The solution should have capability to generate below mentioned disclosures as per the Ind AS requirements: (a) Ind AS 24- Related Party disclosure (b) Ind AS 108- Operating segment (c) Ind AS 113- Fair valuation measurement (d) Ind AS 115- Revenue from contracts with customers (e) Ind AS 102- Shared based payments (f) Ind AS 19- Employee Benefit (g) Ind AS 12- Income tax (h) Ind AS 116- Leases (i) Ind AS 33- Earning per share (j) Other disclosures required as per Ind AS. These are not required to be delivered? system needs to be capable of delivery, if needed in future ? | Please be guided by the RFP document. For clarification, accounting shall be carried out in our CBS and reporting shall be a part of Ind AS solution |
| 101 | ANNEXURE – IX | 13 Incident Management: | 1. Is there a Service Desk/ Helpdesk ? How are the incidents logged currently? Bidder understands bank must have incident management tool and same will be extended to the bidder. Please confirm. 2. What are the contact mediums of Service Desk ? 3. What is the ITSM tool used for Service Management? Kindly share the details of ITSM tool. Can bidder leverage the same tool ? 4. Kindly share the details of tools used for monitoring network and datacentre devices like servers and storages. 5. Is the monitoring tool integrated with ITSM tool for auto ticketing ? 6. Kindly share last 6 months ticket dump of all the incidents and Service Requests? | Bank has manage engine ITSM tool. |

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| 101 | Key Risk Indicators (KRIs): | Define and implement KRI libraries in SAS GCM with automated data ingestion where possible | Count of KRI Automation to be automated could the same be provided | The bidder should provision the same for reasonable number of KRIs |
| 101 | CONSULTANCY | CONSULTANCY | Functional Consultancy is not part of the implementation Scope; do we need to onboard consultant | Yes, as outlined in RFP |
| 101 | C. Consultancy | Perform GAP analysis to evaluate the implemented operational risk module in relation to its operational capabilities within EIRMS application | Only Technical evaluation is expected out of this or bank wants us to review its operational risk framework and provide recommendations | Under this section, Bank's expectation is evaluation of capabilities of application in relation to what is implemented in the solution (Application configuration) |
| 101 | C. Consultancy Existing Operation risk framework | | Please confirm if the consultant is expected to provide recommendations only or also support the implementation of the recommended changes to frameworks and policies. | Please be guided through RFP. |
| 101 | C. Consultancy Key Risk indicators (KRIs) | 12. Set up real-time dashboards and early warning indicator panels within GCM's reporting layer | We request the Bank to clarify how many automated KRIs currently exist in the system. | Refer migration scope, rest to be shared with successful bidder. |
| 101 | C. Consultancy Existing Operation risk framework | 1. Review existing Operation Risk Module implemented in EIRMS application | We request the Bank to clarify whether the gap assessment is required only for the existing Operational Risk modules or for the overall framework as well. | Yes, Gap assessment is required for the existing Operational Risk module. |
| 101 | C. Consultancy Existing Operation risk framework | 5. Review Pillar II risk f the bank | We request the Bank to confirm how many Pillar II risks are currently present in the system. | Refer migration scope, rest to be shared with successful bidder. |
| 102 | Third-Party Risk Management (TPRM) | Configure third-party risk profiles and onboarding workflows in SAS GCM | Are we expected to perform data migration. If so, how many years of data is currently available with bank and in which format | Migration from existing system is warranted in appropriate mode (e.g. DB to DB or through excel/csv file) |
| 102 | Third-Party Risk Management (TPRM): | Integrate third-party assessments with internal risk/control libraries | Clear Logic / Framework required for the integration. Assumption 1 system to be integrated to be provided | Please be guided through RFP |

