

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
1	Query #1	Schedule of Events	4	Earnest Money Deposit (EMD) EMD can be deposited by means of a Bank Guarantee issued by a Scheduled Commercial Bank as per Annexure-15 MSME Bidders will be exempted from payment of cost of RFP if Bidders can furnish requisite proof subject to satisfaction of the Company.	Please clarify if the MSME bidders are exempted from submitting the amount of EMD also w.r.t GOI Guidelines.	Yes, MSME entrepreneurs are exempted from payment of Tender Fee & EMD. Please refer RFP Section 5.39 Earnest Money Deposit
2	Query # 2	3. Eligibility Criteria	13	The Bidder should have a minimum turnover of Rs. 25 crores (Rupees Twenty Five crores) per annum (not inclusive of the turnover of associate companies) in last three financial years (2019-20, 2020-21 and 2021-22).	Reducing the turnover may provide an opportunity to many small bidders of this field to prove their expertise and also for having a fair competition among bidders providing their e-auction services. <b>Therefore, Request the department to revise the criteria as per below:</b> The average annual turnover of the service provider in last three Financial Years should not be <b>more than Rs. 15 Crores.</b>	Please be guided by the RFP
3	Query #3	3. Eligibility Criteria	13-14	OEM's E-Auction Engine should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	We understand that the proposed solution should be implemented in any Bank/BFSI in India which have minimum of 1000 branches in India <b>Please confirm</b>	Please be guided by the RFP
4	Query #4	3. Eligibility Criteria	14	OEM's E-KYC or Video KYC should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	This is a separate kind of service which is not directly related to providing e-auction services. Therefore you are requested to remove this criteria from the eligibility criteria.	E-KYC or Video KYC, although it is not directly related to E-Auction, but is required as the part of the overall process flow. Bidder to propose the same as per RFP
5	Query#5	3. Eligibility Criteria	14	OEM's Payment Gateway should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	We understand that the proposed solution should be implemented in any Bank/BFSI in India which have minimum of 1000 branches in India. <b>Please confirm</b>	Please be guided by the RFP

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6	Query#6	4. Scope of Work	16	Bidder is required to host the Solution on Infrastructure as a Service (IaaS) a cloud-based solution.	<b>Kindly provide more clarity on the hosting requirement of the solution as IaaS &amp; PaaS.</b> We would like to mention that we are providing our services as SaaS Model successfully to different Indian Govt. Organizations/PSUs/Corporates. We treat all components as critical components and our solution is fully secured following the CVC guidelines.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
7	Query#7	Technology Stack	19	The bidder has to develop the application based on PaaS (all critical components as PaaS however non critical components may be cloud native) model of hosting for the web application and to be based on micro-service and containers-based architecture to support the flexibility and portability.		No Query
8	Query#8	Hosting Infrastructure and Operations Management	32	The Cloud service provider should be certified to be compliant to the following control standards and all these certificate needs to be submitted in technical proposal with a valid date: o ISO 27001 – Data Centre and the cloud services should be certified for the latest version of the standards o ISO/IEC 27017:2015 – Code of practice for information security controls based on ISO/IEC 27002 for cloud services and Information technology. o ISO 27018 – Code of practice for protection of personally identifiable information (PII) in public clouds. o ISO 20000-9-Guidance on the application of ISO/IEC 20000-1 to cloud services	Please clarify if the mentioned certificates of CSP required at the time of bid submission	Yes
9	Query#9	5.39 Earnest Money Deposit	53	iii The EMD may be invoked under the following circumstances: a. If the Bidder withdraws its bid during the period of bid validity (180 days from the date of reverse auction). b. If the Bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or	Bidder should get prior notice for explanation in case of any issue or doubt arises.	Please be guided by the RFP

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10		5.39 Earnest Money Deposit	54	If EMD is forfeited for any reasons mentioned above, the concerned Bidder may be debarred from participating in the RFPs floated by the Company, in future, as per sole discretion of the Company.		No Query
11	Query #10	5.39 Earnest Money Deposit	54	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.	Different Clauses related to exemption for MSME mentioned in the RFP are contradictory. Please confirm the below:  Any MSME bidder registered with UDYAM will be exempted from submitting the amount of EMD as part of Bid Submission.	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 <b>Udyog Aadhaar Memorandum/ Udyam Registration</b> (as applicable) or any other body specified by Ministry of MSME <b>Please refer RFP Section 5.39 (v) Earnest Money Deposit</b>
12	Q-1	5 - Eligibility Criteria	13	The bidder must be ISO 27001 OR CMMI level 3 or above Certified Company and the certificate should be valid as on date of bid submission	We request to waive off the ISO certification	Please be guided by the RFP
13	Q-2	9 - Eligibility Criteria	13	The Bidder should have deployed/in-house one hundred (Qty-100) technical resources in the area of portal development/Software Development and infrastructure /cloud support.	we request you to waive off the same	Please be guided by the RFP
14	Q-3	10 - Eligibility Criteria	13	The Bidder must have experience of having developed Website/Portal in any 1 (One) BFSI/ Government/ PSU in India catering to at least 40 lakhs transactions per year. One transaction here refers to All successful DML statement (other than login, maintenance activity, tickets)	we request you to waive off the same	Please be guided by the RFP

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15	Q-4	11 - Eligibility Criteria	13	The Bidder should have developed web portals or software development of at least 1 (One) Govt/PSU/BFSI customers in India.	we have deployed our own and 10 banks are availing services hence request you to modify the clause accordingly	Please be guided by the RFP
16	Q-5	1 - OEM 's Eligibility Criteria	13	OEM's E-Auction Engine should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	we have deployed our own and 10 banks are availing services hence request you to modify the clause accordingly	Please be guided by the RFP
17	Q-6	2 - OEM 's Eligibility Criteria	14	OEM's E-KYC or Video KYC should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	we request you to waive off the same	Please be guided by the RFP
18	Q-7	3 - OEM 's Eligibility Criteria	14	OEM's Payment Gateway should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	we request you to waive off the same	Please be guided by the RFP
19	Q-1	4.1 Scope Summary (Volumetrics/Projections)	15	Bidder is required to host the Solution on Infrastructure as a Service (IaaS) a cloud-based solution.	This clause is contradicting the PaaS Infrastructure, so please elaborate.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
20	Q-2	4.3 Detailed Scope of Work	17	PSB wants to develop the new website, the underlying portals and mobile app which also includes development of new functionalities, migration of existing portal features and contents and gets all these deployed in the secured hyperscale public cloud (Virtual Private cloud) as a PaaS (Platform As a Service) with native Disaster Recovery option in place.	This clause is contradicting the IaaS Infrastructure, so please elaborate.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
21	Q-3	Technology Stack	19	Bidder needs to note that the application needs to be deployed on secured hyperscale public cloud (Virtual Private cloud) and needs to be managed by bidder under back-to-back support from public cloud CSP- AWS.	Do we have to focus only AWS or we can propose any other CSP?	Bidder to propose AWS only
22	Q-4	Technology Stack	19	The bidder has to develop the application based on PaaS (all critical components as PaaS however non critical components may be cloud native) model of hosting for the web application and to be based on micro-service and containers-based architecture to support the flexibility and portability.	This is Contradictory statement for above Clause.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work

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23	Q-5	Technology Stack	19-20	Database as a Service- The Bidder/ CSP should provide & support relational and non-relational database service compatible to store both Structured data and Unstructured data (like but not limited to MySQL/ PostgreSQL SQL/ MongoDB/ Cassandra/ Hadoop based or equivalent as applicable) provided as a native cloud service enabled to handle routine database tasks such as provisioning, patching, backup, recovery, failure detection, and repair etc. The cloud native database has to be compatible to support Big data requirements also.	Database as a service is also a part of PaaS so, please specify this point as well.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
24	Q-6	Hosting Infrastructure and Operations Management	31	Information security guidelines of RBI and Government of India shall be the binding on the Vendor. The vendor is expected to confirm to any new guidelines which may come up from time to time during the contract period. Conformity to guidelines is the responsibility of the bidder	Do we have to follow PII guideline?	Please be guided by the RFP. Bidder is required to comply to all applicable regulatory & statutory guidelines.
25	Q-7	Hosting Infrastructure and Operations Management	32	Proper maintenance of documentation of Physical and Network Security devices, processes and policies.	This point is stands irrelevant in the case of Hyperscaler Public Cloud. Please remove.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
26	Q-8	Hosting Infrastructure and 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.	Due to the pay as you go nature of cloud, Egress charges are paid on a per GB basis. Assuming the utilisation is practically impossible. Request you to please add a separate line item for this.	Please refer Corrigendum for revised scope of Technology Stack in Scope of Work
27	Q-9	Additional Query			Please specify the timeline of the Project like as what is the development timeline or development timeline is included in total time of the project (5 years)?	The anticipated total contract duration would be for 5 years which would include build and rollout for 6 months and support and maintenance for 4.5 years. The contract period will commence from the date of acceptance of the PO and will be valid for 5 years (extendable for 2 years on basis annual renewal on mutually agreed terms & conditions).
28	Q-10	Additional Query			Please specify the concurrent users and YOY growth?	Tentatively Concurrent User YOY growth User 1Yr - 100 , 2Yr - 150, 3Yr - 175, 4Yr - 200,, 5Yr - 225

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29	Q-1	Suggestion			PSB Alliance Pvt Ltd needs a single tenant deployment on AWS with root level access to the AWS account id, where the workload is deployed. AWS Account id shall be opened up using official email id of designated PSB Alliance Pvt Ltd employee. PSB Alliance shall have full root level control for its workload to meet the RBI regulatory guidance on Data ownership and control, Right to Audit, Data privacy and confidentiality . The successful bidder shall have the necessary management rights to configure the cloud environment and provide managed services and Billing to PSB Alliance. PSB Alliance shall have right to continue with this account and the data on this account after the expiry of the contract tenure with successful bidder.	Please refer Corrigendum for the new point. Point states: "PSB Alliance Pvt Ltd needs a single tenant deployment on AWS with root level access to the AWS account id, where the workload is deployed. AWS Account id shall be opened up using official email id of designated PSB Alliance Pvt Ltd employee. PSB Alliance shall have full root level control for its workload to meet the RBI regulatory guidance on Data ownership and control, Right to Audit, Data privacy and confidentiality . The successful bidder shall have the necessary management rights to configure the cloud environment and provide managed services and Billing to PSB Alliance. PSB Alliance shall have right to continue with this account and the data on this account after the expiry of the contract tenure with successful bidder."
30	Q-2	Eligibility Criteria	13	OEM's Eligibility Criteria	Request you to clarify that OEM referred here is the application partner.	OEM is defined as the software development partner or any 3rd party Application Product solution vendor
31	Q-3	Detailed Scope of Work	20	Data Centre and Disaster Site (DR) shall be in India and in different seismic zones. Bidder and CSP has to ensure for all type of data should reside within India. There is no restriction if the bidder provisions the DC and DR to be hosted by two different CSPs as per the hybrid cloud strategy.	Data Centre and Disaster Site (DR) shall be in India and should be STQC audited MEITY Empanelled separate physical sites and shall support synchronous replication as mentioned in DR Best Practices document released by MEITY. Bidder and CSP has to ensure for all type of data should reside within India. Bidder shall provide DC and DR on AWS that supports active active deployment with synchronous replication to support near zero RPO and RTO, better UPTIME and application performance. <b>Please Refer page no 16 of MEITY DR Best Practices Document:</b> <a href="https://www.meity.gov.in/writereaddata/files/DR%20Best%20Practices.pdf">https://www.meity.gov.in/writereaddata/files/DR%20Best%20Practices.pdf</a>	Data Centre and Disaster Site (DR) shall be in India and should be STQC audited MEITY Empanelled separate physical sites and shall support synchronous replication. Bidder and CSP has to ensure for all type of data should reside within India. Bidder shall provide DC and DR on AWS that supports active active deployment with synchronous replication.

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32	Q-4	Detailed Scope of Work	20	Bidder should consider high-availability (active-passive/ active-active) between DC and DR setup for Portal and Mobile app. And the bidder needs to implement and configure asynchronous/ synchronous replication between DC and DR for all the Application, Database, Stateless and IT infrastructure components are replicated to DR site and are operational at all the time.	Bidder should consider high-availability (active-active) between DC and DR setup for Portal and Mobile app. And the bidder needs to implement and configure synchronous replication between DC and DR for all the Application, Database, Stateless and IT infrastructure components are replicated to DR site and are operational at all the time. <b>Please Refer page no 16 of MEITY DR Best Practices Document:</b> <a href="https://www.meity.gov.in/writereaddata/files/DR%20Best%20Practices.pdf">https://www.meity.gov.in/writereaddata/files/DR%20Best%20Practices.pdf</a>	Bidder should consider high-availability (active-active) between DC and DR setup for Portal and Mobile app. Bidder shall deploy and consider multi availability Zone deployment of all workloads on AWS. Bidder needs to implement and configure synchronous replication between DC and DR for all the Application, Database, Stateless and IT infrastructure components are replicated to DR site and are operational at all the time.
33	Q-5	Detailed Scope of Work	21	CSP Shall have to provision for the below security components at the minimum to secure the environment (1) DDoS protection (2) Firewall (3) Anti-virus (4) Data Encryption at rest and in transit (5) SSL off-load/ Data protection/ Zero Day Vulnerability protection (6) Web Application Firewall (WAF) (7) Basic SIEM and Security Reporting (8) Network Zoning and segmentation (9) Others (If required)	Bidder Shall have to provision for the below security components at the minimum to secure the environment (1) DDoS protection (2) Firewall (3) Anti-virus (4) Data Encryption at rest and in transit (5) SSL off-load/ Data protection/ Zero Day Vulnerability protection (6) Web Application Firewall (WAF) (7) Basic SIEM and Security Reporting (8) Network Zoning and segmentation (9) Others (If required) using cloud native services or 3rd party products to be deployed on hyperscale cloud.	Bidder Shall have to provision for the below security components at the minimum to secure the environment (1) DDoS protection (2) Firewall (3) Anti-virus (4) Data Encryption at rest and in transit (5) SSL off-load/ Data protection/ Zero Day Vulnerability protection (6) Web Application Firewall (WAF) (7) Basic SIEM and Security Reporting (8) Network Zoning and segmentation (9) Others (If required) using cloud native services or Cloud marketplace subscription or 3rd party products that shall be deployed on hyperscale cloud.
34	Q-1	4.1 Scope Summary	15	Bidder to note that the company will pay no additional cloud (IaaS) charges up-to 10% increase in the transactions and users stated in the above table. However, if the total count of transactions and users 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 prorata basis.	There is no user numbers mentioned	Tentatively Concurrent User YOY growth User 1Yr - 100 , 2Yr - 150, 3Yr - 175, 4Yr - 200,, 5Yr - 225
35	Q-2	4.3 Detailed Scope of Work	16	The Current web portal is developed inhouse using legacy and outdated tools and technologies. PSB alliance envisages to develop a new platform, its underlying admin application and the mobile app which also includes development of new functionalities, migration of existing portal features and contents and host the same on Private Virtual cloud with Disaster Recovery option in place.	Content Migration from where ? The current application is on Prem ?What is the size of the content , what is the timeline ?	It is only background information that is provided. Bidder to note that new development has to happen

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36	Q-3	4.3 Detailed Scope of Work	16	also includes redesigning and developing the existing portal with corporate theme design, mobile app following the latest web trends including migration of information of existing pages, restructure overall content with proper tagging to make the screens reader friendly.	Will the source code of the current design be available.	No
37	Q-4	4.3 Detailed Scope of Work	16	PSB wants to develop the new website, the underlying portals and mobile app which also includes development of new functionalities, migration of existing portal features and contents and gets all these deployed in the secured hyperscaler public cloud (Virtual Private cloud) as a PaaS (Platform As a Service) with native Disaster Recovery option in place.	Is AWS freezed as a target cloud or the bidder can suggest other clouds	Bidder to propose AWS only
38	Q-5	4.3	18	14. The proposed platform should have quick site search functionality for variety of information/data. along with a separate fast search functionality powered by AI / ML.	Are you suggesting two search implementations. Are you using any search functionalities now	The proposed platform should have quick search functionality with AI / ML backed suggestions
39	Q-6	4.3 Detailed Scope of Work	18	16. Bidder to ensure that the total site load time on the 3G network should not be more than 3 seconds.	This is web portal or App ?	Web Portal with regular internet connection should load fast (benchmarked to <3 Sec)
40	Q-7	4.1 Scope Summary	15	Liaison with existing & future Vendor/OEM's The bidder is required to liaise with the vendors of all existing/future applications, interfaces, delivery channel and network management etc., and draw their support in integration, other applications/utilities, interfaces and hardware implementation.	Please provide the list of all existing applications	Please be guided by the RFP The vendor will be expected to develop / build the core portal along with the customer app, web portal, grievance and redressal management system, admin app, billing solution including integration / interfacing to E KYC/VIDEO KYC ,Payment gateway ,Auction portal and banks loan modules.
41	Q-8	3. Eligibility Criteria	12	3 The Bidder should have a minimum turnover of Rs. 25 crores (Rupees Twenty Five crores) per annum (not inclusive of the turnover of associate companies) in last three financial years (2019-20, 2020-21 and 2021-22).	Is there an Exemption available for MSME	Please be guided by the RFP
42	Q-9	3. Eligibility Criteria	12	10. The Bidder must have experience of having developed Website/Portal in any 1 (One) BFSI/ Government/ PSU in India catering to at least 40 lakhs transactions per year. One transaction here refers to All successful DML statement (other than login, maintenance activity, tickets)	May we request you to change this to Bidder /OEM in place of Bidder and also include other Private Entities not necessarily BFSI	Please be guided by the RFP

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43	Q-10	3. Eligibility Criteria	12	11. The Bidder should have developed web portals or software development of at least 1 (One) Govt/PSU/BFSI customers in India.	May we request you to change this to Bidder /OEM in place of Bidder and also include other Private Entities not necessarily BFSI	Please be guided by the RFP
44	Q-1	eAuction RFP main 1	25	h. Design customer journeys and workflows Point no. 2 The bidder will be expected to conduct a voice of customer survey to understand the current customer expectations, issues and grievances.	Please elaborate	Bidder is expected to do a market study before development. Grievances / Issues / Feedbacks by internal users will be shared with the Selected bidder at the time of Software Requirement Specification (SRS) development.
45	Q-2	eAuction RFP main 1	28	6. Payment gateway plugin:	Kindly confirm, which payment module is required.. eWallet & Payment Gateway Or Payment Gateway & challan. As there is mentioned all 3 Option in RFP .	Please be guided by RFP, bidder along with the OEM partners is expected to develop End-to-end solutions with said functionality
46	Q-3	eAuction RFP main 1	29	B) BID AND AUCTION PROCESS Point no. 11. The system will transfer automatically the EMD of approved properties (lots) by AO to the designated bank account as mapped with the respective properties.  Point no. 12. The system will only block the highest bidder's money and release the amount of all the bidders (unsuccessful). Bidders will be notified instantly through SMS /email notification.	with respect to this close, for better transparency and process, we are proposing to keep checker and maker by AO to Release the EMD of unsuccessful bidders, and convert Successful bidders EMD in their account. Request you to please confirm.	As part of automation, this is one of the expected feature. Bidder is required to propose a solution as per Scope & Specifications defined in the RFP.
47	Q-4	eAuction RFP main 1	30	D) Integrated functions of Proposed e-Auction Platform vii. Penalty report.	Kindly elaborate the Penalty clause and process.	Requisite details will be shared with the successful bidder
48	Q-5	eAuction RFP main 1	37	Training: Types of training: ✓ Executive training – classroom ✓ PSB Alliance Admin users – classroom ✓ Bidders coming for auction – on-line ✓ Users – online ✓ Branch Users – on-line ✓ Branch controlling users – online ✓ Contact centre Agents – on-line	Please confirm the total no. of Executive, PSB Alliance Admin users, Users, Branch Users, Branch controlling users.	Please be guided by Appendix 2 - Bill of material Sheet

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49	Q-6	eAuction RFP main 1	40	<p><b>Application Support:</b> Vendor shall extend application support covering L1, L2 and L3 services. For L2 and L3 Support, the vendor's resources shall be stationed at the Company's office for the initial period of 6 months till the application stabilizes and post stabilization the same can be done remotely from the vendor's premises. However key project personnel will have to be stationed at the Company's premises if required. For critical support during off business timings/hours/holidays the vendor will have to provide the same on an on-call basis. The vendor will need to provide the resumes of the support resources and the Company will interview the resources suggested by the vendor for the particular job roles. The vendor will need to size the support personnel based on the Service levels. The vendor will need to provide for a call logging system and will need to provide regular updates on the number of calls logged, pending calls and resolutions provided. Business timings will be from 10 am to 6 pm</p>	<p>Ref. to this point, we assume that PSBA / AO user will do all activity with respect of e-auction , Bidders registration activity, etc. by using the tool and service provider will help to the PSBA / AO users for process activity on the portal.</p> <p>IF, Service Provider has to do all the activity (Create, editing etc..) of e-auction etc. by using tool. Then we assume that user of PSBA / AO will provide sufficient timeline to service provider in working days &amp; hours for process further. Also we assume that user of PSBA / AO will review / verify created events by service provider before the approved / published / process the same as needed on the portal. Kindly confirm.</p>	<p>Please be guided by the RFP. As Part of application support / maintenance, Vendor shall extend application support covering L1, L2 and L3 services. For L2 and L3 Support, the vendor's resources shall be stationed at the Company's office for the initial period of 6 months till the application stabilizes and post stabilization the same can be done remotely from the vendor's premises</p>
50	Q-7			Total no. of users who will be execute the Events during the Contract period.	Please confirm.	Tentatively Concurrent User YOY growth User 1Yr - 100 , 2Yr - 150, 3Yr - 175, 4Yr - 200,, 5Yr - 225
51	Q-8			Approx Total no. of Participants	Please confirm.	Tentatively Concurrent User YOY growth User 1Yr - 100 , 2Yr - 150, 3Yr - 175, 4Yr - 200,, 5Yr - 225
52	Q-9			who is create a Auction on eAuction website	please confirm, creation of Auction will be done by officer or service provider	Creation of auction will be done by the Admin User/ Administrative Officer
53	Q-10			Bill of Material sheet	Need more understanding of Bill of material sheet i.e. Implemetation cost, etc.	Please refer Appendix 2: Commercial Bill of Material
54	Q-11	3. Eligibility Criteria	13	<p>The Bidder must have experience of having developed Website/Portal in any 1 (One) BFSI/ Government/ PSU in India catering to at least 40 lakhs transactions per year. One transaction here refers to All successful DML statement (other than login, maintenance activity, tickets)</p>	Please eloborate what does mean of transaction / year & what is DML statement	<p>A transaction is an event that has completed from creation to authorization / come to a logical end. DML stands for Data Manipulation Language Transaction refers to any event wherein a request is sent to the database, or any request that hits the database.</p>

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55	Q-12	4.3 Detailed scope of work	22	<p>Solution Design (b) Workflows: Point number 3 &amp; 4 The system should be able to capture approval levels, hierarchy and should be able to automatically assign tasks for approvals based on the role and hierarchy.</p> <p>The system should be able to automatically reassign tasks based on business logic / role change.</p>	This is just for the understanding purpose that, system will assign/reassign tasks as per the process flow decided for the business logic with the accomodation of roles and hirerachy assigned to the user.	Yes
56	Q-13	4.3 Detailed scope of work	22	Solution Design (d) Development: Point number 7 Bidder to propose a Content Management Solution.	Need more detail on what you consider as a Content Management, we understand that content management is where you can manage the contents of the website dynamically as FAQs, Contact us , About us, Advertisement, Documents uploading, Disclaimers, etc.	Management of what will appeared on the web site such as important events notifications. Auctions details , etc.
57	Q-14	4.3 Detailed scope of work	24	<p>Solution Design (g) Solution Build / Development: Point number 6 The vendor will be expected to develop / build the core portal along with the customer app, web portal, grievance and redressal management system, admin app, <b>billing solution</b> including integration / interfacing to E KYC/VIDEO KYC ,Payment gateway ,Auction portal and banks loan modules.</p>	Please provide more clarity on billing solution features to understand what is required.	Please be guided by the RFP
58	Q-15	4.3 Detailed scope of work	29	<p><b>Application Requirements (B) BID AND AUCTION PROCESS: Point number 4</b> <b>Bidder</b> has an option to propose its own auction engine or third-party auction engine.</p>	We are assuming that here bidder means who is a service provider to PSB. Please correct our understanding.	Yes , Application partner/ Solution provider
59	Q-16	4.3 Detailed scope of work	30	Application Requirements (D) Integrated functions of Proposed e-Auction Platform: Point number 5 Integrated Workflow	We understand that hierarchy based workflow is required in the application. What is to be Integrated in workflow? Please clarify.	Requisite details will be shared with the successful bidder
60	Q-17	4.3 Detailed scope of work	30	<p>Application Requirements (G) Security Management of entire e-auction activity The e-auction portal should be fully secured and should comply with the RBI and other regulatory authorities</p>	In case of complying RBI guidelines, the DSC based login will be required for all users who will be accessing the e-auction portal. We hope PSB's understanding is inline.	Please refer Corrigendum. Functionality added in Functional Specifications

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
61	Q-18	1. Introduction	9	The company is looking to engage the services of a reputed technology service provider who shall be responsible for developing an end-to-end E-AUCTION Solution on a high-availability technology architecture hosted on Cloud (AWS).	We have our private cloud located at CTRLs Hyderabad. Will this suffice the requirement	Bidder to propose AWS only
62	Q-19	4. Scope of Work	16	The Current web portal is developed inhouse using legacy and outdated tools and technologies. PSB alliance envisages to develop a new platform, its underlying admin application and the mobile app which also includes development of new functionalities, migration of existing portal features and contents and host the same on Private Virtual cloud with Disaster Recovery option in place.	Need to understand regarding existing application , in which platform is it deployed,sizing of existing setup,etc	It is only background information that is provided. Bidder to note that new development has to happen
63	Q-20	Technology Stack	19	The content should be delivered through managed cloud native Content Delivery Network (CDN) services from the CSP for achieving better response and security	We would like to know , PSU bank will provide domain or you will use our domain as a sub domain. For CDN service PSU will bear the cost or we have to bear the cost	It is the responsibility of the Bidder to bear all costs for the successful operationalization & commissioning of the solution. Bidder to quote for requisite items as part of Appendix 2: Commercial Bill of Material
64	Q-21	Technology Stack	19	To be containerized adhering to Open container Initiative (OCI) based standards (both for run time and image) using cloud native containerization service and orchestrated using Kubernettes based container orchestration tools in a multi-node/ cluster formation leveraging both OS and VM level virtualization.	We need to understand this in detail. Kindly elaborate this requirement	Requisite details will be discussed with the successful bidder

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
65	Q-22	Section F)	30	<p>F) Regular Audits and testing including IS Audits, VAPT</p> <p>The entire e-auction system will be subject to regular audits and testing including IS Audits and VAPT. It is the responsibility of the successful bidder to comply with observations of such an Audit. The Auction Engine shall be STQC Certified.</p>	<p>Sir/Madam as per our understanding, any e-Procurement system (e-Tendering, Reverse e-Auction, Forward e-Auction) has to be tested and audited by STQC and has to be compliant with all the applicable requirements relating to security and transparency of the following guidelines”</p> <p>The conformity certificate of the following guidelines, extant CVC guidelines, GFR Rules and ISO 27001 (Information Security Management) Process Audit pertaining to e-Procurement application / system can be issued only by STQC department based at New Delhi</p> <p>Guidelines for compliance to quality requirement of e-Procurement Systems dated 31st August 2011 of Department of Electronics and Information Technology (DeiTy), Ministry of Communications &amp; Information Technology of the Government of India [DeiTy Guidelines] which Includes</p> <ol style="list-style-type: none"> <li>1. CVC Guidelines of e-Procurement application software as covered by the relevant provisions of Annexure-II of DeiTy – Guidelines</li> <li>2. GFR 2017 as covered by Annexure III of DeiTy – Guidelines</li> <li>3. IT Act 2000 (and its amendment 2008) as covered by Annexure IV of DeiTy – Guidelines.</li> </ol> <p>We further bring to your kind notice that in recent times many e-Procurement service providers misguides concern government departments by submitting non-admissible certificates issued by Private / CERT-IN Test Labs or STQC empanelled test laboratories which is not valid.</p>	Yes, Please be guided by the RFP

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
66	Q-23	Hosting Infrastructure and Operations Management	31	The bidder should ensure they have undergone a complete security audit including VAPT of the application for IT controls by a Cert-in empanelled audit agency before the system is put into production. The bidder will be expected to provide the Company the reports of such audits along with the resolution and open points if any.	<p>Sir/Madam as per our understanding, any e-Procurement system (e-Tendering, Reverse e-Auction, Forward e-Auction) has to be tested and audited by STQC and has to be compliant with all the applicable requirements relating to security and transparency of the following guidelines”</p> <p>The conformity certificate of the following guidelines, extant CVC guidelines, GFR Rules and ISO 27001 (Information Security Management) Process Audit pertaining to e-Procurement application / system can be issued only by STQC department based at New Delhi</p> <p>Guidelines for compliance to quality requirement of e-Procurement Systems dated 31st August 2011 of Department of Electronics and Information Technology (DeiTy), Ministry of Communications &amp; Information Technology of the Government of India [DeiTy Guidelines] which Includes</p> <ol style="list-style-type: none"> <li>1. CVC Guidelines of e-Procurement application software as covered by the relevant provisions of Annexure-II of DeiTy – Guidelines</li> <li>2. GFR 2017 as covered by Annexure III of DeiTy – Guidelines</li> <li>3. IT Act 2000 (and its amendment 2008) as covered by Annexure IV of DeiTy – Guidelines.</li> </ol> <p>We further bring to your kind notice that in recent times many e-Procurement service providers misguides concern government departments by submitting non-admissible certificates issued by Private / CERT-IN Test Labs or STQC empanelled test laboratories which is not valid.</p>	Yes, Please be guided by the RFP

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
67	Q-24	Security	35	The Bidder will arrange security audit of portal and mobile app from one of the empanelled agencies (by CERTIn)	<p>Sir/Madam as per our understanding, any e-Procurement system (e-Tendering, Reverse e-Auction, Forward e-Auction) has to be tested and audited by STQC and has to be compliant with all the applicable requirements relating to security and transparency of the following guidelines”</p> <p>The conformity certificate of the following guidelines, extant CVC guidelines, GFR Rules and ISO 27001 (Information Security Management) Process Audit pertaining to e-Procurement application / system can be issued only by STQC department based at New Delhi</p> <p>Guidelines for compliance to quality requirement of e-Procurement Systems dated 31st August 2011 of Department of Electronics and Information Technology (DeiTy), Ministry of Communications &amp; Information Technology of the Government of India [DeiTy Guidelines] which Includes</p> <ol style="list-style-type: none"> <li>1. CVC Guidelines of e-Procurement application software as covered by the relevant provisions of Annexure-II of DeiTy – Guidelines</li> <li>2. GFR 2017 as covered by Annexure III of DeiTy – Guidelines</li> <li>3. IT Act 2000 (and its amendment 2008) as covered by Annexure IV of DeiTy – Guidelines.</li> </ol> <p>We further bring to your kind notice that in recent times many e-Procurement service providers misguides concern government departments by submitting non-admissible certificates issued by Private / CERT-IN Test Labs or STQC empanelled test laboratories which is not valid.</p>	Yes, Please be guided by the RFP
68	Q-1	3. Eligibility Criteria - 10	13	The Bidder must have experience of having developed Website/Portal in any 1 (One) BFSI/ Government/ PSU in India catering to at least 40 lakhs transactions per year. One transaction here refers to All successful DML statement (other than login, maintenance activity, tickets)	Request to elaborate this point as normally while issuing the Purchase order only project name, implementation time lines, accepted rates & other conditions will be mentioned in the Purchase Order/ Contract copy along with Sign off/ completion letter.	Please be guided by the RFP

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
69	Q-2	4.3 Detailed Scope of Work - 8	17	Makes the site accessible on all platforms like desktops, laptops, tablets, iPads, mobile phones, other handheld devices etc. as well as to make mobile app accessible to all type of devices	The site is accessible on all platforms like desktops, laptops, tablets & iPads through web browsers. Kindly clarify that, Using Mob app is only for notifying purpose or eAuction bidding also. If for bidding also, kindly elaborate the security aspect for login & data encryption. Also kindly elaborate "other handled devices & etc."	Bidder to ensure that Mobile App supports all features same as web portal.
70	Q-3	4.3 Detailed Scope of Work - 14	18	The proposed platform should have quick site search functionality for variety of information/data. along with a separate fast search functionality powered by AI / ML.	Request to elaborate this point for a better understanding	The proposed platform should have quick search functionality with AI / ML backed suggestions
71	Q-4	4.3 Detailed Scope of Work - 28	18	Bidder to Design, Size, supply, implement, commission and maintain the technical solutions and new initiatives like- Passwordless login & Chatbot etc.	Kindly clarify whether it is acceptable by STQC & IT Act to use "Passwordless login"	Please be guided by the RFP. Bidder is required to comply with Scope & Specifications as defined in the RFP.
72	Q-5	d. Development - 2	22	Mobile App should be a in Hybrid Platform and not tied to web portal but to be an independent platform	Kindly elaborate the requirement	Please be guided by the RFP
73	Q-6	g. Solution Build / Development - 1	23	The bidder is expected to develop / build the core application along with the web portal, mobile app and billing module including integration / interfacing with KYC tool, payment gateway, wallet, auction engine and any other third-party systems/plugins as required, contact centers, helpdesk and all Public Sector Banks	Kindly elaborate "Billing Module" & is the integration needs to be done with third party solution which are already existing, if so kindly share more details of the third party tools available or Do we need to design & develop the modules mentioned.	It is only background information that is provided. Bidder to note that new development has to happen
74	Q-7	h. Design customer journeys and workflows - 2	24	The bidder will be expected to conduct a voice of customer survey to understand the current customer expectations, issues and grievances.	Kindly clarify that, what does mean the word "customer" in this context. Also, to do the survey, what are all the boundaries?	Bidder is expected to do a market study before development. Grievances / Issues / Feedbacks by internal users will be shared with the Selected bidder at the time of Software Requirement Specification (SRS) development.
75	Q-8	h. Design customer journeys and workflows - 4	24	The bidder is expected to bring in best in class domestic and global experiences in re-designing customer journeys and workflows.	Kindly elaborate "global experiences in re-designing customer journeys and workflows".	Bidder to ensure that they match the global market standards for customer experience
76	Q-9	2. Automated KYC plugin	27	Facial ID & Biometrics: Liveness check, Face match	Kindly clarify, whether this feature "Facial ID & Biometrics: Liveness check, Face match" is required as we are providing User Authentication through OTP / PKI / Email Verification. As the above mentioned features may not be suggested for auctioning process since this will contine only dynamic data.	Please be guided by the RFP

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
77	Q-10	2. Automated KYC plugin	27	Geotagging, Call records & Audit Trails.	Kindly elaborate "Geotagging" call records. ( this comes under support)	Geotagging of listed properties is required.KYC validation shall meet the requirements /guidelines set forth by Government /Reserve Bank of India, CVC, or any other statutory body, and KYC validation process needs to be flexible to adopt to any change in requirements/applicable rules and regulations
78	Q-11	B) Integrated functions of Proposed e-Auction Platform - 6	30	Mobile App for notifying the bidders / buyers	Kindly elaborate the requirement	Please be guided by the RFP
79	Q-12	D) Integrated functions of Proposed e-Auction Platform - vi	30	Royalty Collection report,	Kindly elaborate the function "Royalty Collection report"	Please be guided by the RFP
80	Q-13	F) Regular Audits and testing including IS Audits, VAPT	30	The entire e-auction system will be subject to regular audits and testing including IS Audits and VAPT. It is the responsibility of the successful bidder to comply with observations of such an Audit. The Auction Engine shall be STQC Certified	Kindly confirm who will bear the audit cost.	Bidder will bear the audit cost.
81	Q-14	Additional Software/ Tools	34	Password less Authentication: The proposed software should be able to do the following	Kindly elaborate the requirement & also clarify whether it is acceptable by STQC & IT Act to use "Passwordless login"	Please be guided by the RFP. Bidder is required to comply with Scope & Specifications as defined in the RFP.
82	Q-15	Additional Software/ Tools	34	Provide capability to have the option to using QR code or password as per the customer wish	Kindly elaborate the requirement	Please be guided by the RFP
83	Q-16	5.1 Insurance-Obligations of Vendor	45	The equipment (software etc.) supplied under the contract shall be fully insured by the successful Bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. The insurance shall be obtained for an amount equal to 100% of the invoiced value of the goods on all risks" basis. The period of insurance shall be up to the date the supplies are accepted and the rights of the property are transferred to Company. The successful bidder shall ensure that the insurance policy is in force and make necessary arrangement for renewal of the policy whenever required	Kindly clarify who will bear the cost.	Bidder will bear the cost.

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
84	Q-17	5.1 Title of Ownership	49	The Title of ownership and risk of goods supplied under this contract will be passed on to the Company on delivery of the material at the Company's location. However, Bidder is required to provide insurance in-line with the RFP.	As the Title of ownership and risk of goods supplied under this contract will be passed on to the Company on delivery of the material at the Company's location, kindly clarify why the bidder needs to provide insurance & also about the charges.	Please be guided by the RFP
85	Q-18	7.1 Technical Bid Evaluation Criteria - 2	68	Technical Specifications	The minimum qualifying marks is equal to maximum marks. Request to provide margin for this also considering other points in the table.	Please be guided by the RFP
86	Q-19	Evaluation Methodology - 3	69	A. The Bidder must have experience of having developed Website/Portal in India catering to at least 40 lakhs transactions per year. (125 marks) If in more than one BFSI/ Government/ PSU in India-125 marks If in one BFSI/ Government/ PSU in India-100 marks	Request to elaborate this point as normally while issuing the Purchase order only project name, implementation time lines, accepted rates & other conditions will be mentioned in the Purchase Order/ Contract copy along with Sign off/ completion letter.	Request the bidder to provide any of the below documents to assert the same: Credential Letter OR Copy of Purchase Order/ Contract copy along with Sign off/ completion letter  Please be guided by RFP Pg 69 "7.6 Technical Bid Evaluation Criteria" point no 3 : Bidder's Capability & Experience marks will be awarded.
87	FS-1	General - 1	Excel sheet	The proposed solution should be Multi-lingual and at least support the following languages:	Most of the websites are providing English & Hindi languages for selection. However, we are uploading the sale notice in our solution which is published by PSBA in local language. Will this suffice your requirement?	The proposed solution should be Multi-lingual and at least support the following languages: English, Hindi, Gujarati, Marathi, Tamil, Odia, Bengali, Kannada
88	FS-2	General - 2	Excel sheet	The solution should provide outstanding look & feels	Kindly elaborate on "outstanding look & feels"	The site to be appealing and user friendly
89	3	User Registration - 5.1	Excel sheet	Customer Registration	Kindly confirm "customer" means Vendor or Bank?	"Customer" here means the end user to the bank who will be participating in e-auction
90	4	User Registration - 5.1.13	Excel sheet	IVR	Normally this facility is used only for support desk/help desk. Kindly elaborate on this to have better understanding	Requisite details will be discussed with the successful bidder
91	5	VKYC - 4	Excel sheet	Live location of the customer (Geo tagging), along with the accuracy of the location shall be captured & displayed to ensure that customer is physically present in India. Address of the customer Video KYC call location to be returned through API via reverse geo-coding technique. Alert to be thrown (in the API response) if the customer is taking the call from a location outside India.	Kindly elaborate on the sanctity of this feature in auction module. For processing auction, we feel this feature is not mandatory. Currently VKYC is used for issuing DSCs.	DSC is required for auction module. Geo-tagging is required for vkyc

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
92	6	Auction Module - 1.1	Excel sheet	System should have provision of Reverse / Forward, including Rank bidding, Anonymous & Alias bidding, Multi Line bidding, Multiple Lot bidding, Package Auction, English, Transformational, Preferential, Weighted, Techno Commercial and / or any other formats.	Kindly elaborate on "Package auction"	Please be guided by the RFP
93	7	Auction Module - 1.18	Excel sheet	Video streaming	Need more clarification on "Video Streaming". Kindly elaborate	Requisite details will be discussed with the successful bidder
94	8	Auction Module - 6.4		Encryptions of bids should be done at clients end before transmission.	Since auction requires dynamic bidding, is encryption of bids required? Encryption of bids may impact on performance issues.	Yes, encryption is a mandatory requirement.
95	9	7.8 Reverse Auction	70	The procedure of reverse auction will be notified to the shortlisted bidders separately. All eligible bidders must have a valid digital signature to participate in the online reverse auction.	Kindly confirm whether NIC portal will be used for reverse auction or any private service providers auction portal is used.	Please be guided by the RFP.(Section 7.8 Reverse Auction)
96	10	General			Request to make sure that, 10-12 working days are given between pre bid clarifications published date & Bid submission closing date & time. If not, we request your good selves to extend the bid submission closing date & time.	Please be guided by the RFP. Sufficient time is provided to Bidders.
97	1	Supply, install, customize, and maintain Software and Infrastructure for Application build/ development, test, Production and DR	33	Bidder to note that the company will pay no additional cloud (IaaS) charges up-to 10% increase in the transactions and users stated in the above table. However, if the total count of transactions and users 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 prorata basis	Please clarify how the to size and payment will be made, need details here	Please be guided by the RFP.
98	2	g. Solution Build / Development	24	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:	As it will be on cloud, we can work on application using VPN, which is secure enough and, we are signing NDA, so we do not need any ODC, request you to please remove ODC requirement.	Please be guided by the RFP.
99	3	IVR	26	The agents required for these services are expected to have the following attributes.	How many people need to be onsite as agent where IVE will be provided by us, pls provide call volume expected and number of licenses required.	For number of agents please refer to Appendix 2 Bill of Material(IVR Sheer). Call per year 7000-7500(Approx)

#	Query Reference #	RFP Section (Point Number)	RFP Page Number	RFP Excerpt	Query Description/Clarification Sought	Response
100	4	Volumetrics/Projections	15	Below are the growth projections which bidder needs to consider during the design, size, implementation & customization of the solution:	What is the Average number of bidders expected to Bid to particular property?	Tentatively Concurrent User YOY growth User 1Yr - 100 , 2Yr - 150, 3Yr - 175, 4Yr - 200,, 5Yr - 225
101	5	PSBA_E-AUCTION Technical Specifications.xls	Line no.48	The successful bidder should provide the underlying container platform, other required software (like control plane, service mesh etc.) and licenses as required by the solution	We understand that it is custom build platform, and no license required. Please clarify	It is the responsibility of the Bidder to propose for all requisite software, tools & other components for the successful operationalization & commissioning of the solution. Bidder is to quote for all such line items as part of Appendix 2: Commercial Bill of Material. PSB Alliance will not pay for any item not mentioned in Appendix 2.
102	6	PSBA_E-AUCTION Technical Specifications.xls	Line no.8	Automatically create a single visualization of the entire application topology with all components.	We understand that it is capability of APM solution provided by bidder. Could you please elaborate more about this?	Please be guided by the RFP
103	7	PSBA_E-AUCTION Functional Specifications	Line /Row no.26	IVR, The workflow enabler components within the E-AUCTION Solution are being leveraged to provide this capability.	We suggest, please remove it and it can take by PSB alliance directly where we will coordinate and integrate with IVR and PRI vendor during the implementation	Please be guided by the RFP
104	8	PSBA_E-AUCTION Technical Specifications	Line /Row no.9	Recovery time operations (RTO of 30 mins and RPO of 15 mins) to be maintained using Global Server Load Balancing (GSLB) / Cross-Region DNS-based load balancing and failover between DC and DR and within the site using Application Load balancer, Network Load balancers and Gateway load Balancers as applicable.	We propose to have it on Active-Active, hope it is ok on AWS	Yes
105	9	Prequalification	Page 13/Point 1	The bidder should be a Government Organization/ PSU/ or a Public Limited Company/ Private Limited Company under companies act in India.	Please allow Limited Liability Partnership company as well	Please refer Corrigendum for the revised clause. LLP is allowed
106	10	Prequalification	Page 13/Point 3	The Bidder should have a minimum turnover of Rs. 25 crores (Rupees Twenty-Five crores) per annum (not inclusive of the turnover of associate companies) in last three financial years (2019-20, 2020-21 and 2021-22)	We suggest: The Bidder should have a minimum turnover of Rs. 100 crores (Rupees hundred crores) per annum (not inclusive of the turnover of associate companies) in last three financial years (2019-20, 2020-21 and 2021-22)	Please be guided by the RFP

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107	11	Prequalification	Page 14/Point 3	OEM's Payment Gateway should have been implemented in at least two scheduled commercial banks/BFSI in India having a minimum of 1000 branches. The solution must be live and in use by the clients.	We suggest payment gateway should be procured by PSB directly due to regulatory (financial) and we can integrate also we cannot do size it and do cost pass through, it must be direct contract with PG provided based on the transaction PSB can pay to gateway provider directly, Please remove this.	Please be guided by the RFP
108	12	Implementation plan	45	Go Live	As it is complex development and multiple integration, we suggest having go live in 10 Months	Please be guided by the RFP
109	13	T&C	46	Insurance- Obligations of Vendor	As there is no physical hardware involve, we request you to please remove this clause.	Please be guided by the RFP
110	14	T&C	46	No Employees- Employee Relationship	Pls explain this	Please be guided by the RFP
111	15	T&C	page 47	Intellectual Property Right	Any license, third part or own property rights will not be provided, the custom code will be provided to PSB as part of deliverables, Hope our understanding is correct.	Please be guided by the RFP
112	16	Subcontracting	48	Subcontracting	Please allow subcontracting, as it will be required in terms of establishing the contact center	Bidder will be the single point of contact and responsible for all compliance to Scope, Specifications ,Timelines & Terms and conditions,as defined in the RFP.
113	17	Payment Terms	49	Software Cost- APM &ADR, Chatbot, Identityand governance	Please <b>remove ADR and identity and governance</b> as they are part of development and deployment on cloud.	Requirement for ADR stands deleted.Please refer to Corrigendum 2
114	18	Payment Terms	49	Software Cost- APM &ADR, Chatbot, Identityand governance	How many chats bot license is required?	Please be guided by the RFP. Bidder is required to solution & propose as per RFP requirements.
115	19	Scope	Page 34	Additional Software/ Tool: Mobile device and app security Password less Authentication	We request you to remove this as these are not applicable	Please be guided by the RFP
116	20	Payment Terms	49	E AUCTION solution Development & Implementation including portal application, mobile application, password less authentication, APM, ADR, API gateway, Identity and Governance management and call flow, speech implementation, security, chatbot, reporting and integration	As it is development suggest updating as below:	Please be guided by the RFP
117	21	Scope	15	All IVR and Contact Centre equipment/ solutions supplied and or managed by bidder as part of the RFP at DC ,DR Sites and agents' site	We understand that IVR on cloud, we do not need any agent in DC and DR and no equipment's involved, please update this clause	Please be guided by the RFP & Appendix 2: Commercial Bill of Material

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118	22	Notes	14	Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials (as applicable).	Does we need to provide Agreement Letter or any relevant document?	Please be guided by RFP and provide the documents as applicable
119	23	Solution Testing	36	The bidder will be responsible for end-to-end unit, integration, migration, regression, UAT and security testing.	As per our understanding, PSB Alliance will be provide the testing tool, please confirm.	It is the responsibility of the bidder to propose all tools required for the successful operationalization & commissioning of the solution. Bidder is required to quote for all items as part of Appendix 2: Commercial Bill of Material. PSB Alliance will not
120	24	Payment Terms	50	On Implementation of the solution & sign off for the respective site.	As per our understanding, "respective site" means PSB alliance office? Is our understanding being correct?	Please be guided by the RFP
121	25	Training	37	Training	How many trainings are required?	Please refer Appendix 2: Commercial Bill of Material for details.
122	26	Detailed Scope of Word	18	Functionality for integration with e-KYC and Video-KYC should be provided to the user	We understand that we need to provide integration only, where key and Video KYC will be provided by PSB as e-KYC must be from customer side,	It is the responsibility of the bidder to propose all items required for the successful operationalization & commissioning of the solution. Bidder is required to quote for all items as part of Appendix 2: Commercial Bill of Material. PSB Alliance will not pay for any item not quoted in the Appendix.
123	27	Escrow	39	Escrow	As per our understanding, PSB Alliance will be provide account and access to the bidder? Please provide more clarity	It is the responsibility of the Bidder to propose an Escrow company for the requisite requirement.
124	29	Liaison with existing & future Vendor/OEM's	15	The bidder is required to liaise with the vendors of all existing/future applications, interfaces, delivery channel and network management etc., and draw their support in integration, other applications/utilities, interfaces and hardware implementation.	As this is fix fees contract and have no HW involved, Pleaseremove this clause	Please be guided by the RFP
125	30	Reverse Aution		Evaluation	As it is QCBS, request you to please remove Reverse Auction	Please be guided by the RFP
126	31	Technical Specifications	EXCEL	Technical Specifications	There are many ambiguity in technical specs vs Scope, please redefine as per requirement like remove ADR and Security	Please refer Corrigendum & Pre-bid responses for clarifications