

Reply to pre Bid queries RFP 152019 - Supply, Installation, Commissioning and Maintenance of Enterprise Fraud Risk Management Solution

S.No.	Page	Point/Section	Clarification point as stated in the tender document	Comment/ Suggestion/Deviation	Queries Reply
1		General		Request bank to provide the extension of atleast 10 working days from the date of publishing response to pre-bid queries raised by the bidders, looking at the extensive nature & documentation involved in providing a response to the RFP document.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
2	16	Scope of work 4.1.B	B) Advances/Borrower/Customer/Branch related fraud should be monitored in real time to near real time as the case applicable. It should include following- 1. Retail and Corporate loans 2. Trade Finance 3. Loan monitoring application (LLMS,EWS) 4. C-KYC and E-KYC 5. Branch related(Internal Frauds)	Request bank to provide the detailed scope of work required for the listed channels in part B.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
3	16	Scope of work 4.1.C	C) Other Channels for fraud monitoring should include be monitored in real time to near real time as the case applicable. It includes integration of following 1. Service Branch (CTS, Cheque related, ECS) 2. Financial inclusion cell 3. IVRS/Call Centre (Maha e-seva) 4. HRMS	Request bank to provide the detailed scope of work required for the listed channels in part C.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
4	18	Scope of work 4.3	<ul style="list-style-type: none"> • Customer On-Boarding and life cycle • Channel Financing • Service Branch Operations (Cheque Truncation System, ECS etc.) • Anti-Money Laundering System • Internal Frauds (Employee initiated/involvement)• Cash Management System • Treasury • Trade Finance • Forex • External Databases • Cyber Security Operations Centre (CSOC) • Customer Accounts opening (On-line / Process flow based / across the branches) • Integration of NPCI alerts on Cards & UPI based on its Fraud Risk Management • On line and Off-line Inspection Module • Bank's in-house Data repository and analytical software/tools • LLMS (Loan life cycle management system) • Asset and liability management system. • National automated clearing house 	Request bank to provide the detailed scope of work required or expected for the listed channels.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder

5	19	Scope of work 4.3	Proposed Solution should be able to integrate with different channels and their supportive internal systems such as E.g. ATM/ Debit/ Prepaid/ Virtual card, POS, CBS system, AML solution, Online Banking products and services, other software relating to products and services offered (Assets, Liabilities), Branch Banking etc., and also support external systems like CRILC, CIBIL, CERSAI, ECGC, MCA, Income Tax Dept., GST, E-KYC, CKYC, UIDAI, Wilful Defaulters, Bank Serious Irregularities Data as per requirement of the Bank for Fraud Risk Management.	Request bank to provide the details of scope of work expected towards the external systems like CRILC, CIBIL, CERSAI, ECGC, MCA, Income Tax Dept., GST, E-KYC, CKYC, UIDAI, Wilful Defaulters, Bank Serious Irregularities Data.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
6	19	Scope of work 4.3	Along with transaction volume Bidder is required to size the solution based on fraud detection rate. Bidder should also need to consider number of false positive that may be generated while sizing the solution.	Request bank to clarify would the required hardware with needed softwares & storage would be provided by the bank. As we know the bank will be having a rate contract or EULA with the respective OEM's.	Bank will provide necessary Hardware/ System Infrastructure for UAT /Development/ production environment, the successful bidder shall install EFRMS solution based on the same.
7	19	Scope of work 4.3	Bidder should also consider additional data storage depending upon number of transaction volume, fraud detection rate and also false positive generated.	Request bank to confirm that storage required for the project would be provided by the bank as the per hardware sizing provided in the technical bid.	Bank will be providing additional storage if any.
8	20	Scope of work 4.4	<ul style="list-style-type: none"> Proposed Solution should support concept of dynamic and static daily limit for transactions to contain the risk in the event of card misuse. 	Request bank to provide more details for the functionality mentioned.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
9	20	Scope of work 4.4	<ul style="list-style-type: none"> Proposed Solution should provide customer with ability to set/ modify the preferences/ value through internet/ mobile. 	Request bank to provide more details for the functionality mentioned.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
10	20	Scope of work 4.5.3	The proposed solution should cover any additional channel added and monitor detect and prevent fraud to newly added channel at any process stage.	Request bank to consider, "The proposed solution should cover any additional channel added and monitor detect and prevent fraud to newly added channel at any process stage with the mutually agreed commercials based on the efforts involved."	No change in RFP clause
11	21	Scope of work 4.5.8	The bidder should accomplish the job in coordination with existing System Integrator of the CBS and Internet Banking solution and other applications. Also, the proposed solution should support new versions of all the applications and if any changes required due to new version of the bank's applications then bidder has to make the changes/ modification/ upgradation in the proposed solution accordingly without any additional cost.	Request bank to provide assistance in interacting with the vendors of different solution/applications working in the bank. Also, request bank to consider, " the proposed solution should support new versions of all the applications and if any changes required due to new version of the bank's applications then bidder has to make the changes/ modification/ upgradation in the proposed solution accordingly on the mutually agreed commercials towards the efforts estimated.	No change in RFP clause
12	21	Scope of work 4.5.10	Any OEM certification is required then bidder has to arrange the same at no extra cost.	Request bank to provide clarity on the mentioned point.	RFP clause is self-explanatory
13	21	Scope of work 4.5.12	The proposed solution should be able to monitor and detect frauds in real-time for all channels and also for all cross channels fraud.	Request bank to confirm as many of the channels listed in the RFP documents would follow the near realtime process for fraud detection.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder

14	21	Scope of work 4.5.14	The bidder should take care of all aspects of Installation, De-Installation and re-installation, Configuration and Re-configuration, enhancements, updates, upgrades, problem analysis, on-site, as well as off-site support of in-scope Operating System	As per our understanding bank is going to provide the required infra for the ptoject which would includes OS, DB, Sever, Racks, needed netowrk components& connectivity & cableing. We request bank to provide the more clarity on the mentioned point in light of above statement.	Bank will provide necessary Hardware/System Infrastructure for UAT /Development/ production environment,OS, DB, Sever, Racks, needed netowrk components& connectivity & cableing. the successful bidder shall install EFRMS solution based on the same. Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
15	21	Scope of work 4.5.15	Database & applications to ensure smooth operations during and post implementation till end of contract period, due to any reason what-so-ever for the in-scope solutions.	As per our understanding bank is going to provide the required infra for the ptoject which would includes OS, DB, Sever, Racks, needed netowrk components& connectivity & cableing. We request bank to provide the more clarity on the mentioned point in light of above statement.	Same as above
16	22	Scope of work 4.5.22	Staff related and Vendor related frauds should also be covered in the solution in separate categories, at no extra cost to the Bank	We request bank to provide the more clarity on the mentioned point	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
17	23	Scope of work 4.6.11	The proposed solution should to run on one of the following RDBMS - Oracle/DB2/MS SQL/Text Based data. Bidder is required to factor ATS/SA for the proposed RDBMS for the entire contract period.	We understand Bank already has EULA for Oracle RDBMS & OS (Windows & Linux) kindly confirm that Bidder does not have to quote RDBMS & OS Cost for these components.	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
18	24	Scope of work 4.6.18	The Bidder will be responsible for Backup of application and the database as per the requirement of the Bank. Bidder will provide the backup licenses.	We request bank to clarify if the Backup licenses would be provided by the Bank. Since Hardware is provided by the Bank.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
19	24	Scope of work 4.6.19	The bidder should right size the solution to meet the requirements provided in this RFP for the contract period of 5 years plus extendable period of 2 years at the option of the Bank. In case the RFP requirements are not met, then the selected bidder has to provide additional components required to meet the RFP requirements, at no additional cost to the bank.	Request bank to clarify wheter bidder needs to size the hardware for the business growth trends for the 5 years i.e contract period or the 7 years as 2 years might get extended.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
20	24	Scope of work 4.6.26	Solution should integrate with automated interactive outbound call-based alerts facility on 24X7 basis to intimate and confirm with customer in case of high risk transactions. The high risk transaction mentioned above will be pertaining to Internet and mobile banking alerts	As per our understaing bank would provide the Interactive outbond call based or sms based alerts bidder will only configer or integrate the same with the proposed solution.	RFP clause is self-explanatory

21	25	Scope of work 4.7	Application, OS & Database administration, Level 2, 1 resource per shift, 3 shifts in a day, There shall be two shifts in day from 7 AM to 11 PM at	Request bank to clarify the ambiguity in the statement, as no. of shifts mentioned is 3 & shift timings are 7 to 11	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
22	30,31	Scope of work 4.9.3 Implementation	For High Availability - Rule & Detection Engine, Prevention Module, Case Management tool and their underlying infrastructure components are required to be in Active-Active mode. Other components of the solution can be in Active- Passive mode, provided the solution is not exceeding RPF for supply, installation, commissioning and maintenance of EFRMS the RTO, RPO and Service Levels as mentioned in this RFP. Solution should provide Recovery Point Objective of 15 Minutes and Recovery Time Objective of 90 Minutes.	Some EFRM module or components are Batch based whereas some are Real Time Modules. We understand High Availability is applicable to Real Time Modules only whereas Batch Modules can be on Active at DC (no failover)-Passive at DR configuration. Kindly confirm to our understanding.	Real time batch components only need to be in high availability active active mode. Others near real time can be in active passive mode.
23	29	Scope of work 4.9.3 Implementation	EFRMS installation, configuration and integration to be done by OEM in co-ordination with the Bidder. Bidder need to have agreement with OEM for all on site resources of OEM. Bidder should have back-to-back support with OEM during the total contract period for necessary support.	Request bank to clarify the mentioned point	no change in the RFP Clause
24	29	Scope of work 4.9.3 Implementation	<ul style="list-style-type: none"> The Bidder should provide the latest version of the Software. The Bidder would be responsible for replacing the out-of-support, out-of-service, end-of-life, undersized, infrastructure elements at no extra cost to the Bank during the entire contract period of 5 Years extendable for further two years at the option of the Bank. Replacement to be done before due of date of the Product/service. 	As per our understanding bank is going to provide the required infra for the project which would include OS, DB, Server, Racks, needed network components & connectivity & cabling. We request bank to provide the more clarity on the mentioned point in light of above statement.	Bank will provide necessary Hardware/System Infrastructure for UAT/Development/production environment, the successful bidder shall install EFRMS solution based on the same..
25	29	Scope of work 4.9.3 Implementation	The system should be HA (high-availability) mode and with BC (Business Continuity) setup at our DR (Disaster Recovery) site. The Bidder would be responsible for installation, testing, commissioning, configuring, warranty and maintenance of the system. In case all the devices go down at DC, the function being performed by the devices should be taken over by the corresponding devices at DR site and vice - versa.	Request bank to provide the no. of resources at DC & DR respectively. The count of resources mentioned in the point 4.7 scope of work is only for DC or DC-DR both.	Count is for both DC and DR respectively. For DR location Bidder should not quote any resources.
26	30	Scope of work 4.9.3 Implementation	The period of support coverage & Facility Management would be for 5 years from the date of Go-live of Phase 1. The bidder has to fulfill all operational and performance requirement for the entire contract period. No extra cost will be borne by the bank during the contract period for any upgradation/addition/replacement of software, OS, Database, Middleware etc.	As per our understanding bank is going to provide the required infra for the project which would include OS, DB, Server, Racks, needed network components & connectivity & cabling. We request bank to provide the more clarity on the mentioned point in light of above statement.	Bank will provide necessary Hardware/System Infrastructure for UAT/Development/production environment, the successful bidder shall install EFRMS solution based on the same..