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| 102 | BCM Framework | BCM Framework | Functional Consultancy is not part of the implementation Scope; do we need to onboard consultant | Yes, as outlined in RFP |
| 102 | Third-Party Risk Management (TPRM): | Configure third-party risk profiles and onboarding workflows in SAS GCM | The third-party risk profiles will have SAS Ad Ids to access the system, the data to flow from the third-party system in SAS staging area in SAS provided data template. Could you clarify the requirement | Third party risk profiling and workflow for onboarding of vendor to be configured in SAS GCM by data input screen. |
| 102 | C. Consultancy BCM Framework | 29. Consultant needs to list departments and processes to be covered and document the same based on inputs from the Bank | We request the Bank to clarify whether a BCM framework already exists in the Bank, or if it is expected to be developed by the bidder. | Bidder is expected to review the existing framework and suggest. |
| 102 | C. Consultancy BCM Framework | 32. Consultant shall prepare a comprehensive and robust BCM Policy for the Bank in line with the ISO 22301 standards and global BCM good practices | We request the Bank to clarify whether a BCM policy aligned with ISO 22301 already exists, or if it is expected to be developed by the bidder. | Bidder is expected to review the existing framework and suggest. |
| 102 | Third-Party Risk Management (TPRM): | Define and implement risk tiering methodology, risk questionnaires, due diligence templates, and periodic review cycles | Would framework for the same be provided | Please be guided through RFP |
| 104 | C. Consultancy BCM Framework | 41. Independent BIA documents shall be created for each department in consultation with PSB BCM Team | We request the Bank to confirm the total number of departments currently existing in PSB for which BIA documents need to be created. | Bidder is expected to make reasonable assumption based on experience |
| 105 | Funds Transfer Pricing (FTP) | | We request the Bank to clarify how many FTP curves are expected to be developed/configured to arrive at the final FTP rates. | Is part of consultancy scope |
| 105 | Funds Transfer Pricing (FTP) | | We request the Bank to clarify how many products are expected to be configured as part of FTP implementation. | Is part of consultancy scope |

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| 105 | Funds Transfer Pricing (FTP) | 61. Draft a comprehensive FTP Policy document covering:<br>o FTP objectives and guiding principles<br>o FTP methodologies (matched maturity, pool rate, behavioural assumptions, etc.)<br>o Treatment of different product types (retail, corporate, off-balance sheet)<br>o Liquidity and interest rate risk premiums<br>o FTP curve construction and maintenance<br>o Roles and responsibilities of involved departments | We request the Bank to clarify how many reports are expected as part of FTP implementation. | Is part of consultancy scope |
| 105 | Funds Transfer Pricing (FTP) | 58. Conduct detailed current state assessment of existing FTP frameworks | We request the Bank to clarify the methodology currently adopted under the existing FTP framework. Additionally, please confirm whether the Bank expects the existing policy/framework to be directly implemented in SAS, or whether enhancements are required before implementation. | Refer migration scope, rest to be shared with successful bidder. |
| 109 | E | TECHNICAL REQUIREMENTS<br>Ability to switch seamlessly to a Bank assured disaster recovery site and switch DC to DR and vice versa without manual intervention | A. What will be the bank expectation on the RTO(If any)?<br>B. Bidder will replicate the data by using DB/Storage replication from DC to DR. Banks network, security and links are not in bidder's purview . Hence Network traffic rerouting to DR will be done by bank. Bidder will manually bring up the Web, App and DB servers.  Please confirm if bank having any DR automation tool and will it be extended to this project to minimize manual intervention. | A. Bank is expecting near zero RTO<br>B. Bidder has to establish the mechanism. Also, Bidder has to submit the requirement of bandwidth for their replication needs. As of now there is no DR automation tool with Bank. |
| 114 | General Specification | The storage system should support Zero RTO natively. (In case of future requirement of the bank, it should be supported by the hardware) | The storage system should support  Zero RTO  (In case of future requirement of the bank, it should be supported by the additional virtual/physical appliance) | Please be guided through RFP. |

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| 115 | 16 | E. OTHER REQUIREMENTS<br>Post implementation of the solution, the scope of bidder contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches:<br>(a) Firmware/ IOS Upgrades / up to date patching,<br>(b) Faulty Parts replacement,<br>(c) Hardware System monitoring,<br>(d) Troubleshooting & Performance Tuning,<br>(e) Operating System Upgrades,<br>(f) Upgrades of supplied software,<br>(g) Advisories on software upgrades & vulnerabilities<br>(h) Support during DR Drills,<br>(i) OS Administration & patching as per OEM guidelines | 1)Bidder assumes that Bank must have patch management tool for OS and same will be extended to the bidder. Please confirm<br>2)Bidder assumes that Bank must have patch management tool for database and same will be extended to the bidder. Please confirm | 1- Bank has ITSM tool that can be leveraged for patching.<br>2. Bank has Manage Engine ITSM tool. However, there may be some limitations w.r.t OEM specific OS and DB patching hence bidder needs to consider the same. |
| 115 | General Specifications | Implementation shall be done on premises, the bidder shall do back -to -back tie -ups with OEM for the same, if required. The bidder shall prepare an Implementation Plan with OEM and Bidder shall depute project manager on site till implementation signoff from the bank | Considering the critical nature of the project, we understand that the infrastructure deployment is expected to be carried out directly by the OEM. Kindly confirm if this understanding is correct, and whether deployment by OEM-certified partners is acceptable | Please be guided through RFP. |

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| 115 | General Specifications | During the period of the contract, all upgrades/updates or requirements in hardware, software, licensing, implementation of upgrades/patches/ version changes etc., due to whatsoever reason including but not limited to EOL or EOS, shall be done by the bidder within stipulated time but not later than one month without any additional cost to the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during the period of contract, the bidder shall do the necessary upgrade as stated above | During the period of the contract, all upgrades/updates or requirements in hardware, software, licensing, implementation of upgrades/patches/version changes etc., due to whatsoever reason including but not limited to ~~EOL or~~ EOS, shall be done by the bidder within stipulated time but not later than one month without any additional cost to the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/~~EOL~~ during the period of contract, the bidder shall do the necessary upgrade as stated above | Bidder shall ensure that all supplies (Solutions, Hardware and Software) must not be 'End of Life (EoL)', End of Support (EOS) and 'End-of-Software Support (EoSS)' at the time of bid submission. Also, the Items (Hardware & Software) proposed should not be due for End of Sale within One year of last date of submission of Bid. All supplies (Solutions, Hardware and Software) must not be 'End of Support (EOS) and 'End-of-Software Support (EoSS)' for the duration of 7 years from the date of delivery of equipment. In case the OEM has not declared the EoL/EoS/EoSS dates for the equipment proposed by the bidder, the bidder has to submit along with the bids a letter of undertaking from the OEM on OEM's Letterhead confirming (a) OEM has not declared the EoL/EoS/EoSS dates for the equipment under reference which shall be on or after the floating date of the RFP, and (b) the equipment shall not be EoS/EoSS for the entire duration of the contract. However, if for reasons beyond the control of OEM/Bidder, the EoS/EoSS dates are declared by the OEM during the contract period and if those dates are |

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| | | | | prior to the date of end of contract period, the bidder has to arrange for the replacement of equipment with equivalent or higher specifications (working in Bank's environment) which will not reach EoS/ EoSS for the remaining duration of the contract plus two years, at no extra cost to the Bank. This replacement must be completed 6 months prior to the date of EoS/EoSS of the already supplied |
| 115 | E | OTHER REQUIREMENTS The warranty of hardware, OS, DB and other peripheral /environmental software will start from the date of Installation. | Hardware warranty will start by the OEMs on the delivery of the Hardware. Does bank intend to start the Hardware warranty after OS and Database installation on the supplied hardware/servers OR Banks aggress that Hardware warranty will start on HW Delivery at Banks DCs ? | Please be guided through RFP. |

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| 115 | 16 | OTHER REQUIREMENTS<br>Post implementation of the solution, the scope of bidder contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches:<br>(a) Firmware/ IOS Upgrades / up to date patching,<br>(b) Faulty Parts replacement,<br>(c) Hardware System monitoring,<br>(d) Troubleshooting & Performance Tuning,<br>(e) Operating System Upgrades,<br>(f) Upgrades of supplied software,<br>(g) Advisories on software upgrades & vulnerabilities<br>(h) Support during DR Drills,<br>(i) OS Administration & patching as per OEM guidelines | It is understood that firmware update/upgrade for any device would fall under the scope of OEM/Vendor and not with Supplier/Bidder. Supplier / Bidder would only coordinate for the same.<br>What is the DR Drill frequency ? | Bidder is required to install the update/upgrade time to time.<br>Bank conducts DR drill in accordance with the regulatory guidelines. |
| 116 | General Specifications | If any supplied hardware goes faulty, then the bidder shall immediately replace the defective unit (with new one) on immediate basis, not more than 4 hours | If any supplied hardware goes faulty, then the bidder shall immediately replace the defective unit (with new one) on immediate basis, not more than 4 6 hours | Please be guided through RFP. |

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| 116 | General Specifications | In case if the proposed solution is declared end of life/end of support during the contract period, the bidder shall do up gradation or replacement and implementation of the solution without any cost to the bank | In case if the proposed solution is declared ~~end of life~~/end of support during the contract period, the bidder shall do up gradation or replacement and implementation of the solution without any cost to the bank | if for any reasons beyond the control of OEM/Bidder, the EoS/EoSS dates are declared by the OEM during the contract period and if those dates are prior to the date of end of contract period, the bidder has to arrange for the replacement of equipment with equivalent or higher specifications (working in Bank's environment) which will not reach EoS/ EoSS for the remaining duration of the contract plus two years, at no extra cost to the Bank. This replacement must be completed 6 months prior to the date of EoS/EoSS of the already supplied |
| 117 | General Specifications | During the period of the contract, all upgrades or requirements software, licensing, implementation of upgrades/patches/version changes, etc., due to whatsoever reason including but not limited to EOL or EOS, would be done by the bidder without any additional cost to the bank. | During the period of the contract, all upgrades or requirements software, licensing, implementation of upgrades/patches/version changes, etc., due to whatsoever reason including but not limited to ~~EOL or~~ EOS, would be done by the bidder without any additional cost to the bank. | During the period of the contract, all upgrades or requirements software, licensing, implementation of upgrades/patches/version changes, etc., due to whatsoever reason including but not limited to EOS, would be done by the bidder without any additional cost to the bank. |
| 117 | Point 27 | The bidder shall provide all the software, hardware, accessories, related appliances, Operating System, Database & Tape library. | Kindly confirm, if tape library is required, if YES<br>1) Pls provide the specifications for the same<br>2) Kindly add the same in "ANNEXURE – XI COMMERCIAL BILL OF MATERIALS" | 1) Please refer RFP document<br>2) Refer Table B of Annexure XI of RFP |

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| 118 | E OTHER REQUIREMENTS xix. | End to End Infra monitoring from a single management suite | Kindly confirm and provide the existing monitoring tool with the bank, which will be used for end to end infra monitoring ? | Manage Engine ITSM tool |
| 120 | ANNEXURE – X DATA FOR HARDWARE / Storage Array / ARCHITECTURE: | The proposed array should be an all-NVMe array with active-active / active passive / combination multi-controller/node scale-out architecture. The array should be scalable to at-least 4 active-passive storage controllers/nodes, Proposed Storage should support non-disruptively upgrades, and proposed storage should support single drive capacity upgrade. The proposed array should support data in place upgrade to higher models of the same storage family. The proposed array should support FC, iSCSI, NFS/SMB, NVMe/TCP,NVMe/FC from day one. | HPE Storage array supports Dual drive capacity upgrade. So please change this clause to   "The proposed array should be an all-NVMe array with active-active / active passive / combination multi-controller/node scale-out architecture. The array should be scalable to at-least 4 active-passive storage controllers/nodes, Proposed Storage should support non-disruptively upgrades, and proposed storage should support Single/Dual Drive capacity upgrade. The proposed array should support data in place upgrade to higher models of the same storage family. "   The proposed array should support FC, iSCSI, NFS/SMB, NVMe/TCP,NVMe/FC from day one. | The proposed array should be an all-NVMe array with active-active / active passive / combination multi-controller/node scale-out architecture. The array should be scalable to at-least 4 active-passive storage controllers/nodes, Proposed Storage should support non-disruptively upgrades, and proposed storage should support single/Dual Drive capacity upgrade. The proposed array should support data in place upgrade to higher models of the same storage family.   The proposed array should support FC, iSCSI, NFS/SMB, NVMe/TCP,NVMe/FC from day one. |
| 120 | Hardware Specification for Existing Solution | Up to 8 x PCIe Gen5 or higher | Up to 8 x PCIe Gen5 slots or higher | Please be guided through RFP. |
| 121 | ANNEXURE – X/Backup Platform/Restoration | Backup software must capable of restoration to destination on the current location (in place), A different VM (out of place), on guest agent installed on server, on different hypervisor (cross-hypervisor restore) | "Backup software must capable of restoration to destination on the current location (in place), A different VM (out of place), on guest agent installed on server, on different hypervisor (cross-hypervisor restore) or even cloud platform | Please be guided through RFP. |

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| 121 | ANNEXURE – X/Backup Platform/Backup Platform Solution | Proposed backup software must support Data compression and de-duplication features. | "Proposed backup solution(both backup software and disk appliance) must support Dat compression and de-duplication features."<br><br>Justification: Since the requirement is for both Backup Software and Disk appliance. Deduplication and compression should be included for both. | Please be guided through RFP. |
| 121 | ANNEXURE – X DATA FOR HARDWARE / Backup Platform / Backup Platform Solution | Backup Platform: Backup Platform Solution The proposed solution must be an enterprise class backup solution with Disk and Tape based backup solution. The bidder will also supply backup solution one each at DC and DR site along with disk-based backup solution at Primary Site. Proposed hardware for backup solution should not be single point of failure. The Proposed solution must have Disk to Disk to Tape (D-D-T) Backup solution with backup data to be kept on disk for easy retrieval. Proposed backup solution should be able to take back up from the major operating systems like Windows, Linux. The proposed backup software must integrate with leading Virtualisation OEM's and able to initiate recovery plan execution from virtualization manager platform with a single click and able to support automated boot of protected virtual machines with prespecified boot sequence. Proposed backup software must support Data compression and de-duplication features. Backup Solution must support retention lock or equivalent feature which ensures that no data is deleted accidently | Please change this Clause to " Backup Platform Solution The proposed solution must be an enterprise class backup solution with Disk and Tape based backup solution. The bidder will also supply backup solution one each at DC and DR site along with disk-based backup solution at Primary Site. Proposed hardware for Backup solution/Backup Server should not be single point of failure / Redundant Power Supply . The Proposed solution must have Disk to Disk to Tape (D-D-T) Backup solution with backup data to be kept on disk for easy retrieval. Proposed backup solution should be able to take back up from the major operating systems like Windows, Linux. The proposed backup software must integrate with leading Virtualisation OEM's and able to initiate recovery plan execution from virtualization manager platform with a single click and able to support automated boot of protected virtual machines with prespecified boot sequence. Proposed backup software must support Data compression and de-duplication features. Backup Solution must support retention lock or equivalent feature which ensures that no data is deleted accidently " | Please be guided through RFP. |

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| 121 | Storage Array: | Backup Platform Solution The Proposed solution must have Disk to Disk to Tape (D-D-T) Backup solution with backup data to be kept on disk for easy retrieval. | Please elaborate Banks backup policy i.e. Daily - Incremental, Weekly-Full, Monthly-Full etc. This will help bidder to design appropriate backup solution. Also confirm the existing backup solution OEM. | Primarily (but not limited to) : Daily - Incremental, Weekly-Full, Monthly- Full, quarterly full and Yearly Full (Or any other ad hoc requirement as per regulatory /Bank requirements) |
| 122 | ANNEXURE – X Data for Hardware | Note If there is any additional component (e.g.: SAN Switch), hardware, software etc. required to for the solution then all those additional components should be provided by bidder and cost for the same should be mentioned in BOM | How many FC ports are available in the existing SAN switch? Can bidder leverage the existing SAN Switch. OR Bidder has to provision new SAN Switches at both sites. Please confirm | Bidder has to consider new SAN Switches. |
| 124 | Table B | EIRMS Phase-2 Hardware Cost (INR) Hardware, Middleware, Database, Storage & Backup Solution, and Replication Solution costs etc. for both DC and DR Sites | Bidder understands that Bank must have EULA with Oracle. Please confirm whether bidder can leverage the same. | Bank has ULA with Oracle. Below mentioned products are covered in ULA. And the same can be used by Bidder .(Bank will provide licenses only. Management, Support ,operations and installation etc. will be bidder's responsibility)<br><br>• Oracle Tuning Pack<br>• Oracle WebLogic Suite<br>• Oracle Partitioning<br>• Oracle Database Enterprise<br>• Oracle Active Data Guard<br>• Oracle Real Application Clusters<br>• Oracle Diagnostics Pack<br>• Oracle Advanced Security<br>• Oracle Data Masking and Subletting Pack |
| 124 | Table B | EIRMS Phase-2 Hardware Cost (INR) Hardware, Middleware, Database, Storage & Backup Solution, and Replication Solution | Does bidder need to consider OS license OR it will be provisioned by the bank. Please confirm | Bidder has to consider all required licenses/subscriptions. |

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| | | costs etc. for both DC and DR Sites | | |
| 124 | Annexure XI | EIRMS Phase-2 Hardware Cost | Enterprise edition license for any other software, middleware required for EIRMS solution such as BI and Reporting Tool, Monitoring Tools, ETL Tool, SLA Tool, if any, required for solution as per RFP Scope. Do we need to provide Enterprise edition for UAT and Dev also ? | Enterprise ETL and Reporting tool is required. Bidder to factor separate SLA and Monitoring tool. |
| 124 | Annexure XI | EIRMS Phase-2 Hardware Cost | In hardware cost table option to provide the cost of UAT and Dev environment is not provided . Will bank be providing those hardware and Software. Please confirm. | Complete hardware to be procured by selected bidder (DC, DR & Dev) |
| 125 | 9 | TABLE - B EIRMS Phase-2 Hardware Cost (INR)<br>Networking Cost: Link cost between Bank's DC and DR, along with networking & security equipment's etc. required for Implementation of EIRMS Phase-2 | As per the TRAI rules, it's difficult for bidder to resale the link as there is tri-party agreement has to sign in between Bank, bidder and Service provide. Bidder hereby requesting to bank to arrange the link in between DC and DR. Bidder will mention the required bandwidth size. | Bank has existing link in between DC and DR |
| 125 | Point 9 | Networking Cost: Link cost between Bank's DC and DR, along with networking & security equipment's etc. required for Implementation of EIRMS Phase -2 | Kindly clarify :<br>1. Other than TOR switches any other Network devices are required<br>2. For Link cost pls provide the various existing WAN links, bandwidth between DC and DR and also provide the new type of WAN link required for this RFP?<br>3. What is the security equipment's & solutions required as part of this RFP with required specifications and quantities | Tor Switch will be provided by bank. Bank has Cisco ACI setup which support 10 G fibre and copper. |
| 125 | TABLE - B EIRMS Phase-2 Hardware Cost (INR) -11 | Database Licenses (In case proposed database is Oracle then, Database cost to be indicated as Zero) | Kindly provide the version of Oracle DB that will be provided. | Currently, Bank is utilizing Oracle 19C version |

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| 127 | TABLE – D Onsite Resource Cost (INR) | L3 Resource(s) shall be available at the Bank's location on requirement basis | Kindly provide 1) What is the requirement and the number of days per year L3 resource are required per technology basis | Till the implementation of solution, L3 resource is required with readily availability at Bank's location as per requirement of project. |
| 137 | ANNEXURE - XVI | Services To Be Provided The scope for the on-site engineers will include configuration changes, version up-gradations, performance monitoring, trouble shooting, patch installation, running of batch processes, back-ups, application and data maintenance etc. | Bidder hereby requesting bank to allow bidder for Hybrid support (Onsite+Remote) that means OS, DB and Backup administration will be done by remotely (Bidders office)with secure channel. Bidder will deploy onsite engineers for co-ordination and hardware maintenance purpose.  Please confirm whether this model is acceptable to the bank. | Please be guided through RFP |
| 137 | 1 | Services to be provided Providing BANK with daily hardware utilization reports and alerting BANK in case of any performance issues or hardware up-gradation requirements | Bidder understands that Bank is having ITSM tool to monitor the utilization and performance of the Hardware. Same tool be will be leveraged by the bidder to generate the utilization reports etc. Please confirm | Yes. Existing ITSM tool has to be leveraged. |
| 137 | ANNEXURE - XVI | Services To Be Provided The scope for the on-site engineers will include configuration changes, version up-gradations, performance monitoring, trouble shooting, patch installation, running of batch processes, back-ups, application and data maintenance etc. | Please confirm the service window and number of onsite engineers required to manage Hardware, OS and Database. | Bidder shall be provisioned for reasonable numbers |
| 139 | Annexure XVI | The Bidder agrees that all such Updates/ Upgrades/ New releases/ New versions, as and when released during the term of warranty or ATS/AMC shall be provided to the Bank at no additional cost or fees or expenses including implementation cost during the contract period. | We would like add here that in case of Major upgrade/New releases/ New versions implementation cost will be mutually agreed between bidder and bank. Please confirm. | All upgrades/new releases/versions to be provided at no additional cost to Bank |
| 139 | Annexure XVI | FACILITY MANAGEMENT (FM) AND SERVICE REQUIREMENT | What will be the L1 and L2 support timings. Please confirm. | In line with the office working hours |

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| 140 | 7 | Backup/ Restore<br>The bidder will ensure that periodic backup as per bank's policy should be taken on tape for application logs, configuration, etc. | Bidder understands that Bank will manage and store the Tapes in the secure tape vault. Bidders engineer will be handover the tapes to the Bank. Please confirm | Bidder has to transport it to vault (if required). |
| 140 | ANNEXURE – IX (Functional Requirement) | 140.The solution should facilitate generation of accounting entries for various Ind AS/IFRS impact areas at granular level and automate the entire process to the maximum extent so as to avoid/ ensure minimal manual interventions and seamlessly integrate these entries into the Bank's Core Banking System (CBS). | Kindly Elaborate | The section is descoped from scope of deliverable |
| 120-121 | ANNEXURE – X Data for Hardware | Hardware Specification for Existing Solution: Storage and Backup | A. Please share the current storage flavours and inventory/capacity details for each type?<br>B. What is the expected growth Y-o-Y for each flavour ?<br>C. What is the current backup retention policy ?<br>D. Is user DB backup in scope ? | Please be guided through RFP. |
| 2.15 (a) | Penalty | Any delay in delivery of hardware / software component from the Project Time Plan will attract penalty of 0.25% of product cost {i.e. (Table-A) of Commercial Bid} per week (maximum of 10% of product cost) for late delivery. If the delay exceeds 3 months from the scheduled timeline, then Bank reserves the right to cancel the order, blacklist the company and recover any payment made by invoking the PBG as penalty. | Any delay in delivery of hardware / software component from the Project Time Plan will attract penalty of 0.25% of product cost {i.e. (Table-A) of Commercial Bid} per week (maximum of 10% 5% of product cost) for late delivery. If the delay exceeds 3 months from the scheduled timeline, then Bank reserves the right to cancel the order, blacklist the company and recover any payment made by invoking the PBG as penalty. | Be guided through RFP |

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| 2.15 (c) | Penalty | Resolution of the problem is expected within 24 hours of escalation by the Bank as per the support matrix provided by the Bidder. Delay in providing resolution will attract penalty at 0.5% of the yearly ATS/ AMC Cost, per week subject to a maximum of 10% of the ATS/ AMC for the year. The bank reserves the right to terminate the contract after giving 30 days' notice, in case the support is not in compliance with the terms of this RFP.<br><br>Note: Total cap for cumulative/overall penalty across all categories in the RFP will be restricted to 10% of TCO. | Resolution of the problem is expected within 24 72 hours of escalation by the Bank as per the support matrix provided by the Bidder. Delay in providing resolution will attract penalty at 0.5% 0.2% of the yearly ATS/ AMC Cost, per week subject to a maximum of 10% 5% of the ATS/ AMC for the year. The bank reserves the right to terminate the contract after giving 30 days' notice, in case the support is not in compliance with the terms of this RFP.<br><br>Note: Total cap for cumulative/overall penalty across all categories in the RFP will be restricted to 10% 5% of TCO. | Be guided through RFP |
| 29, 30 | System Hardware Cost of EIRMS Phae-2 (Existing Application along with IFRS, FTP and TPRM).<br><br>Upgradation and modernization of existing EIRMS solutions<br><br>Implementation of applications ECL, FTP and TPRM | For EIRMS, ECL, FTP and TPRM system Implementation | Kindly provide the Infra sizing (% of DC-production) for various environments<br>1) UAT at DC<br>2) any other environments at DC --e.g. Pre-Prod, Dev, Test, Training with % of DC-production | Be guided through RFP |
| 48,49 | Microservices Architecture: Containerization Compatibility: Deployment Automation (CI/CD): | 3.6.2<br>3.6.3<br>3.6.5 | We understand these are optional and solution should be ready to support in future | Bank may opt to switch on cloud services in the upcoming time for which EIRMS solution should be capable to all such requirements. |

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| Chapter 4 | SERVICE LEVEL AGREEMENT AND PENALTIES | The penalty will be restricted to the yearly payout value. | The penalty will be restricted to 5% of the yearly payout value. | Be guided through RFP |
| General | General | General Query - Syslog Server | Bidder understands bank must have syslog server and same will be extended to the bidder. Please confirm | Please be guided through RFP |
| General | General | General Query - Server load balancer with GSLB | Does bidder need to provision Server load balancer OR bidder can leverage banks existing SLB. Please confirm | Bidder need to provision Server load balancer (if required). |
| General | General | General Query -E23 Helpdesk/Ticketing tool | In the case of any event like CPU utilization goes beyond desired threshold , that event will be captured by the Ticketing tool and that ticket will be assigned to the Helpdesk engineer. Bidder assumes that Bank must have ticketing and helpdesk tool and it will be extended to the bidder. please confirm. | Bank has manage engine ITSM tool. |
| General | General | General | Please allow extension of at least 4-6 weeks from date of publishing of query responses. | Please be guided through RFP. |
| General | General | General Query - Network port | Please confirm the network port type means 1G,10G Copper(T) OR 1G,10G SFP+ in the core switch | Dual 10GbE NIC card per Node is highly recommend |
| NA | General Query | As the implemented modules in the OR system will be reviewed, the first step will be to complete the review and gap analysis, followed by migration thereafter. | Request Bank to clarify | The clause is self-explanatory |
| NA | General Query | The Bank will provide all necessary existing policies, frameworks, and documents (ORMF, BCM, Pillar II, KRIs) for review. | Request Bank to clarify | Refer migration scope , rest to be shared with successful bidder. |
| NA | General Query | The Bank will provide access to existing systems, configurations, and reports in EIRMS for assessment | Request Bank to clarify | Refer migration scope , rest to be shared with successful bidder. |
| NA | General Query | The Bank will provide all regulatory reporting templates and guidelines for development in SAS | | Refer migration scope , rest to be shared with successful bidder. |