Bank Response of Prebid Queries to RFP for Digitalization of Corporate Credit Journey
(REF No: IDBI-Bank/ITD/PPG/ RFP/ 24-25 / 58 : January 30, 2025)

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
1	Page 25	2	Bidder shall conduct a "Cloud Suitability Assessment" exercise for a given business need to select the most suitable option/ combination of public/ private/ hybrid/ multi cloud or on-premise infrastructure, and the delivery options of IaaS, PaaS or SaaS. Competent authority in ITD shall approve the outcome of the "Cloud Suitability Assessment" exercise.	1.This will be part of preliminary exercise or after the bid results are announced? 2. Can it be an on-premise plus cloud model?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
2	Page 46	37	The platform should interface with various internal / external systems on web services messaging formats REST API/SOAP based with data formats JSON, XML, ISO etc.	Will the communication between internal and external boundaries be through Bank's ESB layer?	Yes, the communication should be through Bank's APIM/ESB layer.
3	Page 50	39	The bidder to provide the list of all open-source libraries being used in the platform. None of these should consist of any malicious code/script. All such libraries/code to undergo Static App–Se-curity Testing - Static Code Analyzer SAST scan by the bidder. The Bank will engage external IT Se-curity agencies for VAPT.	Will the code review be done in the beginning or at the time of UAT release?	Code review has to be completed post UAT signoff and successful bidder has to submit code review report within 2 (Two) weeks from UAT sign-off.
4	Page 54	43	Training to the IT team should cover the system ad-ministration viz. i. User management ii. Management of Application software iii. Data base administration iv. Report writing v. Security management vi. Backup & Disaster Recovery Operations vii. Troubleshooting.	Does training means Bank IT team will have access to System DB in Vendor Cloud Environment.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
5	Page 55	44	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement	Does this mean it will be hosted on Bank's owned cloud infrastructure?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
6	Page 55	44	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement	Please clarify whether the cloud partner designated would be purview of Bank officials OR vendor?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
7	25	1	Bidder shall use a secure integration layer (API/ ESB) for applications in the public cloud to access the restricted elements of the private cloud/ on premise components.	API/ESB layer mentioned in RFP is to be maintained by the Bank or the Bidder?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
8	44	31	The platform should have an in-built ticketing system for users to report issues, track pro-gress, and communicate with support teams.	In-built ticketing system has been asked for in the RFP whereas we have an online Jira ticketing system having a separate URL. Will that suffice?	Jira may be acceptable to meet Bank's requirement.

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9	58	46	Recovery Time Objective (RTO) – 60 Minutes Recovery Point Objective (RPO) – 5 minutes	Recovery Time Objective and Recovery Point Objective is too stringent. This would mean taking a backup every 5 minutes which could lead to very high consumption of resources.	No change
10	27	5	Data Centres of Cloud Service Provider should be minimum Rated 3 of TIA-942 or Tier 3 of Uptime Institute or any other equivalent certification.	"Data centres of Cloud Service Provider" whereas Point no. 44 on page 55 specifies that the solution will be hosted on premise. Both points are contradicting each other.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
11	176	4	Copy of the audited financial statement for required financial years. (To ascertain The firm must have an average turnover of minimum ₹ 25 crores during last 02 (two) financial years)	Is having an average turnover of Rs.25 Crores in past two years mandatory? Can it be relaxed?	Please refer Corrigendum - I
12	176	6	Copy of the audited financial statement for required financial years. (To ascertain The firm should have positive tangible net worth during last 02 financial years – FY 22-23 & FY 23-24)	Is having an positive tangible net worth in past two years mandatory? Can it be relaxed?	Please refer Corrigendum - I
13	33	9	GST returns and analysis – Fetching GST returns (Online login/Upload) and providing the analysis ⯀ ITR filing status – To check if Particular PAN has any ITR filled. ⯀ ITR returns and analysis - Fetching ITR returns (Online login/Upload) and providing the analysis ⯀ UDIN verification	GST and ITR Service would be suggested by Bank OR the vendor need to propose the solution with the APIs integrated?	API services if available with the Bank may be used, else the successful bidder needs to provide the required APIs.
14	35	12	Statement details can be uploaded in PDF, XLS, or CSV formats, or integrated through an account aggregator (Bank Statement Analysis)	BSA Service API would be suggested by Bank OR the vendor need to propose the solution with the APIs integrated?	BSA service API to be provided by the successful bidder as per Bank's requirement.
15	40	21	E-signature and digital approval support for quick disbursements	E-Sign API would be suggested by Bank OR the vendor need to propose the solution with the APIs integrated?	API services if available with the Bank may be used, else the successful bidder needs to provide the required APIs.
16	130	ANNEXURE–4, Clause 2	·Management of loan application forms with dynamic templates.	Could you kindly elaborate this in detail?	Users to be provided functionality of selecting a particular template based on the nature of the proposal.
17	140	ANNEXURE–4, Clause 20	Credit appraisal memorandum (CAM)	Could you kindly elaborate this in detail?	A Credit Appraisal Memorandum (CAM) is a comprehensive document prepared by a bank during the loan appraisal process. It summarizes the detailed analysis and evaluation of a borrower's creditworthiness and the proposed loan.

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18	160	Annexure 4, Clause 44	·The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Plat- form should have capability to migrate to any other platform as per the Bank's requirement. ·Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bid- der has to supply and maintain the complete In- stallation, Configuration, Customization, Up-gra- dation, Maintenance and Support of all the soft- ware / tools required in the proposed Platform with the required licenses for the Bank for DC, DR, in UAT, pre-production and production envi- ronments. ·The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site as per Indus- try accepted security standards and best prac- tices. ·The bidder must provide details of all proposed software component in Bill of Material & the cor- responding price in Commercial Bid Format. ·Also supply of any 3rd party software/ applica- tions/services required for installation / function- ing of the platform deployed by the bidder should also be provided by the successful bidder with required licenses	Can the Database be a different DB apart from Oracle.	Bank prefers Oracle Database
19	130	ANNEXURE–4, Caluse 1	Multiple journeys identi- fied for digitization of corporate lending lever- aging corporate data ag- gregation services with the mentioned modules*	Can we get a list of journeys that would be needed by the bank and the estimated timelines for implementation from the bank.	Detailed requirements and timelines will be discussed during the Requirement Gathering phase with successful bidder
20	12	11	Security Deposit/ Performance Bank Guarantee (PBG)	We are an MSME under the Medium category. Would we be exempted from the Bid fees and EMD or only the Bid Fees?	Please refer point no 5 on page no 13 of RFP document
21	131	ANNEXURE–4, Caluse 4	"·Correlation / validation of data from various sources, Fraud/ AML checks, CKYC, defaulter/ blacklist check, De-duplication, related party transaction, cross- comparison of data, internal database checks. ·Digital data sourcing and Advanced Analytics models, Case management, workflow management.·"	Request for exception of case management	No exception

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22	132	ANNEXURE–4 , Caluse 6	·Capability to collate, consolidate, transform, en- rich, filter, analyze, update and store direct and reference data from Annual Report, for all MCA Registered Entities and Income Tax Department for Non-MCA entities as the case may be. Map- ping of financials of corporate borrowers as avail- able on MCA portal and IT website as per Bank's prescribed formats and automated flow of data to Bank's application. ·The annual reports and other certificates be available for download in the portal in readable formats. ·The solution should have the capability to cap- ture granular bifurcations of items in Balance sheet and Profit and loss account (including that available in notes to accounts, off-balance sheet items, schedules, qualifications in auditors report etc. as disclosed in annual reports as per latest accounting standards), and customize the same as per Bank's format and logics. ·Management profile details e.g., Brief profile of promoters, Covering track record of key management personnel, credentials, capabilities, succes- sion plans, governance, ESG. ·Shareholding pattern (Name of shareholder, % holding and number of shares etc.,)	Currently there is no balance sheet and P& L but can be developed. Kindly advise if theis feature needs to be readily available or if this can be customised as per the banks request.	Functionality should be readily available and demonstrated during the technical evaluation.
23	135	ANNEXURE–4 , Caluse 10	·Methods of Assessment to be incorporated in the development e.g., a)Turnover Methods b)Cash Budget Method c)MPBF 2nd method of lending d)Assessment of Term Loan e)Assessment of NFB limits ·The system to provide functionality for assessment of Packing Credit, Post Shipment Credit & LER limits etc. ·Methods to be applied will depend on the facili- ties to be availed by an entity ·Industry benchmark for Working Capital facilities to be fetched from CRISIL. ·Financial indicators and performance, details of corporate guarantee / securities, various finan- cial statement analysis (fund flow, cash flow, hor- izontal analysis, vertical analysis, common size analysis, ratio analysis, trend analysis, cost-vol- ume profit analysis etc.,) including break up of current assets and current liabilities.	automation is only possible, but the decision-making would lie with the bank. Kindly confirm onthis.	No change in terms of RFP

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24	139	ANNEXURE–4, Caluse 15	"In-depth Related Party Analysis: ·Capture of related parties and formation of a re- lated tree repository, including Holding, Associ- ate, JV, Subsidiary, KMP, Promoter, Shareholder, net-worth, Investments, Related Party Transac- tions, Directors, Common Email, Common Ad- dress, Family Relationships, Offshore Database, with a relationship hierarchy up to 3 to 5 levels. ·Criteria for classifying entities as related parties and complexity of related party structures (e.g., number of layers between promoter and the en- tity) to be included. ·Capture of adverse news and regulatory/statutory actions against related parties. Intelligent Data Extraction and Assessment: ·Extraction and analysis of financial/non-financial attributes for identifying relevant alerts. ·Signal-wise input for all RBI & DFS early warning signals (excluding transactional data-based sig- nals) with preference for service providers offer- ing additional signals beyond RBI & DFS require- ments. ·Compatibility with consent-based information from Account Aggregators for processing and analysis. Ongoing Monitoring and Alerts: ·Tools for continuous loan performance monitoring	Kindly confirm if all the requirements are mandatory or we can bid for partial availability of scope.	Bidders must meet all mandatory requirements.
25	139	ANNEXURE–4, Caluse 16	"·Identification of Groups as per disclosures pro- vided by entities on MCA and provision of consol- idated data thereof. ·Financing patterns and financing summary of holding companies, group / subsidiaries / consol- idated financial of group be captured. ·Snapshot of holding / group / investment compa- nies be captured and analyzed."	Kindly confirm on what needs to be analysed as collection would be just an ROC search API.	No change in terms of RFP
26	144	ANNEXURE–4, Caluse 26	· Bank's Credit Policy, Financial benchmark devia- tion, non-financial deviation, other policy com- pliance like Consortium/MBA/Sole Banking, rat- ing deviation, loan term security, Margin, TEV Study, Security creation timelines, ECGC covers, forward contract booking, list of disqualified di- rectors from MCA site, Name of director appear- ing in defaulters' list, advances related to director of other banks, advances related to officers of the bank. Any other deviation, compliance of takeo- ver guidelines, compliance of sanctioning of NFB facilities alone to a borrower to be incorporated.	Could you kindly elaborate this in detail?	Details to be shared with successful bidder during Requirement Gathering stage.

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27	145	ANNEXURE–4 , Caluse 27	·Executive Dashboard on Document TAT, Tracking, any Alerts.	Request for exception of TAT Dashboard	No change in terms of RFP
28	173	ANNEXURE – 5, Clause 4.i	There should not have been data breaches in the past from Infrastructure/systems managed by the Bidder and CSP.	Kindly confirm if this is for the product requested in the RFP or for the organisation in Genral.	Organisation in General
29	173	ANNEXURE – 5, Clause 4.i	There should not have been data breaches in the past from Infrastructure/systems managed by the Bidder and CSP.	Kindly confirm if this is specific to data breach or credential breach	Any type of data breaches
30	16	10	Undertaking from CSP	Would request you to change the undertaking to bidder instead of CSP, if not then we would request for extension of 3 weeks as getting these undertaking from CSP is a 2 week process.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
31	70	4	1	Would request you to also allocate marks for Number of Journeys implemented in SCBs for products like WC/ Term Loan/ Other products.	Allocation of marks depends on the Bank's evaluation criteria, which currently focus on the overall experience and project implementation success.
32	172	ELIGIBILITY CUM EVALUATION CRITERIA (ANNEXURE – 5)	The company should have imple-mented at least 1 successful pro-ject in the last 3 years with an NBFC/ Small Finance Bank /Scheduled Commercial Bank in the subject use case.	Request Bank to amend the clause to " The company should have imple-mented at least 1 successful pro-ject in the last 3 years with an NBFC/ Small Finance Bank /Scheduled Commercial Bank/Cooperative banks in the subject use case	No change in terms of RFP
33	General Query	General Query	Hardware Sizing	Please share the below details to arrive at the hardware sizing Total Number of Users Number of Concurrent Users Number of Internet/Mobile users Number of Product Holdings Per Customer Number of Branches Number of Customers Number of Accounts	The specifics will be provided during Requirement Gathering stage
34	63	Detailed Functional Requirements	`	Our Understanding is that bank will borne the cost of Escrow	The bidder to escrow with the escrow service provider appointed by the Bank and the operational cost to be borne by the bidder.
35	General Query	General Query	General Query	Request Bank to please extend the date of submission by two weeks from post release of the Pre bid Queries reply	Please refer Corrigendum - I
36	Page 14	Sl No-7 - Eligibility Criteria	7. Data Centres of CSP should be minimum Rated 3 of TIA940/942 or Tier III of Uptime Institute or any other equivalent certification.	The eligibility criteria outlined in the RFP specify requirements for public cloud, private cloud, and on-premises solutions, as well as for the CSP. Request the bank to clarify whether the requirement pertains to an on-premises solution or a cloud-based solution.	
37	Page 14	Sl No-8 - Eligibility Criteria	8. CSP should be empaneled with the Ministry of Electronics and Information Technology (MeiTY.		

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38	Page 14	Sl No-9 - Eligibility Criteria	9.The proposed CSP should submit the following latest certification valid as on the date of bid submission: a) ISO-27001 b) ISO 27017 c) ISO27018 d) SOC1 e) SOC2	The eligibility criteria outlined in the RFP specify requirements for public cloud, private cloud, and on-premises solutions, as well as for the CSP. Request the bank to clarify whether the requirement pertains to an on-premises solution or a cloud-based solution.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
39	Page 14	Sl No-10 - Eligibility Criteria	10. Bidder is required to submit an undertaking from CSP duly stamped and signed for availing cloud services		
40	Page 14	Sl No - Eligibility Criteria	Bidder is required to submit an undertaking from CSP for the following: a. CSP follows the best practices of creation of separate network zones (VLAN segments) for Web, App, DB, Applications b. Whether the CSP has witnessed any security or privacy breach in the past 2 years from the date of bid submission c. Firewall rules & processes are approved and there is no presence of overly permissible such as Any-Any Rules or generic rules/evidence for latest Firewall		
41	Page 14	Sl No-12. Eligibility Criteria	The CSP should have experience of provisioning Services on their Cloud for at least 3 clients in India (Private/ PSU/ Central Govt/ State Govt. or any other Organization or agencies) of which 1 should be a PSU/ Central Govt/ State Govt during last 5 years as on the date of bid submission		

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42	Page 55	Technical Requirements Sl No 44 - Hardware Sizing	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments. The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site as per Industry accepted security standards and best practices. The bidder must provide details of all proposed software component in Bill of Material & the corresponding price in Commercial Bid Format. Also supply of any 3rd party software/ applications/services required for installation / functioning of the platform deployed by the bidder should also be provided by the successful bidder with required licenses.		The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
43	Page 20	Sl .No 15. Documents Required for Evaluation III (b) List of documents to be submitted to ascertain Company, Team, Investor profile, etc	Mention Advisor details (CVs of key personnel).	Please clarify whether this pertains to the senior leadership key personnel.	Yes, senior leadership personnel qualifications and experience are relevant for evaluation. CVs must be provided for key personnel
44	Page 30-31	Sl .No 1 - Functional Requirements:	Multiple journeys identified for digitization of corporate lending leveraging corporate data aggregation services with the mentioned modules* (xii)Factoring of Receivable	We assume that the limit for availing Receivable Factoring by the corporate would be assessed in the new platform. The lifecycle of the factoring the details of receivables etc would be done in the respective supply chain system. Please confirm our understanding on this.	Yes

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45	Page -31	Sl No-4 - Functional Requirement	Data Sourcing and Correlation / validation of data	Please share the details of the providers if already identified Fraud Check Dedupe CKYC	Successful bidder shall provide the relevant services.
46	Page -31	Sl No-4 - Functional Requirement	Data Sourcing and Correlation / validation of data	Please elaborate more on the advance analytics models required and use case or purpose for same.	The RFP mentions advanced analytics for credit decision-making and fraud detection. More details will be shared during Requirement Gathering
47	Page -33	Sl No-7 - Functional Requirement	OCR	Please mention the set of documents on which OCR would be required	OCR requirements include documents like balance sheets, P&L statements, and other customer-provided documents
48	Page -33	Sl No-8 - Functional Requirement	Business & Employee Due diligence-UCID	UCID refers to Unique Customer Identification. Please confirm.	Yes, UCID stands for Unique Customer Identification
49	Page -33	Sl No-8 - Functional Requirement	Business & Employee Due diligence -LEI basis PAN	LEI refers to Legal Entity Identifier. Please confirm.	Yes, LEI refers to Legal Entity Identifier
50	Page -35	Sl No-12- Functional Requirement	Banking relationship and Account Statement Analysis	Please inform the service provider to perform the bank account analysis of the customer	The vendor is expected to include mechanisms/services for bank account analysis as part of the credit journey solution
51	Page -37	Sl No-14- Functional Requirement	Accessing peer group financial/non-financial information required for peer group comparison/industry comparison of borrowers as per Bank's prescribed for-mat and displaying the same in the journey. Acceptable correlation of key financial ratios with those of peers, based on external data sources (publicly available data sources including information disclosed to exchange and MCA's company database, as well as third party sources	Please mention if any particular source for peer group comparison is preferred by the bank	The vendor is expected to include this mechanisms/services as part of the credit journey solution
52	Page -39	Sl No-18- Functional Requirement	Unhedged foreign currency exposure	Will this exposure flow in the system from Banks treasury. Please confirm and specify the respective system to be integrated	The details to be obtained from Bank's internal System.
53	Page -130	SECTION 3- Annexure -4	Technical and Functional Requirements (ANNEXURE–4)	Classification is provided as either 'Available' or 'Not Available.' If customization is required, please clarify how it should be referred to	Customization to be classified as Not Available
54	Page 55	Hardware Sizing	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will provide the container platform like Openshift license along with the inline infrastructure and managed services.	To be borne by Bidder

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55	Page 55	Hardware Sizing	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Kafka	To be borne by Bidder
56	Page 55	Hardware Sizing	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Redis	To be borne by Bidder
57	Page 55	Hardware Sizing	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Plat-form with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments.	Can bidder assume that bank will provide the Infrastructure Monitoring tool	Successful bidder to provide all associated software tools with required licences.
58	Page 55	Hardware Sizing	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Plat-form with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments.	Can bidder assume that bank will provide the Application Monitoring tool	Successful bidder to provide all associated software tools with required licences.
59	Page 55	Hardware Sizing	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Plat-form with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments.	Can bidder assume that bank will also provide the Application server license like Jboss EAP/ Websphere ND.	Yes Webshere ND license will be provided by bank.

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60	Page 55	Hardware Sizing	Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Plat-form with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments.	Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment?please confirm.	Yes, Backup software along with the Tape drive will be provided by the bank.
61	Page 55	Hardware Sizing	Volume details	Please provide the details of Number of active customers.	Specific details will be shared with the successful bidder.
62	Page 55	Hardware Sizing	Volume details	Please provide the details of Total number of Loan accounts	Specific details will be shared with the successful bidder.
63	Page 55	Hardware Sizing	Volume details	Average Number of loan Applications processed per day	Specific details will be shared with the successful bidder.
64	Page 55	Hardware Sizing	Volume details	Average number of pages that are uploaded per loan application	Specific details will be shared with the successful bidder.
65	Page 55	Hardware Sizing	Volume details	Average Size of a single page in KB (typical value is in 60KB range for grayscale documents)	Specific details will be shared with the successful bidder.
66	Page 55	Hardware Sizing	Volume details	Retention Period for Uploaded files (beyond which it may be moved to Offline backup or purged)	This will depend on the Bank's policy and regulatory requirements.
67	Page 55	Hardware Sizing	Volume details	Average Number of transactions per day related to LOS	Specific details will be shared with the successful bidder.
68	Page 55	Hardware Sizing	Volume details	Peak Number of transactions per hour related to LOS	Specific details will be shared with the successful bidder.
69	Page 55	Hardware Sizing	Volume details	Total number of LOS users.Please provide the details	Specific details will be shared with the successful bidder.
70	Page 55	Hardware Sizing	Volume details	Peak Number of concurrent LOS users.Please provide the details	Specific details will be shared with the successful bidder.
71	Page -11	Last Date & Time for Bid submission.	Schedule of Events	Request the bank an extension for the submission of the RFP by three weeks	Please refer Corrigendum - I
72		General Query		Request the bank to confirm whether it's possible for bidders to request deviations	No
73	22	3	Contract Period	a. Requesting Bank that in case of renewal of the Contract the rate and terms and conditions should be mutually decided between the parties. b. Requesting Bank to provide an advance written notice of three (3) months in case of termination explicitly without any delay.	No change in terms of RFP
74	63	5	Deliverables Expected of Vendor Once Onboarded	Requesting the Bank to decrease the uptime from 99.9% to 98.50% for the solution.	Planned uptime requirements to be strictly ensured by the successful bidder.
75	64	6	Warranty	Requesting the Bank to amend this clause and accept for 90 days warranty period only.	No change in terms of RFP

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76	66	10	Penalties	a. Requesting Bank to lower the penalty @ of 0.20% of the purchase order value per month subject to a maximum of 2.50% of the purchase order value. b. Requesting Bank to provide a notice after 5 weeks before cancelling any order .	No change in terms of RFP
77	66	10	Penalties	Requesting Bank to consider the below language for the sub-clause: "10.3. If any penalty is levied on the IDBI Bank due to delayed Services, deficient Services or inadequate Services or interruption in the Services for reason solely at-tributable to the Services Provider only, the Service Provider shall pay the said amount within 45 days of demand by the IDBI Bank without any demur, reservation, contest, recourse or protest. The Bank shall have the right to recover the amount penalty from the bill pay-ments without prejudice to the bank's rights to recover the same by any other method including invoking Performance Security/Performance Bank Guarantee or from any other money belonging to the Bidder in the hands of Bank or which may become due from Bank to Bidder in any form."	No change in terms of RFP
78	76	9	Signing of Contract	Requesting Bank to consider the below language for the sub-clause: "9.3. The Contract form and all other documents would be signed at Mumbai within 30 days of receipt of notification of award of contract."	No change in terms of RFP
79	92	7	Indemnity	Bank to consider that vendor shall be responsible only for direct damages and claims. Vendor will not be liable for, and no third party will have the right to claim or recover, any indirect, exemplary, special, incidental, punitive, consequential, or similar damages of any kind or nature whatsoever, whether foreseeable or unforeseeable, arising out of or related to this Contract, even if the Vendor has been advised of the possibility of such damages in advance.	No change in terms of RFP
80	92	8	Intellectual Property Rights and Patent Rights	Request the Bank to delete and modify the below clause on Intellectual Property which shall be mutually discussed between the Parties. "8.1. Purchaser shall own and have a right in perpetuity to use all Intellectual Property Rights which have arisen out of or in connection with the implementation of this Contract, including all processes and Softwares which have been developed by the Bidder during the performance of Services and for the pur-poses of inter-alia use or sub-license of such Services under this Contract. The Bidder undertakes to dis-close all Intellectual Property Rights arising out of or in connection with the performance of the Services to the Purchaser and execute all such agreements/documents and file all relevant applications, effect transfers and obtain all permits, approvals, consents and no objections that may be necessary in this regard to effectively transfer and conserve the Intellectual Property Rights of the Purchaser."	No change in terms of RFP
81	94	12	Incidental Services	Requesting Bank to delete the below clause	No change in terms of RFP.

			Bank Response of Prebid Queries to RFP for Digitalization of Corporate Credit Journey (REF No: IDBI-Bank/ITD/PPG/ RFP/ 24-25 / 58 : January 30, 2025)		
SR	**RFP Ref Page No**	**RFP Clause No**	**Existing Clause Details**	**Clarification Sought**	**Bank's Response**
82	94	13	Change Orders/ Alteration / Variations	Requesting Bank to provide a prior written notice/order of 30 (thirty) days for the below request: *"13.2. Purchaser may at any time, by a written order given to the Bidder, make changes within the general scope of the Contract in any one or more of the following:* *i. Functional specification* *ii. The Services to be provided by the Bidder"*	No change in terms of RFP.
83	96	15	Liquidated Damages	Requesting Bank to delete Liquidated Damages as the indemnity clause already provides the necessary protection for both parties in the case of losses or damages. By including both liquidated damages and an indemnity clause, the agreement may be unnecessarily duplicating remedies for the same type of loss.	No change in terms of RFP.
84	97	16.4	A delay by the Successful Bidder in the performance of its Contract obligations shall render the Successful Bidder liable to any or all the following sanctions: i. Forfeiture of its performance security ii. Termination of the Contract for default	Successful Bidder shall agree to this only if the delay is caused by the acts or omissions that are solely attritbutable to or caused by the Bidder.	No change in terms of RFP.
85	101	23.3	However, IDBI Bank shall have such rights against the successful Bidder up to maximum of 100% of the contact value.	Requesting Bank to delete this sub-clause as there are indemnification provisions to reassure the Bank that they will be protected against certain types of claims	No change in terms of RFP.
86	102	27	The Purchaser reserves the right to inspect and monitor/assess the progress of the project at any time during the course of the Contract. The Purchaser may demand and upon such demand being made, the Purchaser shall be provided with any document, data, material or any other information, which it may require, to enable it to assess the progress of the project	Request that the Bank provide the Bidder with a prior written notice of seven (7) days, outlining the scope of the audit, before conducting any audits.	No change in terms of RFP.
87	103	27.3	Purchaser's right to inspect, test and, where necessary, reject the Solution after the delivered to the Purchaser and shall in no way be limited or waived by reason of the Solution having previously been inspected, tested, and passed by Purchaser or its representative prior to its delivery	Request Bank to delete this clause as it creates unnecessary duplication by allowing the Purchaser to inspect, test, and potentially reject the solution after delivery, even though it has already been checked before delivery. This redundancy can delay the process and add unnecessary complexity.	No change in terms of RFP.

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
88	104	29.6 & 29.7	29.6. The Bidder shall ensure that the equipment / application / software being supplied shall be free from malicious code (Viruses, Trojan, Spyware etc.) and shall be liable for any loss (information, data, equipment, theft of Intellectual Property Rights, network breach, sabotage etc.) incurred to the bank arising due to activation of any such embedded malware / malicious code. The Bidder shall further supply a certificate to the bank in the form Appended herewith 29.7. The bidder shall ensure that subsequent patch, hotfixes and upgrades are also free from mali cious code.	Request Bank to accept the modified language and read the clause as below: 29.6. The Bidder shall reasonably endeavour that the equipment / application / software being supplied shall be free from malicious code (Viruses, Trojan, Spyware etc.) and shall not be liable for any loss (information, data, equipment, theft of Intellectual Property Rights, network breach, sabotage etc.) incurred to the bank arising due to activation of any such embedded malware / malicious code which was beyond the control of the Bidder. The Bidder shall further supply a certificate to the bank in the form Appended herewith 29.7. The bidder shall reasonably endeavour that subsequent patch, hotfixes and upgrades are also free from malicious code.	No change in terms of RFP.
89	106	30	Ownership and Retention of documents	Requesting Bank to add the following language to the clause: However, the Bidder retains ownership or intellectual property rights over the proprietary content and/or information, including but not limited to product documentation, such as documents, materials, drawings, schematics, and designs, that belong to or were developed independently by the Bidder and are used in the provision of services.	No change in terms of RFP.
90	109	32.19	Any intellectual property arising during the course of the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be in tellectual property of the Bank.	Request Bank to delete this clause as the Bidder retains ownership or intellectual property rights over the proprietary content and/or information, including but not limited to product documentation, such as documents, materials, drawings, schematics, and designs, that belong to or were developed independently by the Bidder and are used in the provision of services.	No change in terms of RFP.
91	114	37.1	The Purchaser may, terminate this Contract, without compensation to the Bidder by giving the Bidder a prior and written 30 (thirty) days' notice indicating its intention to terminate the Contract	Requesting Bank to consider payment of all accrued fees for services already provided. Any termination rights for any reason whatsoever shall be without prejudice to payments to be made to the Bidder by Bank.	No change in terms of RFP.
92	115-116	37.1 (a)	the Purchaser at its sole discretion and without prejudice to any other right or remedy and without assigning any reasons, by written 30 days' notice sent to the Bidder, may terminate the Contract,	Requesting Bank to consider making the clause mutual and also providing a prior written notice of sixty (60) days	No change in terms of RFP.
93	116	37.1 (a)	The notice of termination shall specify that termination is for Purchaser's convenience, the extent to which performance of the Bidder under and in accordance with the Contract is terminated, and the date upon which such termination becomes effective.	Requesting Bank to make the clause mutual	No change in terms of RFP.
94	116	37.2	In the event of termination of this agreement for any reason whatsoever, IDBI Bank shall have the right and it may publicize such termination to caution the customers/public from dealing with the Bidder.	Requesting Bank to conside such publication only in the case of fraud. Any termination for convenience shall not be published otherwise.	No change in terms of RFP.

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
95	116	38.1	the Purchaser shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transi-tion and effective business continuity of the project which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the successor Bidder to take over the obligations of the erstwhile Bidder in relation to the execution/contin-ued execution of the scope of this Contract.	Requesting Bank to kindly note that any transition shall be done free of cost for a period of 21 days beyond which, it shall be charged as an Change Request as per mutually agreed terms and fees	No change in terms of RFP.
96	116	38.2	the Bidder herein shall be obliged to provide all such assistance to the successor Bidder or any other person as may be required and as the Purchaser may specify including training, where the successor(s) is a representative/personnel of the Pur-chaser to enable the successor to adequately provide the Services hereunder,	Requesting Bank to kindly note that any transition shall be done free of cost for a period of 21 days beyond which, it shall be charged as an Change Request as per mutually agreed terms and fees	No change in terms of RFP.
97	117	38.4	Without prejudice any other rights, the Purchaser may retain such amounts from the payment due and payable by the Purchaser to the Bidder as may be required to offset any direct losses caused to the Purchaser as a result of any act/omissions of the Bidder.	Bank to consider that there are other rights available under the contract such as termination, penalties etc. Requesting bank that withholding or deduction of payments to be deleted	No change in terms of RFP.
98	117	38.4	executing the scope of work under this Contract, the Bidder shall compensate the Purchaser for any such direct loss, damages or other costs, incurred by the Purchaser. Additionally, the sub Bidder / other members of its team shall continue to perform all its obligations and responsibilities under this Contract in an identical manner as were being performed hitherto before in order to execute an effective transition and to maintain business continuity.	The Bidder is already providing indemnity for the same. Requesting bank to delete the payment of any additional compensation. Also, any transition assistance shall be provided for a period of 21 days, beyon which, it shall be charged as per mutually agreed terms and fees	No change in terms of RFP.
99	117	38.11	whatsoever, IDBI Bank shall have the right and it may publicize such termination to caution the customers/public from dealing with the Successful Bidder. Any termination of the contract by the Bank shall be accompanied by a de-facto blacklisting of the successful bidder and revocation of Performance Bank Guarantee unless specifically clarified by the Bank.	Bank to consider that such publicity to be made only in the case where termination is due to frauduant acts of the Bidder. Any other reason of termination to be exempted from this clause	No change in terms of RFP.
100	118	40.1	The Contract cannot be transferred or assigned by the Bidder without the prior written approval of the Purchaser. The Bank is entitled to transfer or assign the contract or any part thereof to any other person without any permission / consent of the Bidder.	Requesting Bank to provide prior written intimation to the Bidder in case of any assignment being made	No change in terms of RFP.

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
101	119	47.2	Third party motor vehicle liability insurance as required under Motor Vehicles Act, 1988 in respect of motor vehicles operated in India by the Bidder or their personnel for the period of the Contract.	Requesting bank to delete this clause as its not applicable under the current nature of transaction	No change in terms of RFP.
102	120	48.1	Successful Bidder's aggregate liability shall be subject to an overall limit of 100% of the Total Contract price during the execution of the Project (Service period).	Requesting Bank to consider that the liability amount to be limited to amount of fees paid by the Bank for 6 months preceding the date of claim	No change in terms of RFP.
103	120	48.2 (i)	to the loss of or damage to real property and tan-gible personal property and for bodily injury or death which is caused by sole gross negligence or sole willful misconduct of the Bidder or its employees;	The exemptions under the liability shall be for any direct loss suffered by the bank and can include only death or bodily injury. Since this is software, Bidder does not envisage any direct loss to real property. Hence, request for deletion of the said words or modify accordingly	No change in terms of RFP.
104	120	48.2 (ii)	claims against the Bank resulting from misconduct, fraud or negligence of the Bidder, its em-ployees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations;.	Requesting Bank to make this clause mutual. Any loss or breach of Bidder's IPR shall also be covered under the clause	No change in terms of RFP.
105	121	48.3	In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this RFP and subsequent agreement or the hardware or the software delivered hereunder, howso-ever such liability may arise, provided that the claims against customers, users and service providers of the Bank would be considered as a direct claim.	Requesting Bank to make this clause mutual.	No change in terms of RFP.
106	204-205	Annexure-16 (NDA)	Confidential Information	Requesting Bank to include the following under the definition of Confidential Information: "any copyright, design rights, patents, Inventions, logos, business names, service marks and trademarks, Internet domain names, moral rights, rights in databases, data, source codes, reports, drawings, specifications, know how, business methods,.."	No change in terms of RFP.
107			New Proposed Clause - Exceptions to Limitation of Liability	Exceptions to Limitation of Liability: i) breach of confidential information; and (ii) infringement of intellectual property rights and (iii) violation of applicable laws	Not considered

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
108			New Proposed Clause - Limitation on Representation and Warranties	Limitation on Representation and Warranties of Bidder: (a) In providing APIs on license to the Bank, the Bidder does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs. (b) Where data is fetched by the APIs directly from the data sources and transmitted to the Bank, the Bidder makes no representation about the content or the information accessed through such APIs.(c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the Bidder, the Bidder represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists") in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated.(d) In providing any analysis of the data/information derived from the data, the Bidder does not provide any warranties whether express or implied as to the accuracy and completeness of the same. The Bidder warrants that it shall use all commercially reasonable endeavors to prevent willful errors in analysis or outputs derived from the data.(e) Where the Bidder provides services that involves screening or matching of subject entities against master lists/databases, the Bidder does not provide any express or implied warranties in respect of the efficacy of the logic and/or algorithms used by the Bank for the purposes of finding likely matches in the lists/external data source against the subject entities enquired upon by the Licensee. (f)The Bidder shall not be liable to the Bank for any alleged error, omission, or deficiency in connection with the performance of the Services (a "Deficiency") where, and to the extent that, (i) the Deficiency has occurred due to Bank's default, negligence, omission or misuse of the Services provided by Bidder; (ii) the Deficiency has occurred due to the Bank's failure to perform its obligations under this Agreement; or (iii) the Deficiency has occurred due to a third party's error/default, negligence or misuse of the Services provided by Bidder provided such Deficiency is not on account of the negligence, error or omission on the part of the Bidder. (g) Where any risk indices or other indices or scores relating to the risk/other assessment of any entity or natural person are provided, the same shall be deemed to have been provided on an as-is basis by the Bidder and without any warranties as to completeness, correctness, accuracy, timeliness or robustness of the algorithms. (h) Bidder does not guarantee and shall not be deemed to have guaranteed, the timeliness, sequence, accuracy, completeness, reliability or content of the information with relation to the Third Party Fintech Services. Third Party Fintech Services are provided on "as is basis". Bidder shall not be liable for any inaccuracy, error or delay in, or omission of (a) any such data, information or message, or (b) the transmission or delivery of any such data, information or message; or any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) non-performance, or (iii) interruption in any such data, information or message, due to any "Force Majeure" event or any other cause beyond the reasonable control of Bidder (i) Bidder warrants that it shall use all reasonable endeavours to prevent any modification to the data transmitted to the Bank through the APIs to render the same incorrect. (j) Bidder does not provide any representation and warranty with respect to the IPR of third party fintech services.	Not considered
109			New Proposed Clause - Deemed Acceptance	Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where: (a)the Bank has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests; (b)the Bank deploys the Software in the normal course of the Bank's business; (c)the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Bank has given any written notice; (d)the Bank does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Successful Bidder; (e)the Bank does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or (f)the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests	Not considered

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SR	**RFP Ref Page No**	**RFP Clause No**	**Existing Clause Details**	**Clarification Sought**	**Bank's Response**
110			New Proposed Clause - Bank Dependency	Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following: (a) timely, complete, and accurate provision of, and access to, Bank documentation/information and timely decisions and approvals by Bank. (b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith. (c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request. (d) to the extent relevant, Bank shall provide the on-site Bidder's personnel with suitable facilities, which may be necessary in connection with Bidder's performance of the services.	Not considered
111			New Proposed Clause - Exclusions to uptime	Exclusions to the Uptime: 1. failure of Bank's systems that interact with the Service Provider's platform; 2. failure caused by delay in responses/non-responses from data source servers; 3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice); 4. downtime caused by changes in data source protocols/data structures; 5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned); 6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator; 7. downtime caused due to use of Software not in accordance with the Documentation. 8. delay in performance of Bank dependencies. 9.Force majeuere events such as pandemic, epidemic, floods, earthquake, etc.	Not considered

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
112			New Proposed Clause - Licensing Terms	Licensing Terms: Bidder grants to the Bank, a License to operate and use the licensed materials on the following conditions: (a) limited to the use of Bank and Authorised Users; (b) limited to use within the Territory and from outside the Territories for Permitted Cross Territory Users; (c) non-exclusive; (d) revocable for cause; (e) non-assignable; (f) non-sublicensable; (g) non-transferable; (h) Fee-based; (i) License Term-based (j) limited for use in executable code form together with the Documentation and (k) for the Intended Purpose.	Not considered
113			New Proposed Clause - Bidder's right for termination	"Bidder may terminate the agreement with prior notice of 30 days to the Bank: (i) in the event of non payment of undisputed invoices beyond the time agreed between the parties; (ii) in the event of fringement of intellectual property rights of bidder by Bank or its authorized users; (iii) in the event of breach of any Confidential Information by Bank or any of its authorised users.	Not considered
114			New proposed clause - Project exclusions	"Bidder request Bank to add a new propose clause - Project exclusions: 1. Change in priority assigned to a module due to urgency with prior written approval from the Bank 2. Change in module requirements. 3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder 4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder. 5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder"	Not considered
115			New proposed clause - Test data and test cases	Bank has to provide test data and test cases to conduct effective testing	Not considered

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
116			New Proposed Clause - Exception to Indemnity	NOTWITHSTANDING ANY OTHER PROVISION OF THE AGREEMENT, IN NO EVENT WILL EITHER PARTY, ITS AFFILIATES, AGENTS, EMPLOYEES OR REPRESENTATIVES BE LIABLE FOR (I) ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT OR (II) ANY LOST PROFITS, ANY LOSS OF REVENUE OR ANY COMPENSATION FOR ANTICIPATED SALES OR THE COST OF PROCUREMENT OF SUBSTITUTE SERVICES OR FOR ANY COSTS, EXPENSES, EXPENDITURES, INVESTMENTS OR OTHER COMMITMENTS MADE IN RELIANCE UPON OR OTHERWISE IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT, UNDER STATUTE, IN EQUITY, AT LAW OR OTHERWISE, WHETHER OR NOT THE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.	Not considered
117			New Proposed Clause - Disclaimer	BIDDER DOES NOT PROVIDE ANY WARRANTY/GUARANTEE THAT THE SOFTWARE WILL PERFORM ERROR-FREE OR UNINTERRUPTED OR THAT BIDDER WILL CORRECT ALL DEFECTS. BIDDER UNDERTAKES TO CORRECT AND RECTIFY ALL MATERIAL DEFECTS WHICH RENDERS SOFTWARE INCAPABLE OF ITS PERFORMANCE IN ACCORDANCE WITH THE AGREED SPECIFICATIONS.	Not considered
118	16	Eligibility Criteria	The bidder should have positive tangible net worth during last 02 financial years	Request waiver of this clause	Please refer Corrigendum - I
119	16	Eligibility Criteria	The bidder should have experience of minimum 3 years in providing the services in the field mentioned in Sr. No. 2 of this table	Request a change to experience of minimum 18 months	Please refer Corrigendum - I
120	65	9.2 Payment Milestones	Module wise release of funds	Request clear explanation of total number of modules and total number of products.	No change in terms of RFP
121	66	9.3	Successful bidder to ensure implementation of the solution within 4 months from the date of issuance of P. O.	Successful bidder to ensure implementation of the solution within 6 months from the date of issuance of P. O.	Please refer Corrigendum - I
122	65	9.2 Payment Milestones	5% of One-time cost on Acceptance of PO	Request the bank to modify this to 50% on PO acceptance	No change in terms of RFP
123	65	9.2 Payment Milestones	Retention money	To be released on completion of warranty period of 3 months	No change in terms of RFP
124	75	ONLINE REVERSE AUCTION (ORA)	Technically qualified bidders with valid commercial Bid will qualify to participate in an Online Reverse Auction (ORA).	Request removal of ORA as bidder selection involves 25% weightage on commercials once	No change in terms of RFP
125	126	Indicative Commercial Bid	ATS / AMC cost for Four years (1 year after complete Go-Live)	ATS / AMC cost for 4.75 years (3 months after complete Go-Live)	No change in terms of RFP
126	126	Indicative Commercial Bid	ATS / AMC cost for Four years (1 year after complete Go-Live)	Request the bank to include payment milestone for AMC/ATS as annually in advance	No change in terms of RFP
127	30	4.1	Multiple journeys identi-fied for digitization of corporate lending leveraging corporate data ag-gregation services with the mentioned modules	Request to clarify on "Multiple Journey" refer to customer or DIY / assisted / mobile based etc.	Multiple journeys refer to the different types of Corporate Credit proposals & their lifecycle.

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
128	31	4.4	Data Sourcing and Correlation / validation of data	Request to elaborate expectation of advanced analytic models.	An advanced analytics model refers to the use of sophisticated data-driven techniques and tools to analyze large volumes of structured and unstructured data for actionable insights.
129	40	4.21	Documents	Could you please clarify the list of multilingual languages expected within the scope? Should multilingual support be limited to templates, or is it also required for the application's UI and validations?	Functional requirements will be discussed during the Requirement Gathering stage.
130	41	4.22	Integrations internal to the Bank	The following scope "Seamless integration with CBS for disburse-ments, repayments, and account maintenance" will be part of Loan Management System (LMS module) request to confirm if it is part of the scope	Functional requirements will be discussed during the Requirement Gathering stage.
131			General	The RFP does not mention the DIY journey. therefore, we understand that the scope is restricted to the Bank-Assisted Journey only. Please confirm.	Yes
132	31		Detailed Functional Requirements: : 2.Lead Generation	Does the Bank have an existing Lead Management System, or should lead generation also be included within the scope of the Digitization of the Corporate Credit Journey?	Should be part of solution
133	40		Detailed Functional Requirements: : 20. Credit appraisal memorandum (CAM)	CAM format is common for all products or does it vary for each product, if possible, request the bank to please share few sample formats	Specific details will be shared with the successful bidder.
134	43		28 Reporting : Ability to upload documents and getting a custom MIS report on status as per Top management require-ments	Request the bank to explain what is the context for content of upload in this Report?, Is it mean that Financial doument upload?	Functional requirements will be discussed during the Requirement Gathering stage.
135	22	4. SCOPE OF WORK	Bidder shall be responsible for migrating to cloud and managing the cloud service offerings	Jocata platform will be deployed on the cloud and will be managed by Jocata for IDBI as per the SOW. However, request Bank to clarify on the "migrating to cloud" part and what is the expectation here from the bidder additionally?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
136	39	Functional Requirements	21. Documents: - Multi-language support for regulatory and customer-facing documents.	Request bank to indicate what languages need to be supported	Specific details will be shared with the successful bidder.
137	40	Functional Requirements	22. Integrations internal to the bank	Is the Bidder's system expected to integrate with Bank's Document Management System (DMS)?	Application to integrate with Bank's Document Management System (DMS).
138	40	Functional Requirements	22. Integrations internal to the bank	Or is the Bidder's system expected to provide a Document Management System (DMS) for storing the documents gathered, generated during the DCCJ?	Application to integrate with Bank's Document Management System (DMS).
139	47	Technical Requirements	37. System Architecture : The containerization solution should provide logging and monitoring capabilities. It should also provide application developer console and IDE for developer console.	Could the bidder understand the purpose of the Developer console and the IDE for it? Who will be using the developer console and for what purpose? Request the Bank to elaborate.	Access will be provided to Bank's development team.

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
140	50	Technical Requirements	39. Security: The bidder should provide support for integration of Application with security systems such as SIEM (Security Information and Event Management) and DAM (Database Activity Monitoring). Further, provision to add Web & Mobile app logs to be integrated with SIEM.	Is the Bidder's system expected to integrate with Bank's SIEM, DAM etc.? Or is the Bidder's system need to provision SIEM, DAM and add the logs to these systems?	The proposed application to integrate with Bank's internal systems such as SIEM, DAM etc.
141	53	Technical Requirements	42. Development Process Guidelines: The proposed solution should support the database and hardware version proposed by the bidder and provided by Bank. Bank will take care of hardware and database upgrade activity.	Will the Bank provide the database license? If yes, will these licenses work on the cloud?	If the database is Oracle, the Bank will provide the necessary license; otherwise, the Bidder is responsible for arranging the license
142	53	Technical Requirements	42. Development Process Guidelines : The proposed solution should support the database and hardware version proposed by the bidder and provided by Bank. Bank will take care of hardware and database upgrade activity.	What is the Database and the Hardware version that Bank would like the bidder to use in the platform?	Oracle database is preferred by the Bank and details of hardware will be shared with the successful bidder.
143	55	Technical Requirements	44. Hardware Sizing: Bank shall provide Hardware, Operating System and Oracle Database.	Will Bank provide the Oracle DB license that can be used in the cloud?	License will be provided by Bank
144	55	Technical Requirements	44. Hardware Sizing: Bank shall provide Hardware, Operating System and Oracle Database.	Is the Bidder allowed to use a Database other than Oracle DB in the proposed platform? Say, PostgreSQL - request the Bank to confirm.	Bank prefer Oracle Database. For any other Database, Bidder is responsible for arranging the license.
145	55	Technical Requirements	44. Hardware Sizing: The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.	Is the Bidder expected to deploy the platform in Bank's on-premise cloud infra or the Bidder is expected to deploy it on a CSP and manage it?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
146	55	Technical Requirements	44. Hardware Sizing: Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform with the required licenses for the Bank for DC, DR, in UAT, pre-production and production environments.	On page. 27 - Requirement for Cloud Deployment: The Application /Solution must have provision of UAT, DC & DR on hosted model. Vs this clause which talks about 4 environments	Please refer Corrigendum - I
147		General/DR		Should the DR Application setup be a replica of DC? Or can it be a scaled down version of DC?	Yes
148		General/Mobile		What is the mobile strategy of the Bank? What kind of mobile application is needed - responsive/hybrid/native?	Responsive
149		General		What are the total number of Corporate Credit Applications expected every month?	Specific details will be shared with the successful bidder.
150		General		What is the expected YoY growth of the number of Corporate Credit Applications?	Specific details will be shared with the successful bidder.
151	12	Bidfee	Bidfee	Request bank to clarify ,Where it is exempted for MSME(Medium Segment)	Please refer point no 5 on page no 13 of RFP document

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
152	12	Earnest Money Deposit	Earnest Money Deposit	Request bank to clarify ,Where it is exempted for MSME(Medium Segment)	Please refer point no 5 on page no 13 of RFP document
153	14	Point No 3	he company should have imple mented at least 1 successful project in the last 3 years with an NBFC/ Small Fi nance Bank /Scheduled Commercial Bank in the subject use case	Request bank to clarify ,IS Experience of Deployment / LIVE in ON Premises is considered as Experience	Yes
154	16	Point No 7 - 12	Data Centres of CSP should be mini- mum Rated 3 of TIA940/942 or Tier III of Uptime Institute or any other equiv-alent certification.	Can we get it from our Cloud Service Provider AWS and please confirm whether it is Mandatory	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
155	23	Point No 3	The bidder is expected to play the role of Cloud Service Provider and shall come bundled with the solution and bank shall not enter into any separate agreement with the Cloud Service Provider	Request bank to clarify ,Whether the environment to be maintained by the Bidder.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
156	28	Point No 13	case bank wants to move the Application on its own cloud, the bidder should sup port and arrange for the same without any extra cost to the bank	Request bank to clarify ,Can we add the cost in the commercials taking this as assumption.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
157	29	Scope of Work	Designed using Micro services and Open API, Cloud Native and Containerized Ar chitecture providing a unified customer experience	If Application is partially designed with Micro Services architecture on API integration is it acceptable by the bank.	No change in terms of RFP
158	55	Point no 44	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Plat form should have capability to migrate to any other platform as per the Bank's requirement.	If Bank want to host in bank's Proposed On Premise Cloud then in Eligibility Point No 7 to 12 is necessary and there is to be clarification whether the proposed solution to be bundled with cloud or it is On prem Deployment	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
159	57	Point No 45	The Bidder must provide requirement of optimal size of the Hardware, Operating System, Data base, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for siz ing are given herein under	Is TCO is for 3 years or 5 years please clarify.	5 years
160	64	Point No 6	Warranty	Whether Warranty of 3 months can be considered	No change in terms of RFP
161	64	Point No 7	ATS/AMC	Whether Maintainence is only for Application or Including Cloud Infrastrucure.	Please refer Corrigendum - I

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
162	65	Payment Terms	Acceptance of PO- 5% Release of module for UAT -40% Upon Go-live of the module -30% Upon Go-Live of all the modules-30% Retention money -10%	50% 50% 0% 0%	No change in terms of RFP
163	75	Final Evaluaion	Final Evualation / Online Reverse Auction	Please Clarify whether the Final Bidder is selected based on Technical & Commercial or Only through Reverse Auction	No change in terms of RFP
164	92	Point No 8	INTELLECTUAL PROPERTY RIGHTS & PATENT RIGHTS Purchaser shall own and have a right in perpetuity to use all Intellectual Property Rights which have arisen out of or in connection with the implementation of this Contract, including all processes and Softwares which have been developed by the Bidder during the performance of Services and for the pur poses of inter-alia use or sub-license of such Services under this Contract. The Bidder undertakes to dis close all Intellectual Property Rights arising out of or in connection with the performance of the Services to the Purchaser and execute all such agreements/documents and file all relevant applications, effect transfers and obtain all permits, approvals, consents and no objections that may be necessary in this regard to effectively transfer and conserve the Intellectual Property Rights of the Purchaser.	Request to Modify the Clause as IP rights belongs to the Bidder/Vendor and Only License is give to the purchaser.	No change in terms of RFP
165	115	A	Termination for Convenience:	Request for 90 days of notice period.	No change in terms of RFP
166	120	Point No 48	LIMITATION OF LIABILITY:The Parties acknowledge that circumstances may arise where on account of a breach by Suc cessful Bidder of the terms of this RFP and subsequent Agreement, or other contractual or tortuous claim, the Bank may be entitled to damages from Successful Bidder. Successful Bidder's aggregate liability shall be subject to an overall limit of 100% of the Total Contract price during the execution of the Project (Service period)	Request to modify to Amount Paid for Last 12 Months.	No change in terms of RFP
167	131	4	Digital data sourcing and Advanced Analytics models	Please elaborate on Advanced Analytical models.	An advanced analytics model refers to the use of sophisticated data-driven techniques and tools to analyze large volumes of structured and unstructured data for actionable insights.
168	140	18	Details of unhedged foreign currency exposure and mitigation proposed need to be captured in the journey.	Kindly clarify whether the Unhedged foreign currency exposure is with IDBI or the Customer	Details of Unhedged Foreign Currency Exposure will be available with Bank.
169	14	Eligibility Criteria point no. 2	The bidder must be a provider of Data Aggregation services on Indian Compa-nies and should have delivered applica-tions to Banks for digitization of Corpo-rate Credit journeys.	Request the bank to modify this to "The bidder/ its partner must be a provider of Data Aggregation services on Indian Companies and should have delivered applications to Banks for digitization of Corporate Credit journeys.	No change in terms of RFP

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
170	23	4. Scope of Work	Bidder shall be responsible for migrating to cloud and managing the cloud service offerings.	Request bank to clarify scope related to migration activity.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
171	24	12	Bidder shall maintain the solution at both DC and DR of CSP as per the provisions of the RFP.	Do bidder need to provide DC and DR? Is there any data localization requirement?	Please refer Corrigendum - I
172	24	17	The Bidder will be required to fix any vulnerabilities/ bugs/issues in the platform at no additional cost during the entire tenure of the contract. These vulnerabilities/ bugs/ issues can be detected by the Bank or can be a finding of any internal or external audit conducted by the Bank or its auditors on a periodic basis during the contract period. The proposed solution should comply with RFP requirements, RBI guidelines, GOI guidelines and bank requirements. Bidder is required to make necessary changes in the proposed solution as and when required by bank.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	Specific details will be shared with the successful bidder.
173	24	19	Any requirement pertaining to regulatory & statutory requirement, 'cyber security, data security, cloud security and cloud hosting' highlighted, advised, or published by bank, reg-ulatory & statutory body and GOI must be provisioned & implemented by bidder during the contract period at no additional cost to the bank.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
174	24	20	Bidder shall ensure that services are performed in a physically protected and secure envi-ronment which ensures confidentiality and integrity of the Bank's data and artifacts, in-cluding but not limited to information (on customer, account, transactions, users, usage, staff, etc.), architecture (information, data, network, application, security, etc.), pro-gramming codes, access configurations, parameter settings, executable files, etc., which the Bank representative may inspect. Bidder shall facilitate and/ or handover the De-vice/systems or any associated infrastructure on which DCCJ application to the Bank or its authorized representative for investigation and/or forensic audit.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	Specific details will be shared with the successful bidder.
175	25	3 & 4	3. Bidder shall use the cloud to fulfill the business objectives, minimize the risks and mini-mize the duplicate services or infrastructure in the Bank. 4. Bidder shall ensure that data/ information stored in the cloud to comply with integrity Information Technology Policy.	Statement here is contradictory, if the bidder is supposed to share the suitablity accessment with option for on premise environment as well. In such case, this statement should be removed. Request bank to confirm.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
176	25	5	The Bidder shall use the necessary security controls, data encryption and other security related controls for the data, as per Data/ Information Security Classification standard, before storing the data/ information in the cloud or adopting any cloud service.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
177	26	11	The bidder shall comply with various technology standards/ requirements on cyber security stipulated by RBI and other agencies, or as may be specified from time to time, for undertaking digital lending.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	Specific details will be shared with the successful bidder.
178	27	4	Cloud Service Provider should be ISO-27018 certified wherever PII/ SPDI data is involved.	In case of on-premise, the same should not be applicable to bidder	Refer response provided at Sr. no. 1 above
179	28	18	All network segments in the Cloud environment shall be protected with security controls such as Firewall, IPS/IDS, Anti-DDoS, AV, DLP, WAF and NAC etc.	Kindly share the existing security tool/policies running in bank environment to leverage /extend with the proposed solution	Specific details will be shared with the successful bidder.
180	39	39	Bidder to ensure security is included in the design such as encrypt all communications (using https or transport layer security), authenticate all ac-cess requests, don't hard code certificates, pass-words or any form of secrets within the code, de-fine the Use DevSecOps tools designed for Micro Service architecture environments to scan code as it is developed. Also, following factors must form part of the im-plementation i. Isolation, ii. API Security, iii. Container Security Solutions for Micro-Ser-vices Architecture, iv. Application Images, v. Registry, vi. Orchestration, viii. Host OS, ix. Securing containers must harden the CI/CD pipeline, etc.,	As per our understanding, bank will provide the same and bidder is to integrate with the same. Request the bank to confirm.	The successful bidder to provide the Application and provide all associated tools necessary for a seamless functioning of the application to ensure security.
181	50	39. Security	Bidder should provide the support for integration of the application with Web Application Firewall (WAF), Intrusion Prevention System (IPS) and provide the requisite details to WAF, IPS Teams for implementation of the same.	As per our understanding, bank will provide and manage the same and bidder is to integrate with the same. Request the bank to confirm.	Proposed application should have capabilities to integrate with all the applications of Bank.
182	50	39. Security	The bidder should provide support for integration of Application with security systems such as SIEM (Security Information and Event Manage-ment) and DAM (Database Activity Monitoring). Further, provision to add Web & Mobile app logs to be integrated with SIEM.	As per our understanding, bank will provide and manage the same and bidder is to integrate with the same. Request the bank to confirm.	Refer response mentioned at Sr. no. 140
183	50	39. Security	The bidder to provide full support in implementation and maintenance for the open-source technologies with Enterprise support.	Kindly share the list of open support tools available in customer environment	Specific details will be shared with the successful bidder.

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
184	55	44. Hardware Sizing	The proposed Platform shall be hosted on Bank's on premise cloud infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement. ⬜ Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Upgradation, Maintenance and Support of all the software / tools required in the proposed Platform with the required licenses for the Bank for DC, DR, in UAT, pre-production and production envi-ronments.	Contradictory statement, in the above clause, bidder is required to provide the CSP/ Cloud, while this states that, bank will provide the infra and license. Kindly clarify.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
185	56	44. Hardware Sizing	The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.50% per quarter.	Contradictory statement, in the above clause, bidder is required to provide the CSP/ Cloud, while this states that, bank will provide the infra and license. Kindly clarify.	Please refer Corrigendum - I
186	56	44. Hardware Sizing	The Bidder shall do proactive monitoring and capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades. However, there should not be any additional cost to the Bank for any software upgrade during the im-plementation period till Go Live, as the Bank may use existing IT infrastructure or procure sepa-rately the required infrastructure based on the sizing proposed by the Bidder.	Contradictory statement, in the above clause, bidder is required to provide the CSP/ Cloud, while this states that, bank will provide the infra and license. Kindly clarify.	Please refer Corrigendum - I
187	56	44. Hardware Sizing	The Bidder to design & size the hardware required at Primary Data Centre (Including Test/ Development/ Training environments), Disaster Recovery (DR) Site. The Bidder to provide the complete architecture, hardware requirement for end-to-end functioning of the Platform as part of technical bid submitted to the Bank.	Contradictory statement, in the above clause, bidder is required to provide the CSP/ Cloud, while this states that, bank will provide the infra and license. Kindly clarify.	Please refer Corrigendum - I
188	58	48. Other Requirements	Other requirements ⬜ Bank should have the liberty to deploy the solu-tion in multiple test environment in Bank's Data Centre. ⬜ The Bidder should supply, configure, customize, maintain and support a solution offered by them, which also includes but not limited to: 1. Supply, installation, customization/ develop-ment and maintenance of required solu-tions 2. Provide support to establish helpdesk. 3. Provide support of the solution deployed. 4. Provide hand-holding support during roll-out	As per our understanding, Bidder need to provide application and sizing for Infra to run the solution. Bank will provide the requisite infra, license, security, helpdesk tool, monitoring etc. Kindly confirm	Bank will provide the required infra for an on-premise deployment of the application. Bidder to provide the licenses for the application and the associated tools. In case, the application uses Oracle DB, Bank will provide the licenses else for any other database, the bidder only has to bring the required licenses.
189	147	31	The platform should have an in-built ticketing system for users to report issues, track progress, and communicate with support teams.	Who are the expected Users to be using this ticketing system? Does the bank currently have any existing ticketing system?	Bank users will be using the ticketing system. Bidder may provide the required ticketing system.

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
190	152	38	The Bidder will build the test automation capability; design, implement, rollout & support. It is required to deliver a very robust fault tolerant, responsible and performant system. The Bidder should be able to automate unit testing, functional testing and non-functional testing (e.g. performance test, security test) and integrate them into the pipeline.	Which is the Test automation tool used by bank?	Specific details will be shared with the successful bidder.
191	General Queries		Please specify some of the high-level operational metrics that the solution will be expected to process	a.Number of daily transaction b.Number of customers c.Number of facilities d.Number of customers group e.Number of collaterals f.Number of application by day, week, month and year g.Average number of facilities per application h.Average number of collaterals per application i.Number of branches j.Number of Users	Specific details will be shared with the successful bidder.
192	General Queries		Year on year growth	Kindly provide expected Year on Year growth rate in % (for number of customers, facilities, collaterals)	Will be shared with successful bidder at the time of Requirement Gathering.
193	General Queries		Data Migration	Is Data Migration required for this project, if yes: a.Where is the data for facilities, collaterals and customers stored in the bank? Will it be from DWH? b.How is the bank planning to provide the data? c.How many years of data has to be migrated? d.What is the number of records that have to be migrated?	Specific details will be shared with the successful bidder.
194	General Queries		Credit rating/ scoring	Does the bank currently have credit rating or scoring engine that we need to integrate to or does the bank expects the solution to include the rating/scoring?	Functional requirements will be discussed during the Requirement Gathering stage.
195	General Queries		Go-live	When is expected date/month to go-live?	No change in terms of RFP
196	General Queries		Reporting & Analytics	Is there any Enterprise reporting and analytical tool which the Bank is currently using?	Specific details will be shared with the successful bidder.
197	General Queries		Integrations	Kindly list down all the required integrations for this project. It will be good if the Bank can provide the system name, description of integrations, integration method (real-time / batch)?	No change in terms of RFP
198	General Queries		Credit application template	How many credit application template that the bank is having now?	Functional requirements will be discussed during the Requirement Gathering stage.
199	General Queries		Reports	How many reports are required to be generated from the system?	Functional requirements will be discussed during the Requirement Gathering stage.
200	General Queries		Rating Model	How many Rating Model that the bank is having now?	Functional requirements will be discussed during the Requirement Gathering stage.
201	General Queries		Support	Kindly share the support required from the infrastructure side 1. Onsite/Offsite 2. 24*7 or 8*5 3. Replication tool availability and DRM tool 4. Backup tool availability	Specific details will be shared with the successful bidder.

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
202	General Queries		Security	Security solution availablity as per the security guidelines in current environment which is to be integrate with proposed solution	Specific details will be shared with the successful bidder.
203	General Queries			Please confirm where is the bank hosting currently.	Specific details will be shared with the successful bidder.
204	General Queries			Is there any preference for a particular CSP?	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
205	General Queries			Kinly provide list of all dependencies we would be having for our application to run e.g. Core banking, etc.	Specific details will be shared with the successful bidder.
206	General Queries			If integration required , for this scope what would be our transaction volume/sizing between our application and Banks Applications , this is to avoid selecting the CSP where we might end up burdened egress charges + Latency	Details of connecting internal applications will be provided to the successful bidder.
207	General Queries		Last Date for bid submission	Request the bank to provide us 21 days from the date of response on pre-bid queries/ clarifications received from bank.	Please refer Corrigendum - I
208	14	2 - Eligibility Criterion	The Bidder must be a provider of Data Aggregation Services on Indian Companies and should have delivered applications to Banks for Digitization of Corporate Credit Journey	We request the bank to include and consider the Domain / Technology Consulting experience regarding Data Aggregation also, as relevant.	No change in terms of RFP
209	14	3 - Eligibility Criterion	The company should have implemented 1 successful project in the last three years with NBFC/SFB/Scheduled Commerical Bank	We request the bank to include consulting experience also for the same.	No change in terms of RFP
210	11	5- Last date and time of submission	Feb 20th 2025, 4 PM	Considering the comprehensive scope, we request 2 weeks extention for the bid submission	Please refer Corrigendum - I
211	14	3 - Eligibility Criterion	The company should have implemented 1 successful project in the last three years with NBFC/SFB/Scheduled Commerical Bank	Please confirm if the prime bidder can partner with another solution provider. Additionally please confirm if credentials from both prime bidder and partner will be considered	No change in terms of RFP
212	14	3 - Eligibility Criterion	The company should have implemented 1 successful project in the last three years with NBFC/SFB/Scheduled Commerical Bank	Please confirm if the bank is open to a complete build option from bottom up to be delivered as per RFP time lines?	No change in terms of RFP
213	23	Section 1 (4) (3)	Bidder is expected to play the role of service provider and shall come bundled with solution and bank shall not enter in to a separate agreement with cloud service provider	Please clarify if this has to be a Public Closud Service Provider or Private Cloud Service Provider	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
214	23	Section 1 (4) (3)	Bidder is expected to play the role of service provider and shall come bundled with solution and bank shall not enter in to a separate agreement with cloud service provider	Request bank to please specify the existing cloud service provider.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
215	23	Section 1 (4) (3)	Bidder is expected to play the role of service provider and shall come bundled with solution and bank shall not enter in to a separate agreement with cloud service provider	Please let us know if there is a specific strategy that IDBI has around distributing work load across clouds	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
216	23	Section1	General	It is seen that RFP refers to Platform / Product / Solution interchangeably and also is open to Design and Build. Please confirm if our understanding is correct.	The terms - Platform, Product, and Solution, are used interchangeably to refer to the proposed solution, which focuses on the Digitization of the Corporate Credit Journey.
217	163	Section 4 (45)	Expected Response Time	Please share indicative Transaction volumes	Specific details will be shared with the successful bidder.
218	23	Section1	General	Please confirm if there is any preference to any specific tech stack from a solution /platform perspective.	Bank does not have any preference in terms of tech stack apart from Oracle to be used for database purpose.
219	14	3	The company should have imple-mented at least 1 successful project in the last 3 years with an NBFC/ Small Fi-nance Bank /Scheduled Commercial Bank in the subject use case.	We have implemented this in large banks. Requesting you to consider LOS enhancements which are being added. This is actively being used by the banks.	No change in terms of RFP
220	16	6	If the bidder is not a start-up : a. The bidder must have an average turnover of minimum ₹ 10 crores during last 02 (two) financial years b. The bidder should have experience of minimum 3 years in providing the services in the field mentioned in Sr. No. 2 of this table c. The bidder should have positive tangible net worth during last 02 fi-nancial years	Kindly increase the turnover so the OEM with large implementations can participate	No change in terms of RFP
221	66	10.1.	For any delay in delivery of services beyond the specified period, a penalty @ of 1% of the purchase order value per week or part thereof will be levied, subject to maximum of 5% of purchase order value.	There will be dependency on the bank and therefore, requesting for extended period and not include the time taken by the bank.	No change in terms of RFP
222	66	10.2.	In case the delay in delivery exceeds more than 5 weeks, IDBI Bank reserves the right to cancel the order and no payment will be made to the vendor.	There will be dependency on the bank and therefore, requesting for extended period and not include the time taken by the bank.	No change in terms of RFP
223	24	4.19.	Any requirement pertaining to regulatory & statutory requirement 'cyber security, data security, cloud security and cloud hosting' highlighted, advised, or published by bank, regulatory & statutory body and GOI must be provisioned & implemented by bidder during the contract period at no additional cost to the bank.	This will be subject to fixing issues as per OWASP top 10. Aggregator API's can be used. Kindly drop OCR / document reader functionality	No change in terms of RFP
224	29	4.Detailed Functional Requirement - Scope of work	The Solution should be low-code/ no-code, scalable, modular with enhanced UI/UX functionalities having ability to develop new processes through drag & drop work-flows.	Kindly exclude low-code and no-code as solution framework can be neutral	No change in terms of RFP

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
225	131	Annexure-4 : Scope of work (5)	Pre-integrated with various service providers in the eco-system	Kindly exclude low-code and no-code as solution framework can be neutral	No change in terms of RFP
226	133	Annexure-4 : Scope of work (7)	The capability to fetch the financial data through OCR, document reader facility also to be provided in case where the data are not available digitally	Aggregator API's instead of OCR can be used. Also, requesting bank to highlight the documents for which bank would need this function.	No change in terms of RFP
227	35	12	Banking relationship and Account Statement Analysis	Since this is covered in separate solution and is usually not part of LOS, kindly suggest the purpose	The RFP is floated for Digitization of Corporate Credit Journey and the journey mandates this requirement.
228	36	13	News Aggregation and Email alert mechanism for dealing group	Since this is covered in EWS solution and since this is LOS RFP, kindly suggest the purpose of external news and email alert mechnaism	The RFP is floated for Digitization of Corporate Credit Journey and the journey mandates this requirement.
229	NA	General	Comprehensive and intelligent related party identification and monitoring system:	Since this is covered in EWS solution and since this is LOS RFP, kindly suggest the purpose of monitoring here.	No change in terms of RFP
230	NA	General	Multi-language support for regulatory and customer-facing documents	Aggregator API's instead of OCR can be used. Since the requirement is being met through API's, kindly remove this point.	No change in terms of RFP
231	NA	General	Auto-Save Functionality to Prevent Data Loss	Aggregator API's instead of OCR can be used. Since the requirement is being met through API's, kindly remove this point.	No change in terms of RFP
232	NA	General	The solution should provide building various User Interface (UI) having Low Code builder capabilities	The LOS has all the fields for CAM and additional fields are not required on an ongoing basis. Since the LOS has the feature, can this be dropped.	No change in terms of RFP
233	96	15.1.	If the Successful Bidder fails to meet the requirements under Service Level Agreement like de-lays / or defaults / deficiency of services in delivery / installation / replacement / repair of any or all of the Systems and Solution' mentioned in the Purchase order (PO), Purchaser shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages, not construed as penalty, a sum equivalent to 1 % per week or part thereof of the value of P.O. subject to maximum deduction of 5% (five percent) of the P.O. value.	There will be dependency on the bank and therefore, requesting for a notice to be given and not include the time taken by the bank.	No change in terms of RFP
234	96	15.4.	IDBI Bank reserves the right to impose / waive off the Liquidated Damages.	There will be dependency on the internal teams of bank and therefore, requesting for a notice to be given and not include the time taken by the bank.	No change in terms of RFP

Bank Response of Prebid Queries to RFP for Digitalization of Corporate Credit Journey
(REF No: IDBI-Bank/ITD/PPG/ RFP/ 24-25 / 58 : January 30, 2025)

SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
235	64	9	The payment terms include One-time set-up cost (including Perpetual license and implemen-tation cost) linked to project milestones/deliverables and per Account cost payable based on usage on a monthly basis	Annual license fee will help spread over the cost over a period of contract, Kindly keep the license as Annual License instead of Perpetual.	No change in terms of RFP.
236	97	16.4.	A delay by the Successful Bidder in the performance of its Contract obligations shall render the Successful Bidder liable to any or all the following sanctions: i. Forfeiture of its performance security ii. Termination of the Contract for default	There will be dependency on the internal teams of bank and therefore, requesting for a notice to be given and not include the time taken by the bank.	No change in terms of RFP
237	19	3	Is the solution catering to the relevant certification like PCI-DSS, PA-DSS etc. as the case may be. (to be updated with the relevant certifications based on the use case) (Appro-priate proofs as applicable for the certifications)	Since these guidelines are essential to protect against data breaches and credit card fraud, LOS would not be required to take it up. Kindly drop this clause.	Please refer Corrigendum - I
238	14	Eligibility Criteria Point 3	The company should have implemented at least 1 successful project in the last 3 years with an NBFC/ Small Finance Bank /Scheduled Commercial Bank in the subject use case.	We are a fintech working in BFSI space with 30+ engagements with various BFSI entities. Request for waiver of this clause/condition specific to the subject use case.	No change in terms of RFP
239	Page 25	Point2 under Guidelines for On-Premise & Private Cloud:	Bidder shall conduct a "Cloud Suitability Assessment" exercise for a given business need to select the most suitable option/ combination of public/ private/ hybrid/ multi cloud or on-premise infrastructure,	In this context, we would like to inquire if the bank has a preference for using a Private or Public Cloud. It is worth noting that many Cloud Service Providers (CSPs) already offer public RBI-compliant Banking Boxes, which are utilized by other banks, such as SBI and Axis Bank, for their applications. Clarification on this matter will greatly assist us in preparing accurate commercial proposals.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial

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SR	RFP Ref Page No	RFP Clause No	Existing Clause Details	Clarification Sought	Bank's Response
240	23, 55, 61	Point 44 - Clause 1 Point 49 - Clause 9	"The proposed Platform shall be hosted on Bank's on premise cloud infrastructure; Bank shall provide Hardware" - Page 55 contradicts with point - "The bidder is expected to play the role of Cloud Service Provider and shall come bundled with the solution and bank shall not enter into any separate agreement with the Cloud Service Provider." Page 23 and point "The solution where all data processing will be done can be on-premise/ cloud hosted environment. Further, Data centre where data has to be ana-lysed/stored should be in India " - Page 61	We would like to address some ambiguity arising from contradictions in the provided documentation. Specifically, we seek clarification on whether the bidder is required to establish a partnership with a Cloud Service Provider (CSP) that complies with RBI regulations, or if the bank will engage directly with the bidder. The statement on Page 55 indicates that "The proposed platform shall be hosted on the Bank's on-premise cloud infrastructure; the Bank shall provide hardware." This appears to contradict the assertion on Page 23 that "The bidder is expected to play the role of Cloud Service Provider and shall come bundled with the solution; the bank shall not enter into any separate agreement with the Cloud Service Provider." Additionally, the point on Page 61 states, "The solution where all data processing will be done can be on-premise/cloud hosted environment. Further, the data center where data has to be analyzed/stored should be in India." Given these discrepancies, we kindly request the bank to clarify the requirements regarding the engagement with CSPs and the hosting environment.	The application to be deployed on-premises. Successful bidder to assist in migrating the application to Bank's own cloud infrastructure as and when required without any additional commercial
	Place: Mumbai Date: Feb 15, 2025				