27	33	4.11 Benchmarking	Benchmarking The Bidder will demonstrate the benchmarking tests to confirm compliance with the stated performance parameters.	Please clarify if Bank is expecting benchmark details to be submitted to the bank. We request Bank to consider only OEMs who have benchmarked their solution for the peak volumes as specified in the RFP and necessary benchmarking details have to be provided by OEM as part of the evaluation. Performance benchmark document should reflect the various performance parameters like response time, Transaction per second, user concurrency, Hardware specification on which the proposed solution was tested etc. Technical Scoring for such Benchmark should be included in the RFP.	no change in the RFP Clause
28	17	4.1	EFRMS solution should be able to detect and prevent financial and non-financial frauds through implementation of recent fraud management mechanisms.	Request clarification on the sample list of non-financial frauds/non-financial transactions that Bank of Maharashtra wants to cover.	Please refer Phase 2 and Phase 3
29	21	4.5.11	The system should be capable of managing Fraud risks proactively and also should be able to prevent the Fraud risks at the detection stage itself.	Bank personnel would have to be involved in management of fraud risks and prevention of fraud. Request clarification on expectation from the service provider	RFP clause is self-explanatory
30	21	4.5.7	The bidder should install, integrate and customize proposed solution with Bank's existing Core banking System (BaNCS24), Internet banking application products, Mobile Banking application products, Bank's ATM switch, Bank's credit card processing system, Debit/Credit cards and other transaction systems/ delivery channels, call centre etc. without hampering the routine operations of the bank.	Does the bank have a preference for solutions which have been integrated with the mentioned core banking system? We request Bank to include Scoring of 15 marks for Integrating with TCS Bancs24	no change in the RFP Clause
31	23	4.6.11	The proposed solution should to run on one of the following RDBMS - Oracle/DB2/MS SQL/Text Based data. Bidder is required to factor ATS/SA for the proposed RDBMS for the entire contract period.	We understand Bank already has EULA for Oracle RDBMS & OS (Windows & Linux) kindly confirm that Bidder does not have to quote RDBMS & OS Cost for these components.	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
32	24	4.6.18	The Bidder will be responsible for Backup of application and the database as per the requirement of the Bank. Bidder will provide the backup licenses.	Since Hardware is provided by the Bank. Kindly clarify if the Backup licenses would be provided by the Bank.	RFP clause is self-explanatory
33	26	4.8	Reports in the RBI format for Fraud Management Reporting (FMR)	Whether the system will interface RBI's platform for FMR in the standard format? Manual Intervention of Bank personnel would be required	Bank personnel will be involved
34	30	4.9.3	Bidder/System Integrator should provide utilization details that can affect the existing IT infrastructure. System should not have any cloud services. Adherence to agreed Service Levels, periodic monitoring and reporting of the same to the Bank through a portal.	Clarification needed on specific role of bidder as System Integrator will be appointed by the Bank as it has been provided on Page 30 as follows - Bidder to co-ordinate with the bank/Bank appointed System integrator for any hardware related issue till the closure of such issues.	no change in the RFP Clause

35	33	4.11	Benchmarking The Bidder will demonstrate the benchmarking tests to confirm compliance with the stated performance parameters.	Please clarify if Bank is expecting benchmark details to be submitted to the bank. We request Bank to consider only OEMs who have benchmarked their solution for the peak volumes as specified in the RFP and necessary benchmarking details have to be provided by OEM as part of the evaluation. Performance benchmark document should reflect the various performance parameters like response time, Transaction per second, user concurrency, Hardware specification on which the proposed solution was tested etc. Technical Scoring for such Benchmark should be included in the RFP.	no change in the RFP Clause
36	36	4.17	Bidder to comply with timelines mentioned after selection as System Integrator	Clarification needed whether the timelines provided in the table are in terms of weeks or months as it has been provided in section 4.6.3 on page 22 that Implementation of the EFRM solution should be completed within 12 months of the acceptance of order in a phased manner. Request if suggested timelines can be provided as per Phase I, II and III, provided on Page 28	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
37	36	4.17	Sr No Task Time required to complete the phase (in Weeks) 1 Delivery & implementation planning - 4 weeks 2 Implementation of project (Delivery/UAT/Pilot/Go live) - 8 weeks	Bank has mentioned in clause no 4.6.3 Implementation of the EFRM solution should be completed within 12 months of the acceptance of order in a phased manner. Kindly clarify that Clause 4.17 Timelines are mentioned to start the project in this time period.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
38	39	5.5	1. Credential strengths of Bidder/Consortium Partner	Clarification needed for the following points - 1. For Point no. 1, whether the eligibility requirement is for the bidder for being a System Integrator/ Original Software Developer (OSD) for a period of minimum 5 years. Whether the requirement can be considered for the OEM or the Consortium Partner as on the date of issue of this RFP or the OEM on a standalone basis or on a consolidated basis. 2. For Point no. 2, whether the eligibility requirement of INR 50 crore is for the bidder on a standalone basis. Suggestion to consider a threshold of more than INR 25 crore for the bidder, if on a standalone basis. Additional suggestion is for considering at least one more slab for marks to be allotted. 3. For Point no. 3, clarification needed whether the Bidder on a standalone basis must have implemented or currently has under implementation an Enterprise Fraud Risk Management Solution or Risk Management Solution (Credit Risk/Operational Risk/Market Risk). Suggestion to extend eligibility to the OEM and Consortium Partner.	Point no 1 and 2 :- No change in the RFP Point no 3 :- Refer "corrigendum for changes in RFP" for more details (to be published shortly)

39	39	Point No 3	The Bidder must have implemented or currently has under implementation an Enterprise Fraud Risk Management Solution or Risk Management Solution (Credit Risk/Operational Risk/Market Risk) in at least one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having at least 1000 branches or a Bank situated abroad with a minimum business turnover/business mix (advances + deposits) of USD 10 bn. as of last financial year. – Credentials from more than 2 Bank (15 Marks) – Credentials from 2 Bank (12 Marks) – Credential from 1 Bank (10 Marks)	We request the Bank to modify this clause as "The Bidder\Proposed OEM Solution must have been implemented or currently has under implementation an Enterprise Fraud Risk Management Solution or Risk Management Solution (Credit Risk/Operational Risk/Market Risk) in at least one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having at least 1000 branches or a Bank situated abroad with a minimum business turnover/business mix (advances + deposits) of USD 10 bn. as of last financial year. – Credentials from more than 2 Bank (15 Marks) – Credentials from 2 Bank (12 Marks) – Credential from 1 Bank (10 Marks)"	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
40	39	Point No 1	1. Credential strengths of Bidder/Consortium Partner A. Experience and Certification B. People Tabulated below highlights the parameters under the technical criteria and scoring methodology.	We request Bank to include Scoring of 15 marks for Integrating with TCS Bancs24. "The Bidder or Proposed OEM Solution should have been integrated with TCS Bancs24 for a Risk Management Solution (Credit Risk/Operational Risk/Market Risk/ Early Warning Signals) in at least one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having at least 1000 branches or a Bank situated abroad with a minimum business turnover/business mix (advances + deposits) of USD 10 bn. as of last financial year.	No change in RFP clause
41	54	EFRMS solution Service Performance Measurement	Bidder to provide experienced and certified manpower at Primary site as per RFP. Any resource absence bidder should provide temporary replacement. Any lacuna will attract penalty	It has been provided that if resource leaves before prior notice of three months , resource will be marked absent and a penalty per day for remaining period will be levied. Prior intimation of 3 months as an absolute condition seems stringent. Clarification needed on the 3-month prior intimation to the Bank where the resource is unable to continue due to unavoidable reasons such as medical reasons and whether Penalty will still be payable during such unavoidable situations. Suggestion to the Bank to exclude this criteria or provide for exceptions.	No change in RFP clause
42	63	8.2.2	License and Implementation Fee %	We request Bank to include License Fee Payment clause as given below 1.Delivery of licenses to the bank 70% 2.Successful installation and acceptance testing of product at DC and DRC 20% 3. Post successful installation at DC and DRC 10%	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
43	63	8.2.3	ATS payment would be made quarterly in arrears.	We request Bank to modify the clause as "ATS payment would be made quarterly in advance"	No change in RFP clause
44	63	Product Cost	License Delivery Milestone License and Implementation Fee % System Requirement Specification and analysis, project Kick Off - 10 % Delivery of Licenses and Installation at DC and DR- 20% Completion of Gap Analysis and Customization -40% UAT Sign Off- 10% 3 Months Post Go Live-20%	Milestone should be something like this <ul style="list-style-type: none"> • Advance on Contracts Sign-off and Service kick off meetings – 20% • Installation of 1 environment – 15 % • Release of Design document – 20% • Release environment for User Acceptance Test (UAT) -20% • User Acceptance Testing (UAT) Sign-off – 20% • Production Deployment - 5% 	Refer "corrigendum for changes in RFP" for more details (to be published shortly)

45	67	Performance Bank Guarantee	1. As mentioned above, the successful bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) (issued by a scheduled commercial Bank other than Bank of Maharashtra) acceptable to Bank for 10% of the total project cost – for the contract period including claim period of 6 (six) months with validity starting from its date of issuance	Suggestion to the bank for eliminating performance Gurantee section	No change in RFP clause
46	68	Penalties and Delays in Bidder's Performance	8.13 Penalties and Delays in Bidder's Performance The bidder should provide uninterrupted availability of the Enterprise fraud risk management System as per the requirements of this tender. Inability of the bidder to either ensure readiness of the site as per specifications within defined timelines or to meet the service levels as specified in clause 7 shall be treated as breach of contract and would invoke the penalty clause.	Suggestion to the bank for eliminating penalty section for solution implementation/delivery	no change in the rfp
47	78	16	The solution should not be constrained to a single Hardware Platform or Operating System	What does it mean by Single Hardware Platform? Kindly clarify	RFP clause is self-explanatory
48	79	6	Solution should have the ability for unlimited rules capacity	How many rules are expected?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
49	80	8	Rules engine should be able to create a case based on scores as a decision element	Analytical Model generated score or Business Rule based Score?	RFP clause is self-explanatory
50	82	55	Rules engine should be able to create discrete scores for transactions	Is it different models for different Product?	RFP clause is self-explanatory
51	82	58	The proposed EFRMS should automatically identify behavioral trends.	How many models expected identifying behavioral trends?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
52	82	61	Solution should support the technique of defining trusted pairs to reduce false positives.	Does this refer to using whitelists in fraud evaluation criteria?	RFP clause is self-explanatory
53	82	63	The solution must control potentially problematic rules from being added	What is definition of problematic rules?	RFP clause is self-explanatory
54	84	Point 27	Should contain crawling capabilities which should be able to retrieve data that go many layers deep.	Crawling from web pages requires legal subscription from the sources which bank can take. For EFRM implementation external crawling is not required. Hence, it is requested to remove this requirement	RFP clause is self-explanatory
55	84	26	Linkages from information sources by RBI (e.g. SMA), peer banks (defaulter lists), DRT, Court case listing databases, etc.	What is the expected method of integrating with these external data sources and their respective data formats?	RFP clause is self-explanatory
56	85	Case Management/14	The number / label / length / arrangement of such fields should be configurable	Clarification needed on which fields are being referred to	RFP clause is self-explanatory
57	86	Case Management/46	The proposed solution should have ability to specify a Manual Outcome Action for each Case Creation Rule	Please explain what is meant by "Manual Outcome Action"	RFP clause is self-explanatory

58	87	20, 21, 22, 23, 28	<p>Point 20 - Solution should be able to build anomaly detection models to find previously unknown activities that are indicative of fraud</p> <p>Point 21 - Solution should be able to build pre-defined anomaly univariate and multivariate models</p> <p>Point 22 - Solution should have ability to build and deploy new models</p> <p>Point 23 Solution should have ability to define clusters using several different techniques and relations</p> <p>Point 28 - Solution should have ability to build predictive fraud models designed to learn from past fraud and better predict future attempts</p>	How many models expected initially to be implemented?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
59	98	Point No 30	The solution should has proven fraud detection rates around 90-95% range.	Detection rates are a function of risk appetite that banks take. Some banks with higher risk appetite may choose to have wider detection to ensure higher detection rates while some with higher customer centricity may choose to have smaller detection to ensure less false positives. These metrics should be planned at the time of implementation and hence we request this point to be removed	No change in RFP clause
60	99	Point 40	The solution must provide a range of authentication capabilities, tailoring appropriate authentication for particular transaction risk levels	Does the bank want an authentication solution to be proposed or the requirement is for integration with the existing authentication engine? If Authentication solution is required, it is suggested that Bank should publish the Technical and Functional Requirements.	RFP clause is self-explanatory
61	107	10.5	<p>The Bidder / OEM is required to meet ALL the following eligibility criteria applicable to them and provide adequate documentary evidence for each of the criteria stipulated below:</p> <p>Point 3 : The minimum annual turnover of Bidder should not be less than INR 200 crores in each of the last three financial years, viz., 2016-17, 2017-18 and 2018-19 from India operations</p>	<p>Suggestion to the Bank is that if the turnover threshold can be lowered to INR 25 crores, if it is for the Bidder on a standalone basis.</p> <p>We request Bank to include OEM Turnover clause as "The minimum annual turnover of OEM should not be less than INR 150 crores in each of the last three financial years, viz., 2016-17, 2017-18 and 2018-19 from India operations"</p>	No change in RFP clause
62	107	10.5	<p>The Bidder / OEM is required to meet ALL the following eligibility criteria applicable to them and provide adequate documentary evidence for each of the criteria stipulated below:</p> <p>Point 3 : The bidder should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India.</p>	<p>Suggestion to the Bank to extend the Eligibility of implementation of EFRMS in the past, to the OEM and Consortium Partner also.</p> <p>We request Bank to modify the clause as "The bidder\Proposed OEM should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India.</p>	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
63	109	10.5	<p>The Bidder / OEM is required to meet ALL the following eligibility criteria applicable to them and provide adequate documentary evidence for each of the criteria stipulated below:</p> <p>Point 10 : The Bidder must have implemented or currently has under implementation an Enterprise Fraud Risk Management Solution(EFRM) or Risk Management Solution(Credit Risk/Operational Risk/Market Risk)</p>	Suggestion to the Bank to extend the Eligibility of implementation in the past or currently under implementation of EFRMS or RMS, to the OEM and Consortium Partner also.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)

64	129	Annexure 14	We hereby extend our full guarantee and warranty for the solution, products and services offered by the above firm against this bid invitation. We duly authorize the said firm to act on our behalf in fulfilling all installations, technical support and maintenance obligations required by the contract.	It has been provided that Bidder shall be responsible for non-performance by the OEM. However, OEM is also submitting a declaration in Annexure 14. Clarification needed on the specific responsibilities of the Bidder and the OEM	RFP clause is self-explanatory
65	141	Annexure 20	This has reference to your above RFP for implementation of EFRMS in your Bank. Mr./Miss/Mrs. _____ is hereby authorized to attend the bid opening of the above RFP No.: on _____ on behalf of our organization	Clarification needed if the Organization's authorized signatory can issue Letter of authority to a designated individual to sign and execute all other documents relevant to the RFP and also submit the Commercial and technical Bid. Suggestion to the Bank to include a provision for the same.	RFP clause is self-explanatory
66	144	10.22	Projection	Please provide the retention period for transactions. Recommended is 90 days	No change in RFP clause
67	30,31	4.9.3	For High Availability - Rule & Detection Engine, Prevention Module, Case Management tool and their underlying infrastructure components are required to be in Active-Active mode. Other components of the solution can be in Active- Passive mode, provided the solution is not exceeding RPF for supply, installation, commissioning and maintenance of EFRMS the RTO, RPO and Service Levels as mentioned in this RFP. Solution should provide Recovery Point Objective of 15 Minutes and Recovery Time Objective of 90 Minutes.	Some EFRM module or components are Batch based whereas some are Real Time Modules. We understand High Availability is applicable to Real Time Modules only whereas Batch Modules can be on Active at DC (no failover)-Passive at DR configuration. Kindly confirm to our understanding.	Active active mode is for all real time triggered fraud events.
68	50,54	Point No 6	6. Service Level Availability and Monitoring 6.3 Penalties	Since Hardware is provided by the Bank. Kindly clarify if the Penalties are not applicable for Hardware related points on the Bidder\SI.	Bank will provide Hardware. Bidder need to monitor versions upgrade, out of service, end of life, undersized infrastructure elements and report the same to Bank Team.
69	107	Annexure-5, Bidder - Point-5	The bidder should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India.	Since EFRM solutions are being implemented in Indian Banking space from last 2 years or so, we request Bank to please revise this clause as "The bidder should have experience of implementing FRMS for at least 1 scheduled commercial bank or any other entity in India.	No change in RFP clause
70	109	Annexure-5, OEM - Point-1	The proposed OEM solutions should have been implemented in a minimum of two BFSI organizations globally	Requesting Bank to please accept reference email as credential from clients, as procuring letter from customers abroad is a tedious task, Also OEM is restricted to share Purchase Order/ Agreement Copy due to NDA	No change in RFP clause
71	36	4.17	Timelines	EFRMS being complex solution and considering the scope; implementation will take at least 15 weeks hence requesting Bank to please revise the implementation timelines accordingly.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
72	62	7.2.1.44	The successful bidder shall indemnify, protect and save Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc	This clause need to be negotiated at Agreement stage. Kindly consider the same.	No change in RFP clause
73	68	8.13	Penalties and Delays in Bidder's Performance	Please cap the penalties; it should not exceed preceding years AMC/ATC cost charged for that particular service year".	No change in RFP clause

74	12	2.9	A Recipient will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document.	The RFP contains many terms and conditions which requires discussion and mutual acceptance by the Parties, and hence, request to make the following change in the clause: "A Recipient will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP, subject to the deviations submitted"	No change in RFP clause
75	14	3.8	Bank shall make such prorated payment for services rendered by the bidder and accepted by Bank at the sole discretion of Bank in the event of termination, provided that the bidder is in compliance with its obligations till such date.	For the services rendered during the term of the contract, the bidder shall be paid in accordance with the contract. A conditional statement like ' <i>provided the bidder is in compliance with its obligations till such date</i> ' is not acceptable as remedy for any breach also is covered under the RFP/contract. Please remove 'provided the bidder is in compliance with its obligations till such date' from the clause.	No change in RFP clause
76	17	4.1	The proposed solution should meet with various RBI Guidelines and framework	The proposed solution shall meet the various RBI guidelines and framework as on the date of submission of the bid. Any future regulatory or statutory requirements can be provided only as a change request with additional cost to the Bank. Request to modify as follows: "The proposed solution should meet with various RBI Guidelines and framework, as on date of submission of bid "	No change in RFP clause. All future RBI guidelines should be meet by bidder.
77	17	4.2	The proposed solution should be implemented at Bank's DC & DR. Solution will be in High Availability (HA) mode in DC only. There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	Request bank to clarify if below understanding is correct regarding the total environments (five) to be provided: 1. DC (as per the volumes / TPS etc. provided) 2. DR = DC 3. UAT = 20% of DC 4. Training = 20% of DC Any other Environment?	Bidder understanding is Correct.
78	22	4.5.30	The bidder team should comply with Audit observation for periodic audit conducted as per Bank policy.	Our Understanding is bidder has to fixed the gaps for the identified Vulnerabilities and audit observation. Vulnerability Assessment (VA) & Audit is not in bidder scope.	Biidder needs to comply - Need to close the VA observations as and when audit is conducted by Bank.
79	22	4.6.2	The proposed solution should be able to comply with various RBI and other regulatory guidelines, current & future, related to electronic payments	Regulatory changes as per law mandate till date of award of contract to the Bidder may be provided without any additional costs; however, any future law mandates will be considered as separate CR and mutually agreed between the parties.	No change in RFP clause
80	22	4.6.2	The proposed solution should be able to comply with various RBI and other regulatory guidelines, current & future, related to electronic payments	The proposed solution shall meet the various RBI guidelines and framework as on the date of submission of the bid. Any future regulatory or statutory requirements can be provided only as a change request with additional cost to the Bank.	No change in RFP clause
81	22	4.6.2	The proposed solution should be able to comply with various RBI and other regulatory guidelines, current & future, related to electronic payments	While we agree to comply with all laws existing as on date of submission of bid, it is not possible for the bidder to envisage regulatory requirements which may be applicable in future and corresponding changes to be done to the solution, thus we request that bidder should be liable for compliance of all laws applicable as on date of submission of bid and compliance to any change in law of enactment of new law shall be done at extra cost, if having a direct or indirect cost implication, mutually agreed between the parties and this clause should be amended accordingly.	No change in RFP clause

82	22	4.6.17	The Bidder should comply with Bank's IS Security policy in key concern areas relevant to the RFP. Some of the key areas are as under:	Our Understanding is bidder has to adhere to Bank existing SOP policies and procedures to build up the EFRM setup. ISO and PCI certification & compaliance will be Bank's responsibility, Kindly Confirm.	RFP clause is self-explanatory
83	23	4.6.10	All the patches/fixes, version upgrades of all the software components released by the Principal OEM during the contract period should be provided at no extra cost. The Bidder should ensure implementation of all the patches/ fixes and version upgrades in the production environment to the latest version during the contract period	All patches/ fixes can be provided without additional cost during the contract period however, any version upgrade of the solution can be provided only at additional cost to the Bank.	No change in RFP clause
84	25	4.6.32	The Bidder has to maintain confidentiality & protection for both data at rest and data in motion.	Our Understanding is bidder has to provide required support to relevant team and Bank would own the responsibility of providing tools and solution required to maintain confidentiality & protection for both data at rest and data in motion.	RFP clause is self-explanatory
85	27	4.9.2 Implementation	16. Ensuring timely compliance of all Device level audit (DLA) and Vulnerability Assessment (VA) audit observations as and when shared by the Bank.	Our Understanding is bidder has to fixed the gaps for the identified Vulnerabilities and audit observation. Vulnerability Assessment (VA) & Audit is not in bidder scope.	Bidder understanding is Correct.
86	27	4.9.2 Implementation	17. Ensuring that the EFRM solution and operation comply with Bank's information security policies and industry leading standards (such as ISO 27001, ISO 22301, PCI DSS, etc.) and any applicable laws and regulations. Adherence to agreed SLA and Service Levels.	Should the Bank require the Bidder to observe Bank's policies, then Bank should inform the Bidder prior hand of all Bank's IT and IS audit / inspection from security perspective.	RFP clause is self-explanatory
87	30	4.9.3 Implementation	Compliance to standards like ISO 27001:2013, PCI DSS, ISO 22301 etc., should be ensured by the Bidder. Also, Bidder is required to facilitate the Bank in audits of the same.	Our Understanding is bidder has to adhere to Bank existing SOP policies and procedures to build up the EFRM setup. ISO and PCI certification & compaliance will be Bank's responsibility, Kindly Confirm.	RFP clause is self-explanatory
88	31	4.9.3 Implementation	EFRMS set up should assure the compliance to the Indian regulatory requirements. Bidder is expected to study the regulations and comply with them as and how mandate.	Should the Bank require the Bidder to observe Bank's policies, then Bank should inform the Bidder prior hand of all Bank's IT and IS audit/inspection, regulatory (local/international) requirements from information security perspective.	RFP clause is self-explanatory
89	31	4.9.3 Implementation	Bidder has to provide on-premises Facility Management team for application, operating system & database management & administration. Bidder will be responsible for all application, operating system & database related patch, version etc. management.	Whether bidder can leverage Bank's existing Vulnerability Assessment and Patch Management tool, or bidder has to provision this tool. Please confirm?	Banks Existing VA and Patch Management
90	33	4.1	Bank will provide hardware based on the sizing provided by the bidder and bidder is required to benchmark & demonstrate the projected no. of transaction & TPS mentioned in RFP. The benchmarking may be done in the DR environment	Request bank to allow the bidder to provide an exising benchmark report for similar transaction volumes as of Bank of Maharashtra as this would be a costly redundant exercise.	No change in RFP clause
91	33	4.1	Bank will provide hardware based on the sizing provided by the bidder and bidder is required to benchmark & demonstrate the projected no. of transaction & TPS mentioned in RFP. The benchmarking may be done in the DR environment	Do we need to provide the solution sizing or the Bill of Material? Will the Hardware, OS etc. be procured by the bank or to be provided by the vendor? If by the vendor, why is sizing required?	Hardware sizing will be the responsibility of the bidder, however bank will provide the necessary hardware required for the solution as per the sizing.

92	35	4.14 Solution Integration with SIEM	It would be bidder's responsibility to integrate proposed solution with existing SIEM to generate alerts for any EMM violations. Proposed EMM solution should be able to send logs in an acceptable format to the existing SIEM solution. Bidder would be provided adequate support by bank's existing SIEM system integrator for the purpose of integration.	1) It is assumed that the Integration with existing SIEM will be the responsibility of existing incumbent vendor to perform the integration task. 2) Please provide the SIEM product details/message formats/protocols for compatibility check.	Integration with SIEM will be done in coordination with the bidder.
93	35	4.15 Source Code	The application software should mitigate Application Security Risks, at a minimum, those discussed in OWASP top 10 (Open Web Application Security Project).The Bank shall have right to audit of the complete solution proposed by the bidder, and also inspection by the regulators of the country. The Bank shall also have the right to conduct source code audit by third party auditor.	Request Bank to kindly consider to remove this clause since third party source code review is not acceptable as it is IP of the Bidder or their concerned licensors. If Bank insists, then the parties shall discuss and agree upon a mutually beneficial means to do the same.	No change in RFP clause
94	36	4.16	Source code for customization done in EFRM Solution for Bank will be provided to the Bank for unlimited and unfettered use by the Bank for business use. Bidder will transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for EFRM Solution. These IP rights will also be applicable for Bank's subsidiaries (Domestic or International) and sponsored RRBs. Source code customization done in EFRM Solution for Bank pertain to Source code audit. Bank reserves the right to carry out full source code audit through designated Third Party Auditor as and when required	In the development of its products and other materials it creates, Bidder uses items it has previously created across its client base so that all Clients share in the work that is done. All Clients thus get the benefit of work created for another Client and vice versa. If Bidder could not leverage the work it had previously created in this manner then it is likely the time taken in any project would be increased, thus resulting in further costs to its Clients and being the IP owner of the solution, the OEM, the customisation IPs cannot be assigned to the Bank.	No change in RFP clause
95	36	4.16 Source Code Audit/Escrow Arrangements 36	Bank reserves the right to carry out full source code audit through designated Third Party Auditor as and when required.	Request Bank to kindly consider to remove this clause since third party source code review is not acceptable as it is IP of the Bidder or their concerned licensors. If Bank insists, then the parties shall discuss and agree upon a mutually beneficial means to do the same.	No change in RFP clause
96	39	2	The bidder should have an average turnover of INR Fifty Crore for financial year 2016-17, 2017-18 & 2018-19. >INR 200 Crore average turnover per year (10 Marks) >=INR 100 Crore average turnover per year (07 Marks)	Request the bank to consider financial credentials for FY 2015-16, FY 2016-17 and FY 2017-18 in case the financials for FY 2018-19 are under audit	No change in RFP clause. FY 2018-19 provisional is accepted.
97	41	8	Product Demonstration will have 6 marks in which bidder is required to demonstrate the functionalities mentioned as "Essential" in Annexure 21 with dummy data. Bidder will be penalized if the functionalities mentioned as "Essential" are not demonstrated during product demonstration.	There are 500+ requirements marked as Essential in Annexure 21: 1. Many of these requirements are Infra Related e.g. Scalability of the Solution, RPO and RTO related. 2. Many of them are generic in nature e.g. "The solution should automatically synchronize the time in an online manner with the time source of the bank. "; creating dummy data is not possible. 3. Creating dummy data for remaining 350+ requirements is not viable as part of Demo We request bank to provide a well defined script of 5-10 use cases as provided in other public sector bank RFPs for which the bidders can create the dummy data and showcase all the required functionalities of an FRM Solution.	No change in RFP clause

98	56	6.6	Overall Liability of the Bidder	Request to modify the cap on penalty to limit the aggregate liability to the amount of fees actually paid by the Bank to the bidder under this RFP during the twelve (12) month period immediately preceding the date of the event that is the basis for the first claim with exclusion of all incidental, indirect, exemplary, consequential, special or punitive damages of any kind, including any of the foregoing losses or damages resulting from Bank' use of the solution or services provided hereunder, or arising from any breach of this agreement or any cancellation.	no change in the rfp.
99	62	ISMS Framework 7.2.1.46	The bidder shall abide by the ISMS framework of the Bank. Bidder shall abide by the ISMS policy and any other policy and subsequent procedures of the Bank.	Please provide the Security policies, procedure and guidelines that bidder need to comply with.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
100	62	8.2	Payment Terms	The RFP is silent regarding remedy for bidder for any delay in payment of fees by the Bank. Can we add a clause wherein the Bidder shall be entitled to charge a late fee interest of 18% per annum on outstanding payments? Further, request to remove the provision for withholding of payment.	No change in RFP clause
101	63	8.2.5	The cost of one time charges, if any, would be payable on successful commissioning and completion of acceptance test exercise for all activities or services deemed to be one time installation in this RFP.	Request the bank to pay the HW, TP, License cost on delivery given the dependency of the solution on multiple bank systems readiness.	No change in RFP clause
102	64	8.3	Compliance with applicable laws	the bidder can comply with all applicable laws to its business in its capacity as a service provider. Any regulatory or statutory obligations that are applicable to the Bank shall be managed by the Bank for the solution under the RFP, wherein Bidder can in its capacity as a service provider can take reasonable steps to incorporate the requirements in the solution, with additional cost to Bank.	No change in RFP clause
103	64	8.4	Order Cancellation	The grounds stated for cancellation of order is generic. It is acceptable only for breach of material terms / conditions by the bidder in the course of its services, which is not cured by the Bidder within a cure period of 30 days.	No change in RFP clause
104	65	8.5	Limitation of Liability.	Request to modify the cap on penalty to limit the aggregate liability to the amount of fees actually paid by the Bank to the bidder under this RFP during the twelve (12) month period immediately preceding the date of the event that is the basis for the first claim with exclusion of all incidental, indirect, exemplary, consequential, special or punitive damages of any kind, including any of the foregoing losses or damages resulting from Bank' use of the solution or services provided hereunder, or arising from any breach of this agreement or any cancellation. Unlimited liability is acceptable only for breach of Intellectual Property Rights.	No change in RFP clause

105	65	8.6	Indemnity	The grounds of indemnity provided are very generic and wide. Specific indemnities can be accepted like 1) infringement of intellectual property rights, 2) breach of confidentiality obligations 3) gross negligence or wilful misconduct by the bidder and 4) Death or personal injury caused by the negligence of the indemnifying party, its personnel or its subcontractor subject to the limitation of liability of the contract.	No change in RFP clause
106	68	8.13 & 8.14	non-Disclosure	Request to cap the aggregate penalties and LD, limited to 10% of the TCO.	No change in RFP clause
107	72	8.19	Exit Option & Contract re-negotiation	The grounds for exit is acceptable only for 1) breach of material terms and condition that is not remedied within the cure period of 30 days 2) liquidation, voluntary winding up, bankruptcy or insolvency of the Bidder	No change in RFP clause
108	74	8.2	Intellectual Property Rights	In the development of its products and other materials it creates, bidder uses items it has previously created across its client base so that all clients share in the work that is done. All clients thus get the benefit of work created for another Client and vice versa. If bidder could not leverage the work it had previously created in this manner then it is likely the time taken in any project would be increased, thus resulting in further costs to its Clients and being the IP owner of the solution, the OEM, the customisation IPs cannot be assigned to the Bank.	No change in RFP clause
109	75	8.24.1.a	Termination	Request to increase the cure period to 30 days. Further, the RFP does not contain provision for termination by the bidder for non-payment to protect bidder' interest.	No change in RFP clause
110	76	8.26	Non-Disclosure	As the bidder furnishes its confidential and proprietary information to the bank at the time of service delivery, request to make this clause mutual	No change in RFP clause
111	95	M.13	Proposed solution should support integration with existing 2FA solution for triggering additional authentication methods like OTP, Soft token based on the risk of the transaction	Understanding is for the required channels, FRM Solution will integrate with Bank's Existing Additional Authentication Systems as applicable. FRM Solution will request the authentication system to perform additional authentication like OTP or Email etc. for high risk transactions and the authenticattion system will send a positive / negative response to FRM solution upon successful / failed authentication by the customer. Please clarify if understanding is correct.	RFP clause is self-explanatory
112	98	31	The solution should offer the following authentication categories/methods/abilities to integrate: Risk-Based Authentication: Invisible Authentication (an Email, challenge questions, Biometrics [Fingerprint/Eye print], Dynamic Knowledge-Based Authentication [KBA], One-Time Passwords: Hardware Tokens, Phone/SMS) & Transaction Signing	This in contradiction to point M.13. Understanding is for the required channels, FRM Solution will integrate with Bank's Existing Additional Authentication Systems as applicable. FRM Solution will request the authentication system to perform additional authentication like OTP or Email etc. for high risk transactions and the authenticattion system will send a positive / negative response to FRM solution upon successful / failed authentication by the customer. Please clarify if understanding is correct.	No change in RFP clause

113	103	10.2 Annexure 2: Technical Bid Form	Gross revenue of the bidder (not of the group) 2016-2017 2017-2018 2018-2019	In case the financials for FY 2018-19 are under audit, request the bank to accept financials for FY 2015-2016 2016-2017 2017-2018 and Provisional Financial Statement for FY 2018-19 signed by the CA /CFO/ Director of the Company	Provisional Financial Statement accepted for the 2018-19.F115:F116
114	103	10.2 Annexure 2: Technical Bid Form	Net Profit of the bidder (not of the group) 2016-2017 2017-2018 2018-2019 Documentary proofs are to be enclosed	In case the financials for FY 2018-19 are under audit, request the bank to accept financials for FY 2015-2016 2016-2017 2017-2018 and Provisional Financial Statement for FY 2018-19 signed by the CA /CFO/ Director of the Company	Provisional Financial Statement accepted for the 2018-19.
115	107	3	The minimum annual turnover of Bidder should not be less than INR 200 crores in each of the last three financial years, viz., 2016-17, 2017-18 and 2018-19 from India operations Audited Financial Statements or CA certificate for the financial years 2016-17, 2017-18 and 2018-19.	Request the bank to add below statement: 'If the Balance sheet is provisional, the CA /CFO/ Director of the company should certify the same under company's and their seal'	Bidder understanding is Correct.
116	107	4	Bidder should have positive net worth for last three financial years i.e. 2016-17, 2017-18 and 2018-19 Audited Financial Statements or CA certificate for the financial years 2016-17, 2017-18 and 2018-19	Request the bank to add below statement: 'If the Balance sheet is provisional, the CA /CFO/ Director of the company should certify the same under company's and their seal'	Bidder understanding is Correct.
117	107	3	The minimum annual turnover of Bidder should not be less than INR 200 crores in each of the last three financial years, viz., 2016-17, 2017-18 and 2018-19 from India operations Audited Financial Statements or CA certificate for the financial years 2016-17, 2017-18 and 2018-19.	Request the bank to consider financial credentials for FY 2015-16, FY 2016-17 and FY 2017-18 in case the financials for FY 2018-19 are under audit	no change in the RFP Clause
118	107	4	Bidder should have positive net worth for last three financial years i.e. 2016-17, 2017-18 and 2018-19 Audited Financial Statements or CA certificate for the financial years 2016-17, 2017-18 and 2018-19	Request the bank to consider financial credentials for FY 2015-16, FY 2016-17 and FY 2017-18 in case the financials for FY 2018-19 are under audit	no change in the RFP Clause
119	126	Annexure 13, clause 7.1	fail Clause	The pricing offered in any given deal is based on then current market factors. Further, no two deals are alike. The commercials of each deal are agreed on a case by case basis based on a number of factors. Each transaction needs to be evaluated based on the commercial proposal offered, negotiated and finally agreed between the parties. In addition, this causes accounting issues for bidder in relation to being able to recognize the revenue in the manner contemplated in the price offered.	no change in the RFP Clause
120	144	10.22	Transaction Volume (TPS)	Please provide formula how TPS is calculated as per the volumes mentioned in the section.	20% annual projected growth

121	NA	NA	General	Kindly confirm that the Bank will allow Bidder to leverage to secure the proposed new EFRM platform for network and server security services. Security tools: Network Security - Firewalls Network IPS WAF Server Security - Anti-virus and anti-malware Patching systems Encryption Privilege Identity/access/user management Vulnerability assessment and penetration test Application Security- Identity and access management Application security testing tool	no change in the rfp Clause
122	NA	NA	General	We presume, Bank will own the accountability to provide the infrastructure and network controls according to RBI/other regulatory requirements and ISO 27001:2013, PCI DSS, etc on self, kindly confirm	RFP clause is self-explanatory
123	NA	NA	General	Any audit (RBI regulatory compliance / PCI DSS)/ ISO 27011 and certification is not in scope of Bidder, kindly confirm.	RFP clause is self-explanatory
124	NA	NA	General	Request the bank to extend the submission date at least 2 weeks from the date of publishing the pre-bid responses	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
125	9	Invitation to the Tender -	Bid Security Deposit (EMD) - Rs. 60,00,000/- (Sixty Lakhs Only)	Can the deposit amount be reduced?	No change in RFP clause
126	98	Annexure 1: Technical and Functional Requirements – R(23)	The solution should provide detection input for endpoint characteristics, endpoint identity, or endpoint reputation	Is this in relation to ultimate beneficiary? Please clarify	RFP clause is self-explanatory
127	99	Annexure 1: Technical and Functional Requirements – R(41)	The solution must have capability to deliver out of the band authentication worldwide	Which devices and which countries does the bank plan to deploy the FRM system, from which users need to be authenticated? Is the bank expecting a cloud deployment ? Please clarify	Bank is not expecting cloud deployment. EFRMS will in house physical servers.
128	107	Annexure 5: Eligibility Criteria Compliance - Criteria to be met by the Bidder	The bidder should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India.	Can this be satisfied by combining the experience of Bidder and OEM	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
129	109	Annexure 5: Eligibility Criteria Compliance - Criteria to be	The bidder should have a minimum of 10 individuals with in implementation Risk management resources must be on the payroll of the bidder.	Can this be satisfied by combining the resources of Bidder and OEM	Refer "corrigendum for changes in RFP" for more details (to be published shortly)

130	109	Annexure 5: Eligibility Criteria - Compliance Criteria to be met by the Bidder	The Bidder must have implemented or currently has under implementation an Enterprise Fraud Risk Management Solution(EFRM) or Risk Management Solution(Credit Risk/Operational Risk/Market Risk) in At least one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having business mix of Rs. One Lac Crore with at least 1000 branches OR At least one Bank situated abroad with a minimum business turnover/business mix (advances + deposits) of USD 10 bn. as of last financial year	Can this be satisfied by combining the experience of Bidder and OEM	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
132	110	Annexure 5 - Eligibility criteria Point 2 under criteria to be met by OEM	The OEM should be listed in Chartis RiskTech100 for 2018.	Can this please be changed as "The OEM should be listed in Chartis RiskTech100 or RiskTech Quadrant for 2018"? The whole RFP is for commissioning Enterprise Farud Risk Management (EFRM). The Chartis Financial Crime Report delas with EFRM specifically. There are only 22 products mentioned in RiskTech Quadrant of the Financial Crime Report, which very strongly indicates that these products are considered as the top 22 products in the industry by Chartis for Financial Crime. RiskTech100 is a report more relevant for many other technologies and not specific to Fraud Risk management. Thus we request that you consider the RiskTech Quadrant products in Financial Crime mentioned and specifically for fraud.	No change in RFP clause
133	23	4.6.16	None of the tools/software/utilities/solutions proposed should be open source. Any bid submitted with open source tools/software/utilities/solutions will be summarily rejected	Is it Okay to provide licensed commercial versions of Open Source tools like JBOSS, Java, Linex, and other utilities which are available in both open source and commercialy licensed variety	No change in RFP clause
134	25	4.7	Application, OS & Database Administration in Table last column. There shall be two shifts in day from 7 AM to 11 PM at.....	Sentence is incomplete	For Pune Location
135	36	4.17	The Table on timelines mentions 4 and 8 weeks	Is it the expectation of the Bank that the go live will happen in 12 weeks from purchase Order. Is this applicable for phase 1 and 2?	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
136	50	8	OS/DB/ Middleware monitoring will be carried out by Bank team in co-ordination with technical team of successful bidder.	Is it right to assume that the bank has the necessary tools for managing the monitoring of OS/DB and Middleware or is vendor expected to provide these tools as part of FRM bid.	Bank will provide Hardware OS. Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
137	144	3	Transaction volume (Avg Daily Transactions)	The total transactions in row 3 is not equal to the sum of transactions in row 4, 5. It is less by about 2 million per day. Can the bank explain where the extra 2 million transactions are coming from	no change in the RFP.(This due to categorization of transaction .Refer Average daily transaction)
138	84	Aanexure C - 22	Rating Model	What is the data expected to be ingested from this module? Can the Bank please elaborate?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
139	84	Aanexure C - 26	Websites	What type of Web sites are these and what data needs to be ingested from them? Can the Bank please elaborate?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder

140	86	Aanexure D - 36	System should offer integration and links to tools that perform automated case processing	Our EFRM system has a comprehensive Case Management System. IS it still expected to link with automated case processing tools? If so, what tools is the Bank looking for?	Case processing and management need to be done by the Bidder.
141	88	Annexure F -12	The Solution should support ability to import Alerts from external detection systems in batch and real time	Can the Bank explain the action expected to be performed by the EFRM in real time on the alerts imported from external detection systems?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
142	63	8.2.2 Product cost	Payment terms	Request the bank to change the payment terms as follows: 1. System Requirement Specification and analysis, project Kick Off--30% 2. Delivery of Licenses and Installation at DC and DR--10% 3.Completion of Gap Analysis and Customization -- 10% 4. UAT Sign Off -- 30% 5. 3 Months Post Go Live -- 20%	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
143	24	4.6.19	4.6.19 The bidder should right size the solution to meet the requirements provided in this RFP for the contract period of 5 years plus extendable period of 2 years at the option of the Bank.	Please suggest if sizing is to be done for 5 years or 7 years. If it is required for 7 years, request to provide projection and transaction volume for 7 years instead of 5 in the existing RFP	RFP clause is self-explanatory
144	25	4.7	There shall be two shifts from 7 AM to 11 PM during the day. Monday to Saturday except Sunday.	Kindly suggest if Bidder is required to work on National Holidays and Bank holidays also, else request to add that as exception in this clause.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
145	27	4.8	Change in the MO (Management Organization) structure of the Bank from time to time to be incorporated in the EFRM solution, for the reporting purposes, during the period of support coverage (i.e. for 5 years from the date of successful UAT signoff extendable for a further period of two years at the option of the Bank) by the vendor without any extra cost. A weekly project status progress report shall be submitted.	The support coverage duration is contradictory with Contract Duration, Implementation duration of 12 months and implementation schedule. Request to make amendments accordingly.	Initial contract period is for 5 years and extendable upto 2 years.
146	28	4.9.3	4.9.3 Implementation	Request to amend the clause as Post-Implementation	No change in RFP clause
147	36	4.17	4.17 Timelines	Implementation Timeline is mentioned here as 12 weeks which is contradictory to clause 4.6.3 on page 22. Kindly rectify the same	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
148	40	5.5	☐Bidder to comply the functional & technical specification with a minimum score of 85%. The specification marked as "F" will be provided 5 marks & specification marked as "C" will be provided 3 marks while calculating score	The clause F and C is not matching with notations in TRS and FRS. Kindly amend the clause accordingly	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
149	41	5.5	5. The SI is required to provide documentary evidence for each of the above criteria and the same would be required on the client's letter head in case of credentials.	Request to amend this to client letter head/self declaration	No change in RFP clause
150	44	General	General	EMD is not mentioned in any envelope and earlier instruction on page 10, it should be separately enclosed. Kindly rectify this page accordingly in RFP.	Bidder to submit EMD, Refer page no 9 for the same.
151	45	5.7	Bidder should submit two separate demand drafts/banker's cheque / pay orders drawn in favour of Bank of Maharashtra payable atPunetowards ApplicationMoneyand Bid security as stated in clause 1 of this document.	Request to amend the clause as EMD is to be submitted in form of BG	No change in RFP clause
152	56	7.2.1.1	7.2.1.1 All responses should be in English language. All responses by the bidder to this tender document shall be binding on such bidder for a period of 180 days after opening of the commercial bids	Request to amend the clause as bid validity is for 180 days from closure date of RFP i.e. 22nd Nov 2019 as per clause 3.3. in RFP.	No change in RFP clause
153	57	7.2.1.12	7.2.1.12 The prices and other terms offered by the bidders must be firmfor an acceptance period of 180 days from the date of e-procurement process.	Request to amend the clause as bid validity is for 180 days from closure date of RFP i.e. 22nd Nov 2019 as per clause 3.3. in RFP.	No change in RFP clause
154	111	10.6	3. We agree to abide by this Tender Offer for 180 days from date of Tender (Commercial Bid) opening and our offer shall remain binding on us and may be accepted by the Bank any time before expiry of the offer.	Request to amend the clause as bid validity is for 180 days from closure date of RFP i.e. 22nd Nov 2019 as per clause 3.3. in RFP.	No change in RFP clause

155	28	4.9.3	2. Provide case management and ticketing tool.	As per clause on page 54 "Bank will leverage the effort of the existing System Integrator for the EMS tool configuration for the bidder's proposed solution and its SLA measurement." it is understood that monitoring and ticketing tool is already available with the bank which will be leveraged for proposed solution also. Kindly confirm	No change in RFP clause
156	General	General	Bid Submission	Request to provide an extension Of 5-6 weeks for bid submission from date of publishing of query responses	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
157	51	Availability Measurements and Penalty	Availability Measurements and Penalty	Availability is dependednt on Software, Hardware, Network and DC environment. We understand that bidder is only providing application software. Request to amend the clause and penalties accordingly.	No change in RFP clause
158	17	4.2	The proposed solution should be implemented at Bank's DC & DR. Solution will be in High Availability(HA) mode in DC only. There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	We understand that the bidder has to provide sizing for the following environments:- 1) Product at DC in HA mode 2) Production at DR 3) UAT at DC 4) Training at DC 5) Development at DC Please confirm	Hardware sizing will be the responsibility of the bidder, however bank will provide the necessary hardware required for the solution as per the sizing.
159	24	4.6.18	The Bidder will be responsible for Backup of application and the database as per the requirement of the Bank. Bidder will provide the backup licenses.	We suggest that the Bank extends the existing backup infrastructure including backup licenses for backup of application and the database. The Bidder will take the backup of application and database.	No change in RFP clause
160	25	4.7	Minimum number of support resources to be provided by the bidder is mentioned below-	The sentence specifying 'Location' for 'Application,OS & Database administration' appears to be incomplete.	Pune
161	29	4.9.3	The Bidder would be responsible for replacing the out-of-support, out-of-service, end-of-life, undersized, infrastructure elements at no extra cost to the Bank	The bidder would only be providing the sizing for the infrastructure components and would not be supplying the same. Hence the Bidder may not be responsible for out-of-support, out-of-service and end-of-life infrastructure elements	RFP clause is self-explanatory
162	21 & 23	4.5.15 & 4.6.11	Database & applications to ensure smooth operations during and post implementation till end of contract period, due to any reason what-so-ever for the in-scope solutions Bidder is required to factor ATS/SA for the proposed RDBMS for the entire contract period	We understand that the bidder has to propose database licenses and ATS/SA as part of the solution. However, the operating system and OS clustering licenses will be provided by the Bank. Please confirm.	Bank shall provide the Hardware,OS and RDBMS licenses. Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
163	28	4.9.3	16. Periodic health check of devices	The bidder would only be providing the sizing for the infrastructure components and would not be supplying the same. Hence the Bidder may not be responsible for periodic health check of devices. Please clarify.	RFP clause is self-explanatory
164	17	4.2	The Bidder is required to supply, configure, customize, maintain and support solution for EFRMS. The scope of work would include design, supply, implementation, configuration, customization, integration, testing, documentation, training, and maintenance support for a period of 5 years from the date of contract signing	Please clarify whether Bank will provide necessary Networking Switches (10Gig) or Top-of-Rack Switches for Local Area Networking	RFP clause is self-explanatory
165	17	4.2	The Bidder is required to supply, configure, customize, maintain and support solution for EFRMS. The scope of work would include design, supply, implementation, configuration, customization, integration, testing, documentation, training, and maintenance support for a period of 5 years from the date of contract signing	Please clarify whether Bank will Provide Racks and Passive cabling	RFP clause is self-explanatory
166	23	4.6.16	Bidder should advise the bank for upgrades /changes in the security infrastructure of the Bank against evolving threats and responsibilities.	Please clarify whether Bank will provide Firewalls, IPS/IDS, WAF as Part of Security Framework	No change in RFP clause
167	46	Technical Proposal Format	Propose solution: Bill of Material for proposed EFRMS solution and hardware components	Please clarify whether Bank is expecting Commercials of infrastucture components as part of Bill of Material	RFP clause is self-explanatory

168	51	SLA	Each planned downtime for hardware, database and operating system servicing etc. (up gradation, bug fixing, patch uploads, regular maintenance etc.),	The bidder would only be providing the sizing for the infrastructure components and would not be supplying the same. Hence the Bidder may not be responsible for hardware components.	Bank will provide Hardware. Bidder need to monitor versions upgrade, out of service, end of life, undersized infrasture elements and report the same to Bank Team.
169	11	2. Introduction	This RFP document has been prepared solely for the purpose of enabling Bank of Maharashtra ('Bank') to select a bidder for supplying, designing, procuring, installing, commissioning, testing, implementing, integrating and maintaining EFRMS solution along with relevant applications including interfaces, optimally sized hardware, software, applications, tools, utilities and facilities Management as per specifications, terms and conditions and scope defined in this RFP (herein after referred as Solution)	We understand that the bidder will not supply hardware components. Hence request the Bank to remove reference to supplying, designing, installing, commissioning and testing of hardware from this clause.	Bank will provide Hardware. Bidder need to monitor versions upgrade, out of service, end of life, undersized infrasture elements and report the same to Bank Team.
170	17	4.1 Scope	The proposed solution should support high disk IOPS (Input Output Operations per Second) to meet the banks requirement in terms of performance	We understand that the bidder will not supply storage and hardware components. We request Bank to clarify the point.	Bank will provide Hardware and supply storage.
171	19	4.4	Proposed solution should support IPV6 addressing.	We understand that the bidder will not supply infrastructure components. Please Clarify whether this clause is with respect to Application only.	Support IPV6 addressing with respect to application
172	21	4.5.14	The bidder should take care of all aspects of Installation, De-Installation and re-installation, Configuration and Re-configuration, enhancements, updates, upgrades, problem analysis, on- site, as well as off-site support of in-scope Operating System.	We understand that the bidder will not supply infrastructure components. Please Clarify whether this clause is with respect to Application only.	RFP clause is self-explanatory
173	53	SLA - EFRMS solution management - Version/Release/Upgrades/patches	Bidder to inform Bank team and ensure that entire stack of EFRMS – software, middleware, Operating system, Database etc. are updated with latest firmware, patches, upgrades, release, version, etc. as per the Bank policy	We understand that the Operating System would be provided by the Bank. Hence request Bank to remove Operating System from the clause.	Bidder need to monitor versions upgrade, out of service, end of life, undersized infrasture elements and report the same to Bank Team.
174	54	SLA - Manpower Services	Penalty for resource absence shall be as follows :- L3 Absence - Rs3000/- per day L2 AbsenceRs2000/- per day and L1 absence Rs1000/- per day. Any resource to be relieved from project should give a three month prior notice to the bank. If resource leaves before prior notice of three months , reource will be marked absent and a penalty per day for remaining period will be levied.	IF SLA is committed on Services then There should be no penalties on Resources, Please ammend the clause accordingly	no change in the rfp Clause
175	112	Annexure 7	Configuring and using monitoring tools provided for hardware and application management	It is stated in the Note on page 54 that Bank will leverage existing System Integrator for the EMS tool configuration for the bidder's proposed solution and its SLA measurement. Hence request Bank to remove hardware from the clause.	no change in the rfp Clause
176	54	Facility Management	For in-scope third party hardware, Bidder shall ensure that the calls are logged with the respective Vendor/OEM within 20 minutes of occurrence of any incidents post identification of the issue. Bidder to ensure active co-ordination and in-time reply to OEM/Vendor queries related to the issue. Bidder is required to timely report & escalate open issue to Bank based on SLA with Vendor/OEM	We understand that the bidder will not provide infrastructure components. Hence request Bank to remove hardware from the clause	no change in the rfp Clause
177	56	6.5	Cap on Penalties	It is suggested to change % of penalty cap limited to 5% of effected Product/Services line item Value.	no change in the rfp Clause
178	56	6.6	Overall Liability of the Bidder	All liability claim shall be at actual and limited to the TCO.	no change in the rfp Clause
179	68	8.14	Liquidated Damages	It is suggested to change % of maximum LD limited to 5% of effected Product/Services line item Value.	no change in the rfp Clause
180	118 & 119	10.1	Annexure -10: Commercial Bill of Material	In Sr no C of Overall Costing table, bidder will have to quote Resource Cost for 5 years. But there is no separate table in Commercial BOM for details of Resource cost. Also Payment term for Resource Cost has not been mentioned.	Refer Bill of Material. Facility Management.

181	General	General	General	Who are the intended users/roles of the application as per security perspective?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
182	General	General	General	Is the application role based and functionalities would vary for different roles?, if yes, please provide the kind of roles accessing the application.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
183	General	General	General	Please specify the technology landscape of the application - platform, UI, database, tools etc. from security perspective. What is the flexibility of incorporating the changes suggested?	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
184	11	2.introduction	The support period will start from the date of Integrated EFRMS solution installation and commissioning acceptance by Bank and would comprise and 5 years of ATS and warranty thereof.	Please clarify the duration of warranty ?	License shall be delivered with 1 year warranty. ATS shall be for remaining 4 year.
185	11	2.introduction	The support period will start from the date of Integrated EFRMS solution installation and commissioning acceptance by Bank and would comprise and 5 years of ATS and warranty thereof.	Bidder understand from the statement that total duration of contract - Implementation period (12Months) + 5 Years ATS . Please confirm if our understanding is correct?	Contract period is for 5 years after signing the contract(SLA)
186	12	2.9 Acceptance of Terms	A Recipient will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document.	Please confirm whether deviations are allowed ? There is separate annexure 12: List of deviation requested . This statement is contradictory. Please clarify	no change in the rfp Clause
187	13	3.3 RFP Validity Period	RFP responses will remain valid and open for evaluation according to their terms for a period of at least six (6) months from the RFP closing date	Bidder request RFP validity period should be 6 months from the submission of RFP closing date. Please confirm.	no change in the rfp Clause
188	17	4.2 Data Centre & Disaster Recovery Centre	The Bidder is required to supply, configure, customize, maintain and support solution for EFRMS. The scope of work would include design, supply, implementation, configuration, customization, integration, testing, documentation, training, and maintenance support for a period of 5 years from the date of contract signing.	Bidder request duration of project should starts from the date of acceptance of PO and not from the date of contract signing.	no change in the rfp Clause
189	107	10.5 Annexure 5 : Eligibility criteria Compliance	The bidder should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India	Bidder request to change this clause as "The bidder/OEM should have experience of implementing EFRMS for at least 1 scheduled commercial bank or government entity in India"	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
190	40	5.5 Technical Evaluation criterion	The proposed EFRM solution should have been implemented or under implementation in atleast one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having at least 1000 branches OR in a minimum of two BFSI organizations globally >One Indian Scheduled Commercial Bank having at least 1000 branches or two BFSI organization globally (10 Marks) =One Indian Scheduled Commercial Bank having at least 1000 branches or two BFSI organization globally (7 Marks)	Bidder request this clause should be applicable either to bidder/OEM. Please confirm	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
191	56	7.Terms and Conditions 7.2.1.12 Price bids	The prices and other terms offered by the bidders must be firm for an acceptance period of 180 days from the date of e-procurement process	Bidder request prices and other terms offered by us will be valid for 180 days from the date of submission of bid and not from date of e-procurement process. Please confirm	no change in the rfp Clause
192	63	8.2.1 Facility Management (FM) Manpower	Fees for deploying manpower would be payable quarterly in arrears, on actuals, as per the bill submitted by the bidder	bidder request, payment to be made quarterly in advance. Please confirm	no change in the rfp Clause
193	63	8.2.2 Product Cost	License fee	Bidder request, license fee to be made 100% upfront on delivery of licenses. Please confirm	no change in the rfp Clause
194	63	8.2.3 AMS & ATS	ATS payment would be made quarterly in arrears	Bidder request, ATS payment to be made yearly in advance. Please confirm	no change in the rfp Clause
195	118	10.10 Annexure 10 : Commercial bill of Material	Database and Middelware (If any)	Does bidder also need to propose the pricing for database as well as for middleware licenses? Please confirm	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.

196	130	Annexure 15: Resource Deployment Plan	Enterprise Architect	Bidder wants to know the role of Enterprise Architect . Please explain	Bank shall hire consultant for Risk Management Solution and Bidder may have to comply with Enterprise architect.
197	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	Please suggest if Production, UAT and Training environments are on the same network bandwidth or on different bandwidth.	This information shall be shared with the successful bidder.
198	18	4. Scope of work 4.3 Module Integration	The major systems deployed for various channels are as under: - . .. ⑦ Internal Frauds (Employee initiated/involvement)	Is bank already having an Internal Frauds Management system? If yes, kindly provide the details of the solution and what type of data feeds will be sent to the proposed EFRM system.	This information shall be shared with the successful bidder.
199	21	4. Scope of work 4.5 General Solution Requirement	4.5.15 Database & applications to ensure smooth operations during and post implementation till end of contract period, due to any reason what-so-ever for the in-scope solutions.	Is bank having any EULA signed with any of the Database OEMs? If yes, kindly provide the details such as version, add-on components covered in EULA etc.	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
200	22	4. Scope of work 4.5 General Solution Requirement	4.5.29 The bidder team should participate in periodic DR-Drill and follow the procedure guidelines as per Bank policy during DR Drill.	Please provide the frequency for DR drill.	quarterly
201	23	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.11 The proposed solution should to run on one of the following RDBMS - Oracle/DB2/MS SQL/Text Based data. Bidder is required to factor ATS/SA for the proposed RDBMS for the entire contract period.	Please suggest if we can we propose licensed enterprise version of MySQL DB. which provides performance at par to other DBs mentioned here.	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
202	30	4. Scope of work 4.9 Implementation 4.9.3 Implementation	Bidder/System Integrator should provide utilization details that can affect the existing IT infrastructure.	It is assumed that we can leverage the existing infra monitoring tool at the bank. Kindly confirm.	RFP clause is self-explanatory
203	36	4. Scope of work 4.16 Source Code Audit/Escrow Arrangements	EFRM Solution core source code will be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder.	It is assumed that bank will bear the cost for ESCROW arrangement. Kindly confirm.	Bank will bear the cost of ESCROW arrangement.
204	11	2. Introduction	The support period will start from the date of Integrated EFRMS solution installation and commissioning acceptance by Bank and would comprise and 5 years of ATS and warranty thereof.	Requesting bank to provide the warranty period requirement in years.	License shall be delivered with 1 year warranty. ATS shall be for remaining 4 years
205	16	4. Scope of work 4.1 Purpose	A) Digital Transaction in Bank should be monitored under real time basis for generating fraud related events. Following channels need to be integrated with EFRMS on real time basis. 1. Core Banking System TCS Bancs24 2. Cards Transaction all types (Debit Card, Credit Card, POS, E-commerce) 3. SWIFT,NEFT,RTGS,IMPS,BHIM and UPI 4. Internet & Mobile Banking 5. ATM, CDM, BNA, Kiosk and all Cash Recyclers 6. Payment Gateways 7. Cash Management System 8. Treasury	Requesting bank to provide the list of channels where fraud prevention (transaction stopping) is required?	This information shall be shared with the successful bidder.
206	17	4. Scope of work 4.1 Purpose	Proposed solution should have feasibility of implementing new technologies like adaptive authentication, risk score-based authentication etc. for fraud detection with aspects of machine learning	Requesting bank to provide the details of existing 2FA and Multi Factor Authentication systems available at the bank which needs to be integrated with the proposed EFRM solution.	This information shall be shared with the successful bidder.

207	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	4.2 Data Centre & Disaster Recovery Centre	Requesting bank to provide the DC & DR locations.	Pune and Hyderabad
208	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	4.2 Data Centre & Disaster Recovery Centre	Requesting bank to provide the bandwidth between DC & DR.	This information shall be shared with the successful bidder.
209	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	The proposed solution should be implemented at Bank's DC & DR. Solution will be in High Availability (HA) mode in DC only	Our understanding is that, only the production environment in DC should be in High Availability mode. Kindly confirm.	Bidders understanding is correct
210	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	It is our understanding that the combined capacity of UAT and Training environments should be 20% of Production environment. Please confirm.	UAT will 20% Production and TND will be separated 20% of Production.
211	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	Kindly confirm that both UAT & Training can be deployed on Virtual Servers on the same physical host server?	This information shall be shared with the successful bidder.
212	17	4. Scope of work 4.2 Data Centre & Disaster Recovery Centre	There should be an UAT & Training environment at DC which should not be less than 20% of Production environment.	Kindly provide the details of the network bandwidths for Production and Non-Production. This will help us to provide appropriate infrastructure.	This information shall be shared with the successful bidder.
213	18	4. Scope of work 4.3 Module Integration	The major systems deployed for various channels are as under: - . .. Internal Frauds (Employee initiated/involvement)	Is Internal Frauds (Employee initiated/involvement) out of scope for the proposed EFRM implementation? Kindly clarify	RFP clause is self-explanatory
214	18	4. Scope of work 4.3 Module Integration	The major systems deployed for various channels are as under: - . .. External Databases	Requesting bank to kindly provide more details of External Databases which needs to be integrated with the proposed EFRM solution. What type of data will be fed into the proposed EFRM system from external databases?	This information shall be shared with the successful bidder.
215	19	4. Scope of work 4.3 Module Integration	Bidder should also consider additional data storage depending upon number of transaction volume, fraud detection rate and also false positive generated.	It is our understanding that the storage sizing is to be provided for the total contract period of 5 years. Kindly confirm.	5 Years extendable upto 2 years.
216	21	4. Scope of work 4.5 General Solution Requirement	4.5.14 The bidder should take care of all aspects of Installation, De-Installation and re-installation, Configuration and Re-configuration, enhancements, updates, upgrades, problem analysis, on-site, as well as off-site support of in-scope Operating System.	Kindly confirm that bank will provide necessary internet access for updating the Operating Systems.	This information shall be shared with the successful bidder.
217	22	4. Scope of work 4.5 General Solution Requirement	4.5.31 Staff related and Vendor related frauds should also be covered in the solution in separate categories, at no extra cost to the Bank	Requesting bank to provide a sample use case for a Vendor Related fraud.	This information shall be shared with the successful bidder.
218	23	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.8 The number of concurrent users should be 50 users for the EFRMS solution. However Bank will have option to increase the number of concurrent users at the agreed cost.	Requesting bank to provide the total number of users required for the EFRMS solution.	Around 50.
219	23	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.9 The maximum transaction response time for online scoring should be ≤200 milliseconds for the solution. In case the response time exceeds 200 milliseconds for more than 30 minutes in a month, bidder will have to take necessary steps at its end to reduce the response time without any extra cost to bank during the contract period.	Response time of less than 200 milliseconds is very stringent. Requesting bank to kindly change this expected response time to less than 500 milliseconds.	Please read as less than 500 milliseconds instead of 200 milliseconds
220	23	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.12 System integration testing will be followed by user acceptance testing, plan for which has to be submitted by the bidder to the Bank. The UAT includes Functional tests, Resilience tests, Operational tests, Load tests etc.	Since there will be only one test environment, SIT & UAT can be done sequentially and not in parallel. Kindly confirm.	RFP clause is self-explanatory

221	24	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.22 The Bidder should also provide the MIS reports as per requirement of the Bank.	Requesting bank to provide a rough estimate on the number of MIS reports to be configured in the EFRMS system.	250 approximate (May Vary)
222	24	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.28 Bidder should build required interfaces, if any, for delivery channels and CBS at no extra cost.	Any changes required on the source system or CBS side can only be done by respective source system vendor. Kindly confirm that bank will ensure and arrange for necessary support from the respective source system vendor to do the changes.	no change in the rfp Clause
223	25	4. Scope of work 4.6 Customization and Implementation requirements:-	4.6.31 Bidder will have to ensure the troubleshooting in all forms like technical, functional, administrative and customer related issues etc.	Provide more details on what type of customer related issues are anticipated in the EFRMS set-up.	RFP clause is self-explanatory
224	25	4. Scope of work 4.7 Facility Management and Monitoring Teams	Minimum number of support resources to be provided by bidder is mentioned below- Role: Application management & monitoring	Do we need to deploy resources for "Application management & monitoring" role at DR also? If yes, kindly provide the Resource type, No of resources per shift and No of Shifts details.	Not required. However the same resource shall be shifted to DR in case of BCP.
225	25	4. Scope of work 4.7 Facility Management and Monitoring Teams	Minimum number of support resources to be provided by bidder is mentioned below- Role: Application, OS & Database administration Resource type: L1 No of resources per shift: 1 No of Shifts: 3 Location: There shall be two shifts in day from 7 AM to 11 PM at	Some text is missing form the location details. Kindly provide the same.	location Pune.
226	25	4. Scope of work 4.7 Facility Management and Monitoring Teams	Minimum number of support resources to be provided by bidder is mentioned below- Role: Application, OS & Database administration Resource type: L1 No of resources per shift: 1 No of Shifts: 3 Location: There shall be two shifts in day from 7 AM to 11 PM at	Do we need to deploy resources for "Application, OS & Database administration" role at DR also? If yes, kindly provide the Resource type, No of resources per shift and No of Shifts details.	No
227		4. Scope of work 4.9 Implementation 4.9.3 Implementation	The implementation is to be done in the following phases:	Is the 12 months implementation time provided by bank (on page 22 of RFP) is only for Phase 1 implementation or does it includes Phase 2 also?	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
228	28	4. Scope of work 4.9 Implementation 4.9.3 Implementation	Implementation of Phase-3 will be at the option of the Bank.	Should bidder consider cost for Phase-3 implementation as well when quoting commercials to bank? Kindly clarify	Bidder need to quote for Phase 3 in the commercials.
229	30	4. Scope of work 4.9 Implementation 4.9.3 Implementation	• The Bidder would be responsible for updates, patches, bug fixes, version upgrades for the application, RDBMS, Middleware etc. Bidder to co-ordinate with the bank/Bank appointed System integrator for any hardware related issue till the closure of such issues.	Is supply of Hardware, OS, DB not in scope of the bidder? If supply of Infra is under bidders scope, why do we need to co-ordinate with bank appointed system integrator for hardware related issues? Please clarify	Bank will provide Hardware, OS and DB. Bidder need to monitor versions upgrade, out of service, end of life, undersized infrasture elements and report the same to Bank Team.
230	30	4. Scope of work 4.9 Implementation 4.9.3 Implementation	• Solution being provided should be scalable and user configurable to cater to the future requirement of the Bank. Bidder will manage EFRMS operations and monitoring in consultation with the Bank's team.	Is EFRMS operations (i.e. fraud investigation) in scope for the bidder? Kindly clarify	Bidder understanding is Correct.

231	33	4. Scope of work 4.11 Benchmarking	Bank will provide hardware based on the sizing provided by the bidder and bidder is required to benchmark & demonstrate the projected no. of transaction & TPS mentioned in RFP. The benchmarking may be done in the DR environment.	Will bank provide hardware for EFRMS solution deployment at DC & DR? Kindly clarify.	Bank will provide Hardware. Bidder need to monitor versions upgrade, out of service, end of life, undersized infrasture elements and report the same to Bank Team.
232	33	4. Scope of work 4.12 Deliverables	iii. Product customization, implementation and Migration of Archival and Signature Systems.	Requesting bank to kindly clarify what is a signature systems?	Use cases to trigger alert based on defined behaviour pattern.
233	34	4. Scope of work 4.13 Support	4.13.2 Provide support in setting up Production, Disaster Recovery, Near-DR (if any), Development and Test Environments.	Is setting up of Near-DR a mandatory requirement for this RFP scope?	RFP clause is self-explanatory
234	35	4. Scope of work 4.14 Solution Integration with SIEM	It would be bidder's responsibility to integrate proposed solution with existing SIEM to generate alerts for any EMM violations. Proposed EMM solution should be able to send logs in an acceptable format to the existing SIEM solution.	The solution proposed here is EFRMS. What is an EMM solution? Kindly clarify.	Please read as " It would be bidder's responsibility to integrate proposed solution with existing SIEM to generate alerts for any EFRMS violations. Proposed EFRMS solution should be able to send logs in an acceptable format to the existing SIEM solution."
235	36	4. Scope of work 4.17 Timelines	Time required to complete the phase (in Weeks)	We understand the time given is for Phase 1 and the requirement is in Months and not weeks. Kindly confirm.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
236	36	4. Scope of work 4.17 Timelines	Time required to complete the phase (in Weeks)	Also this timeline is for Phase 1.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
237	39	5. Evaluation process 5.5 Technical Evaluation criterion	<u>1. Credential strengths of Bidder/Consortium Partner</u> 3. The Bidder must have implemented or currently has under implementation an Enterprise Fraud Risk Management Solution or Risk Management Solution (Credit Risk/Operational Risk/Market Risk) in at least one Scheduled Commercial Bank (excluding RRBs and co-operative banks) in India having at least 1000 branches or a Bank situated abroad with a minimum business turnover/business mix (advances + deposits) of USD 10 bn. as of last financial year. – Credentials from more than 2 Bank (15 Marks) – Credentials from 2 Bank (12 Marks) – Credential from 1 Bank (10 Marks)	Requesting bank to kindly accept implementation experiences of OEM also. As most of the EFRM implementations are directly done by the OEMs and not by bidders.	Refer "corrigendum for changes in RFP" for more details (to be published shortly)
238	40	5. