

Responses to Pre-Bid Queries- RFP Reference No: PSBA/RFP/DBC/2023-24/010 Dated 24/08/2023					
#	RFP Page #	RFP Clause No.	Existing Clause	Query/ Suggestion	Response
1	17	Blockchain Management	Various secure data sharing techniques shall be supported between various enterprises using today's modern technique like ZKP. The solution shall provide support for off chain, on chain data security across public and private blockchains	1) Do we need to implement ZKP for every user/entity related data or just balance confirmation data? 2) Require additional details for ZKP and identity use cases?	The bidder can use ZKP or an equivalent technique to secure data.
2	17	4.4.1 Blockchain Technology	Offers API based integration to enterprise systems and blockchain components.	Any client SDK/tooling needed for API based integration? Or API manager/Gateway products are sufficient to take care of this?	API manager/Gateway shall be enough.
3	18	Current mode of Balance confirmation	Current Modes of Obtaining Balance Confirmation	Whether do we need to migrate the existing data to the blockchain?	No. This is a Green Field implementation.
4	20	Module 1- Entity Registration	Entity Registration	Does each of the entity has to go through KYC ? If yes, is it online recording or do we need to save KYC documents?	The platform should follow RBI guidelines for storing and validating all requisite KYC documents.
5	21	Module-2, Consent Management	Entity would login to Digital Banking portal for each of the banks.	How integration with different banks will take place?	PSB will coordinate with the banks and make available the required APIs to the bidder.
6	21	Module-2, Consent Management	Module 2- Consent Management	Bank's Digital Banking Portal functionality would require interfacing with Bank's back-end systems. Will this functionality be implemented by banks themselves or will they provide APIs?	PSB will coordinate with the banks and make available the required APIs to the bidder.
7	21	Module 2- Consent Management	Module 2- Consent Management	Will each bank have its own node, or can we consolidate all banks into one single node? The balance certificates isolation will be challenging as we will have to maintain access rights for the bank and the auditor inside the blockchain or portal. In case of separate nodes, the entire system will be filled with lots of channels which might bring down the performance. Any guidelines or thoughts on this?	Blockchain will only maintain encrypted data and bank API will be used to fetch the required data. IDRBT will help guide the design.
8	22	Module 3- Auditor Authentication	Module 3- Auditor Authentication	Can we assume that ICAI will be the owner of this node? Any auditor getting registered will be ratified by ICAI through its own workflow. Is this correct understanding?	Please be guided by the RFP.
9	24	Module 5, Certificate generation	Module 5, Certificate generation	It is assumed that the certificate generation is purely an internal process to be executed by the bank and is within the scope of this work. Could you please provide clarification?	Please be guided by the RFP.

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10	27	4.4.4 Technology Stack	Data Processing, Event processing, Log Aggregation, Metric collection, website activity tracking, stream processing etc. to be handled using Kafka based messaging frameworks coupled with ELK stack.	Please provide Use case for Stream processing? a) Event processing for ASYNC operations or b) Data streaming for analytics	Please be guided by the RFP. The bidder may suggest the design considering the future use cases.
11	27	Module 9, User Management/ Profile	Module 9, User Management/ Profile	Is Self-registration allowed? How the registration approval workflow would work? Do we create Admin users for each bank and ICAI for approval purposes? It is mentioned that entering the auditor's Id,details will get automatically populated. Does that mean ICAI will provide an API to its repository? Will other entities also follow similar methods and provide us a list of approvers/users? Please clarify.	Self registration for entity is allowed. Please refer RFP for more details.
12	28 and 29	4.4.4 Technology Stack	16. Bidder should setup the DR site with data replication on affordable storage, minimal compute resources to maintain ongoing replication and point-in-time recovery. DR solution should support non-disruptive tests. During normal operation, maintain readiness by monitoring replication and periodically performing non-disruptive recovery and failback drills. To achieve complete replication of data and maintaining one copy of data on DR site, the data shall be replicated 100% PSBA/RFP/DBC/2023-24/010 Dated 24/08/2023 Page 29 of 122 and shall be sized accordingly to maintain the data at DR site at all the time. Disaster Recovery resources other than data are to be configured scalable (on demand) to 100% of Production Data Centre capacity.	Do you envisage using multi-cloud strategy and permissioned distributed deployment of the entire blockchain setup? Internet latency could be an issue which should go away with 4g/5g networks, but it would eliminate the need for DR, backups etc. Please clarify.	No multi-cloud strategy is envisioned. Multinode blockchain set up will eliminate the need for DR and back-ups. Accordingly, Clause 16 stands deleted.
13	33	Solution Design: Development	Bidder to propose a Content Management Solution	Please provide use cases of Content management system.	Please be guided by the RFP.

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14	52	Payment Terms	Payments as per the schedule given below will be released only on acceptance of the order and on signing the agreement/contract by the selected bidder and also on submission of performance guarantee through Bank Guarantee.	Need more clarification on payment schedule of "Implementation Cost" and "Digital Balance Confirmation solution Development & Implementation"	Please refer Corrigendum.
15	4.1.3 Volumetrics/ Projections	Page 15 of 122	Bidder is required to host the Solution on Infrastructure as a Service (IaaS) a cloud-based solution	Will it be a Public Cloud or Private Cloud or Hybrid Cloud?	Public Cloud. Please be guided by the RFP.
16	4.4.1 Blockchain Technology	Page 17 of 122	The platform shall be capable of supporting multiple EVM compliant blockchains	Need more details on EVM (Ethereum Virtual Machine).	Please be guided by the RFP.
17	4.4.1 Blockchain Technology	Page 17 of 122	The Blockchain Infrastructure should have a peer-to-peer architecture	Will this Permissioned or permissionless architecture?	Both are fine.
18	4.4.1 Blockchain Technology	Page 17 of 122	The Blockchain Infrastructure should have the capability of creating and deploying private ledgers	Will this Permissioned or permissionless architecture?	Both are fine.
19	Module 8- Payment	Page 26 of 122	3. Entity will have an option to make the Payment through payment gateway or through auto debit facility	Will payment gateway be the part of the solution?	PSB Alliance will bear the cost of Payment Gateway. Payment Gateway will be provided by PSB Alliance.
20	Module 10- Report & MIS	Page 27 of 122		Will the Management Information System reports of any specific type i.e. Crystal Report, Oracle Report, IBM etc?	Please be guided by the RFP.
21	Module 11- Administration	Page 27 of 122		Will it be a RDBMS or NoSQL database?	Please be guided by the RFP.
22	4.4.4 Technology Stack	Page 28 of 122	7. The Bidder is required to set up different environments like Development, UAT, Production, DR and PreProd on cloud	Is there any difference between UAT and PreProd environment?	Please be guided by the RFP.
23	4.4.5 IVR	Page 30 of 122	Solution must have the ability to provide easy to build workflows for the solution.	How many workflows you are looking for initially?	Requisite details will be discussed with the successful bidder.

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24	4.4.5 IVR	Page 31 of 122	Bidder should ensure the IVR is able to converse with the callers in the language selected by them.	Please share the list of languages that need to be supported initially.	Multi-lingual functionality is mandatory. Bidder is required to go-live with English language as per project timelines defined in the RFP. Further, Bidder is required to go-live with the other languages- Hindi, Punjabi, Gujarati, Marathi, Tamil, Telegu, Malayalam, Odia, Bengali, Assamese and Kannada in the future. Bidder to note that the responsibility of data dictionary lies with the Bidder.
25	4.4.7 Solution Design	Page 33 of 122	c. Workflows	Please share the No. of workflows	Requisite details will be discussed with the successful bidder.
26	4.4.7 Solution Design	Page 33 of 122	d. BI & Reporting	Are you looking for any favourable tool or technology for this?	No.
27	4.4.7 Solution Design	Page 35 of 122	16. All apps developed should be built on Progressive Web Application technology.	Please define the need of Progressive Web Application. As there will be a mobile app as well as web portal	Please be guided by the RFP.
28	4.4.9 Design Specifications	Page 36 of 122		Will customer provide the wire-frames for this?	It is the responsibility of the Bidder
29	4.4.12 Additional Software/ Tools	Page 37 of 122	o Provide capability to have the option to using QR code or password as per the customer wish	Will customer provide the QR or do we have to develop it?	It is the responsibility of the Bidder
30	4.4.13 Security	Page 38 of 122	• Application Security-The Application Security (WAAP) solution must be zero touch configuration	Are you looking for an IoT based solution for this?	Please be guided by the RFP.
31	4.4.17 Training	Page 39 of 122	The training may be conducted in online mode. Vendors are encouraged to use a good e-learning platform for conducting such trainings	Will MS Team, Zoom, WebEx etc can be consider here?	Please be guided by the RFP.
32	Schedule of events	3	Non-refundable Tender Application Fee	What are documents required for MSME bidders? Do we just need the MSME certificate?	Bidders are required to submit copy of MSME Certificate. Bidder to note that PSB Alliance reserves the right to validate the authenticity of the certificate submitted. In case any discrepancy is observed- PSB Alliance reserves the right to reject the bid.

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33	4.4.3 Proposed Solution Workflow & Requirement	26	Module 8- Payment: Entity will have an option to make the Payment through payment gateway or through auto debit facility	Who will bear the payment gateway cost?	PSB Alliance will bear the cost of Payment Gateway. Payment Gateway will be provided by PSB Alliance.
34	5.30 Payment Terms	52	Cloud Charges (IaaS) & Contact Centre Infrastructure: Monthly in arrears	Can we sign an annual cloud cost as that would be economical?	Please be guided by the RFP.
35	4.4.3 Proposed Solution Workflow & Requirement	20	Module 1 Entity Registration	Any specific preference for SMS and Email Gateway	No.
36	5.10 Performance Bank Guarantee	46	As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) for 3% of the TCO / total project cost	We are assuming the PBG is 3% as written in the section 5.10 compared to 10% on Annexure 11 (Page 111)	PBG is 3% of the TCO
37	7.6 Technical Bid Evaluation Criteria	71	Technical Presentation	What are you looking during the technical presentation? What would be the criteria of the marking process?	Requisite agenda will be shared with the technically shortlisted bidders during invitation to presentation.
38	Model 2 - Consent Management	21	Detailed Scope of Work	It mentions Balance Confirmation link within Banking Portal, as a part of this RFP are we expected to develop such page for all the banks who are part of PSBA?	Yes.
39	Model 2 - Consent Management	21	Detailed Scope of Work	If answer for question 15 is yes, then how do we estimate the work as each bank will have their own solutions/customizations on core banking side?	Please be guided by the RFP.
40	Model 2 - Consent Management	21	Detailed Scope of Work	Can you please share the possible payment options here?	Requisite details will be shared with the successful bidder.
41	5.13 Project Timeline	46	Project Timeline	Some of the Models will require integration with the participating bank's core banking APIs, how do we control the timeline of the project if dependency is on the 3rd party support	PSB Alliance will support the successful bidder in arranging the requisite APIs. Bidder to note that penalty will be applicable for reasons attributable to the Bidder.
42	4.4.3 Proposed Solution Workflow & Requirement	26	Module 8- Payment: Entity will have an option to make the Payment through payment gateway or through auto debit facility	Which payment gateway would be preferred with the new system? Also Who will bear the payment gateway cost?	PSB Alliance will bear the cost of Payment Gateway. Payment Gateway will be provided by PSB Alliance.

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43	6.15 Submission to Company	65	supporting documents and bid documents should be submitted in pen drive in pdf format.	Should the submission of pen drive in the same envelope of technical and commercial bids respectively?	Bidder to ensure that the pen drive containing the eligibility & technical bid is submitted along with the envelope containing the hardcopy of the technical bid.
44	9.2.11 9.2.15	111, 121	Annexure 11: Performance Bank Guarantee Format Annexure 15: Format for Earnest Money Deposit (EMD) Bank Guarantee	When do we need to submit Annexure 11 & 15?	Annexure 11: Performance Bank Guarantee is to be submitted by the successful bidder only post issuance of Purchase Order. Annexure 15: Format for Earnest Money Deposit (EMD) Bank Guarantee is to be submitted by all Bidders participating in the Tender.
45	4.2	16	Technical Consultancy and Supervision	What would be the role of IDRBT during the project?	Design, Technical Consultancy and overall Technical Supervision.
46	4.4.3 Proposed Solution Workflow & Requirement	25	Module 9- User Management/ Profile	What type of personalization are we looking for?	Please be guided by the RFP.
47	Model 2 - Consent Management	21	Detailed Scope of Work	how do we estimate the work as each bank will have their own solutions/customizations on core banking side?	PSB will coordinate with the banks and make available the required APIs to the bidder.
48	Model 2 - Consent Management	21	Detailed Scope of Work	Kindly share the possible payment options?	Requisite details will be shared with the successful bidder.
49	Model 5 - Certificate generation by bank	24	Detailed Scope of Work	How will bank receive the request for the balance confirmation? Will it be sent to entity's branch manager's email id? Assuming this request will be seen also in the core banking portal for the base branch.	Please be guided by the RFP.
50	Model 5 - Certificate generation by bank	24	Detailed Scope of Work	Automated email will be sent from bank's email id or this portal? This use case requires deeper integration with Bank's core banking, would banks be providing APIs for the same?	Please be guided by the RFP.
51	4.4.14	38	Solution Testing	Will VAPT be done by the PSBA or is it expected to be included as part of BOM?	VAPT will independently be done either by PSB Alliance or an external agency appointed by PSB Alliance.
52	4.4.18 Facilities Management and ATS	40	Version Control	Who is responsible for hosting and managing version control tool for this project?	It is the responsibility of the Bidder.

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53	4.1.1 Multi-lingual	15	4.1.1 Multi-lingual	Is Multilingual solution a must? Can we propose multilingual feature in future roadmap?	Multi-lingual functionality is mandatory. Bidder is required to go-live with English language as per project timelines defined in the RFP. Further, Bidder is required to go-live with the other languages- Hindi, Punjabi, Gujarati, Marathi, Tamil, Telegu, Malayalam, Odia, Bengali, Assamese and Kannada in the future. Bidder to note that the responsibility of data dictionary lies with the Bidder.
54	-	-	-	Can we propose Customized Solution rather than a Ready Solution?	Yes.
55	4.4.7 Solution Design	33	Bidder to ensure that full stack development is done using any open-source platform like Java, Spring Boot, express JS, node JS for backend and Frontend to be in open-source frameworks like Angular/React JS	Can we propose a .NET based solution?	PSB's preference is to develop the solution using open source technologies, however, the bidder may choose alternative technologies as deemed appropriate.
56	4.4.7 Solution Design	33	d. BI & Reporting	Is there any preferred platform for BI?	Bidder can make their own choice of the BI platform
57	4.4.7 Solution Design	34	Bidder to ensure Integration with existing systems and 3rd Party channels/ portals as defined by PSB Alliance.	Can you please share the details of the existing systems or third party channels which needs to be integrated with the proposed solution?	Requisite details will be shared with the successful bidder.
58	Schedule of Events	4	INR 5,00,000/- (Indian Rupees Five Lakhs only) Validity period- Valid for a period of 1 year with a claim period of 12 months	What is the meaning of claim period here.	A claim period for bank guarantee is a time period contractually agreed upon between the parties, which provides a grace period beyond the validity period of the guarantee to make a demand on the bank for a default, which occurred during the validity period.
59	3 Eligibility Criteria Item no 8	13	A valid Manufacturer Authorization Form from the OEM as per Annexure 14	Is MAF required for each component used in the Solution	Yes.

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60	3 Eligibility Criteria Item no 10	13	Credential Letter from Client OR Copy of Purchase Order/ Contract copy along with Sign off/ completion letter from the client. OR For global credentials mail from the client clearly specifying the work done, status of the project and contact details of the client including designation. The Company at is discretion may verify the authenticity of the credential letter. In case of any description the bidder may be rejected	1. We are assuming "In case of any description the bidder may be rejected" the last line is "In case of any discrepancy the bidder may be rejected" 2. A letter or Email to our OEM , will be shared to us. The OEM's end customer may not send a mail to us directly , would that be ok	1. Yes. It is a typo mistake 2. Yes
61	3 Eligibility Criteria Note 5	14	Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials (as applicable).	The Client letter can be as an Email	Yes.
62	4.1.1	15	The proposed solution should have multi-lingual capability minimum English and Hindi which can be extended to multiple languages as desired by the company.	Does it mean the UI elements of Web and Mobile versions shall be in both Hindi and English or we are talking about the capability for future implementation.	Multi-lingual functionality is mandatory. Bidder is required to go-live with English language as per project timelines defined in the RFP. Further, Bidder is required to go-live with the other languages- Hindi, Punjabi, Gujarati, Marathi, Tamil, Telegu, Malayalam, Odia, Bengali, Assamese and Kannada in the future. Bidder to note that the responsibility of data dictionary lies with the Bidder.
63	4.1.1	15	Only the presentation layer to the user has to be in in the language as desired by the customer.	Is the customer has decided for the 6 Month Roll out phase or this is still open. Are we talking about extensibility in future or during the 6 Month period	Bidder is required to adhere to the project timelines mentioned in the RFP. Any delay will attract applicable LD/ penalty as applicable.
64	4.1.3	15	However, if the numbers increases over & above 10% of the total transactions and users stated in the above table for the particular year then the additional cloud (IaaS) charges would be paid on prorate basis.	Assuming the no of users increases by more than 10%. How will PSB calculate the Prorated cost.	Please be guided by the RFP.
65	4.2	16	The Institute for Development and Research in Banking Technology (IDRBT), a unique institution that works at the intersection of Banking and Technology, will provide technical consultancy and supervision for the proposed solution.	Kindly clarify what does this mean. Is IDRBT going to evaluate the proposed architecture or we will need to implement the IDRBT design inputs, in that case how do we finalize the costs.	IDRBT will verify and validate the design.

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66	4.4.1	17	Can allow other enterprises to participate easily as a consortium members	Kindly clarify what is intended here	Bidder to note that Consortiums are not allowed.
67	4.4.1	17	Various secure data sharing techniques shall be supported between various enterprises using todays modern technique like ZKP. The solution shall provide support for off chain, on chain data security across public and private blockchains	Is there a public block chain considered here	Only Permissioned Blockchain.
68	4.4.1	17	The Blockchain Infrastructure should have a peer-to-peer architecture consisting of nodes spread across the hosted infrastructure of various stakeholders and participants of the blockchain network. This hosted infrastructure could be hosted on cloud. Authorized participants can connect to the network by installing the blockchain node software, assisted by the successful bidder. The node software should follow a containerization ecosystem. Different components of the blockchain can be deployed to the infrastructure of the participants through container images and components that are no longer required or outdated can be uninstalled by removing these containers.	Does this mean all the participants , have their own nodes and these nodes are on the cloud ?	Each participant bank will run its blockchain node. These can be on the private cloud.

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69	Module 1, section 2	19	2. Various types of entities that could get registered are: • Company (listed, unlisted) • Partnership Firm (Limited Liability Partnership, unregistered Firms) • Mutual Fund • Funds/ Trusts (AIF, Venture capital, REIT, InvIT) • Co-operative societies	<p>The Volumetrics in section 4.1.3 mentions entities. It mentions 3 accounts and 5 facilities , however if you see the current process as outlined in page 18 See section 4.4.2 Current Modes of Obtaining Balance Confirmation</p> <p>Confirmation through electronic mode- Email and its process ➤ Step 1: Auditor obtains a list of bank accounts from the client with account no., address, contact name and contact details. ➤ Step 2: Client drafts the bank confirmation letter's which includes current account, overdraft, cash credit, loan account, fixed, call and short deposits, investments and other documents of title held in safe custody, margin against letters of credit, Guarantees issued, Bills for collection, Bills discounted or purchased, Letters of Credit. .</p> <p>Kindly confirm , what facilities are we considering as {current account, overdraft, cash credit, loan account, fixed, call and short deposits, investments and other documents of title held in safe custody, margin against letters of credit, Guarantees issued, Bills for collection, Bills discounted or purchased, Letters of Credit} are mentioned above</p>	Please be guided by the RFP.
70	Module 2, Consent management, Item 3	21	Digital Banking portal post login would reflect a link "Balance confirmation". Entity would click on the link.	This requires change in the Banks Digital Banking Portal, who would do this, will the bank do this or we will have to do this	PSB will coordinate with the banks and make available the required APIs to the bidder.
71	Module 2, Consent management, Item 4	21	A page with entity name and facilities that they are using with the respective bank will be displayed in a non-editable format.	This page needs to be created wh will create this page, for how many banks	12 Banks.
72	Module 2, Consent management, Item 5	21	5. Entity will enter payment instructions.	Where in the PSB balance confirmation portal or in the respective Banks, because as per step 2 the entity has done this "Entity would login to Digital Banking portal for each of the banks. "	Please be guided by the RFP.

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73	Module 2, Consent management, Item 6 onwards	21	6. Entity will enter "User ID" of Balance confirmation portal in the given field and press submit. 7. Following details of bank where account is maintained would be reflected on Balance Confirmation portal: • Name of bank • Account number (maybe masked) • Type of account • Facilities used (like current account, overdraft, cash credit, loan, fixed, call and short deposits, Investments and other Documents of title held in Safe Custody, Margin against Letters of Credit, Guarantees issued, Bills for collection, Bills discounted or purchased, Letters of Credit etc.) 8. This process would be repeated for all the banks with which the entity is transacting.	This needs substantial change in each banks digital banking portal, how is it proposed to be achieved . See section 8. Also see section 7 , the 5 facilities estimation and the facilities mentioned here vary greatly	Please be guided by the RFP.
74	Module 4	23	7. Entities can also reject the request and in which case, the auditor would be informed	This seems counter intuitive. The Auditor is authorized and requested by the entity	Please be guided by the RFP.
75	Module 5	24	2. Balance confirmation certificate will be generated on respective Bank's letterhead which will be digitally signed, and password protected. 3. Automated email is sent from Bank to Auditor on its registered email ID with – • Balance confirmation pdf which will be digitally signed, and password protected. • Password to open the Balance confirmation pdf. 4. The Auditor will download the file and can access the file using password as defined above.	Any delays in integrating the solution with the banks internal systems should be discounted in the Roll out phase	Please be guided by the RFP.
76	Module 9	27	Reports shall be available in real time basis and would be finalized by the client during requirement phase.	How long is the requirement phase. What does Roll Out include, how many banks and how many modules	Please be guided by the RFP.

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77	Technology Stack 4.4.4.	27	The proposed design Pattern should implement distributed caching environment where the data can span multiple cache servers and be stored in a central location for the benefit of all the consumers of that data. The dedicated caching layer should enable systems and applications to run independently from the cache with their own lifecycles without the risk of affecting the cache enabling application nodes to scale in and out dynamically. The cache should serve as a central layer that can be accessed from disparate systems with its own lifecycle and architectural topology.	What is the benefit. The system does not appear to be a system which needs frequent immediate response, this is designed to ne take request , take time , process type of a system	Please be guided by the RFP.
78	Technology Stack 4.4.4.	28	The Bidder should ensure to perform backups and restores in a full, incremental and differential manner (daily incremental and weekly full backup) to support the recovery time objectives mentioned in the RFP.	Does PSB has any estimate of Daily data growth. What is the archival & retention policy.	Please be guided by the RFP.
79	4.4.5 IVR	30	Bidder is required to propose IVR on a service based model. • Bidder to suggest the preferred Service Provider and manage the co-ordination with Service Provider for installation and maintenance/troubleshooting of the PRIs. • Bidder will need to size and factor connectivity from agent location to DC and DR setups and its installation as well maintenance. • Bidder must work closely with the Service Provider for routing the customer calls based on DNIS to provide required language options. • Bidder must take responsibility for the proper and harmonious operation of integrations with the PSB Alliance’s Solution with website and mobile apps	on a service based model. The bidder can engage 3rd party service providers	Please be guided by the RFP.
80	4.4.6 Hosting Infrastructure & Operations Management	32	The connectivity should be available to the applications as per the SLA requirements. Additional charges for Data Ingress or Egress will not be paid by company.	Kindly explain what is meant by this	Please be guided by the RFP.

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81	4.4.7 Solution Design /d . reports	33	The list of reports and dashboards will be mutually agreed between the Company and the Bidder as part of the SRS • The vendor should provide for a report writing tool with easy field drag and drop features enabling non-technical users to generate adhoc reporting • The vendor for the purpose of costing should factor for: ✓ 20 BI dashboards ✓ 40 reports	Even though the Reports are not confirmed as also highlighted in our question regarding Module 9, the costing shall assume 20 dashboards + 40 Reports , any addition shall be through a CR	Please be guided by the RFP.
82	4.4.7 Solution Design / e . Development	34	Bidder to ensure API Gateway implementation as mentioned in the RFP.	No API gateway is mentioned in the RFP	Statement stands deleted. API Gateway is not reqd. to be proposed.
83	4.4.7 Solution Design / h .Solution Build / Development	35	7. The vendor will be expected to set up a separate secured ODC for the purpose of this project. Some of the Key consideration of the ODC are:	Is there any restriction on location of ODC ?	ODC stands deleted.
84	5.13 Project Timeline .2	46	Installation of Solution on cloud environment T+ 2.5 months	Solution Deployment in 1 month , SRS in 1.5 Month . The time lines seems to be high , please define Go live , how many banks and which are these . What about delays at the banks end ?	Please be guided by the RFP.
85	5.14 Liquidated Damages	47	(relating to delivery, installation, Operationalization, implementation, training, acceptance, warranty, maintenance etc. of the Omni-Channel Solution) by Bidder	What is this ?	Revised clause reads: The Company will consider the inability of Bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of Bidder. The liquidation damages represent an estimate of the loss or damage that the Company may have suffered due to delay in performance of the obligations (relating to delivery, installation, Operationalization, implementation, training, acceptance, warranty, maintenance etc. of the Digital Balance Confirmation Solution) by Bidder and is applicable only if the delay is solely attributable to Bidder.

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86	5.14 Liquidated Damages	47	If Bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in this RFP, the Company shall, without prejudice to its other remedies under the RFP, deduct from the Total Project Value, as liquidated damages, a sum equivalent to 0.50% of the effected service amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the effected Service	Before Roll out it should be maximum the Development Cost. To include the total project cost implies adding all the 5 year cost that is not used . Also The Delay can be by PSB and the other stake holders too	Please be guided by the RFP.
87	5.23 Subcontracting	49	IVR	We request the IVR work to be allowed to be subcontracted	Please be guided by the RFP.
88	5.27 Contract Period	51	(extendable for 3 years on basis annual renewal on same terms & conditions & mutually agreed prices. However, price escalation cannot be more than 20% of the 5th Year price)	This is not possible since we will not know the cloud cost and manpower cost	Please be guided by the RFP.
89	5.30 Payment Terms	52	<p>Deliverable % of Payment Criteria Digital Balance Confirmation solution Development & Implementation 20% Installation of Solution on cloud environment for the respective solution 25% UAT sign off for the respective solution 25% Go-Live for the respective solution 10% 1 month from Go-Live for the respective solution</p> <p>Also there is another go live</p> <p>Implementation Cost 30% On SRS Sign off 40% On successful development & UAT of the solution 30% On Go-Live</p>	Kindly explain this table.	Please be guided by the RFP.

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#	RFP Page #	RFP Clause No.	Existing Clause	Query/ Suggestion	Response
90	5.39 Earnest Money Deposit	55	<p>As per recommendations of GOI, Company has decided to waive off Tender Fee & EMD for MSME entrepreneurs. Exemption from submission of Tender Fees & Earnest Money Deposit (EMD) shall be given to Bidders who are Micro, Small & Medium Enterprises (MSMEs) and registered under provisions of the Policy i.e. registration with District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum/ Udyam Registration (as applicable) or any other body specified by Ministry of MSME. Bids received without EMD from Bidders not having valid NSIC registered documents for exemption will not be considered. To qualify for Tender Fees & EMD exemption, firms should necessarily enclose a valid copy of registration certificate which is valid on last date of submission of the tender documents. MSME firms who are in the process of obtaining registration will not be considered for EMD exemption. Traders are excluded who are engaged in trading activity without value addition / branding / packing. In such a case they will have to submit EMD. MSME Bidder has to submit a self declaration accepting that if they are awarded the contract and they fail to sign the contract or to submit a Performance Bank Guarantee before the deadline defined by the Company, they will be suspended for a period of three (03) years from being eligible to submit bids for contracts with the</p>	EMD exemption to MSME is available. We are building a solution here, do we need to submit any documentation	<p>Bidders are required to submit copy of MSME Certificate.</p> <p>Bidder to note that PSB Alliance reserves the right to validate the authenticity of the certificate submitted. In case any discrepancy is observed- PSB Alliance reserves the right to reject the bid.</p>

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#	RFP Page #	RFP Clause No.	Existing Clause	Query/ Suggestion	Response
91	6.13 Two Bid System .2	64	The bidder shall submit his response to the present tender separately in two parts – “The Technical Bid” and “Commercial Bid”. Technical Bid will contain product specifications / response to functional and technical specifications whereas Commercial bid will contain the pricing information as per the Bill of Material given in the RFP. In the first stage, only the Technical Bids shall be opened and evaluated as per the criterion determined by the Company. Those bidders satisfying the technical requirements as determined by the Company in its absolute discretion shall be short-listed for opening their commercial bid. The bidder is required to submit soft copy of the Technical bid in a pen drive.	Per section 6.15 in addition to the soft copies, both Envelope 1 & 2 will be sealed and submitted. Just to reconfirm the Pen drive shall not have the price bid in any form encrypted or otherwise	Yes. Pen drive should only contain the technical bid
92	7.6 Technical Bid Evaluation Criteria	70	Marks 1. 250 Marks if the Blockchain based solutions designed and deployed for 2 BFSI clients	1. 250 Marks if the Blockchain based solutions designed and deployed for 2 BFSI. Request you to make it similar to point 3 i.e. 250 Marks if the Blockchain based solutions designed and deployed for 2 Govt/ PSU/BFSI	Revised clause reads: The Bidder/ OEM should have designed and developed blockchain based solution / platform in India or globally. Marks 1. 250 Marks if the Blockchain based solutions designed and deployed for 2 BFSI / Government clients 2. 225 Marks if the Blockchain based solutions designed and deployed for 2 clients other than BFSI. 3. 200 Marks if the Blockchain based solutions

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#	RFP Page #	RFP Clause No.	Existing Clause	Query/ Suggestion	Response
93	8. Service Levels & Penalties// 5. Delay in Implementation	78	For every week of delay or part thereof penalty will be 1% of the Total Software Cost + Implementation Cost.	<p>There is liquidated damage @ .5% for same thing . See below If Bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in this RFP, the Company shall, without prejudice to its other remedies under the RFP, deduct from the Total Project Value, as liquidated damages, a sum equivalent to 0.50% of the effected service amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the effected Service Value. Once the maximum is reached, the Company may consider termination of the contract.</p> <p>Page 5.14 page 46</p>	Please be guided by the RFP.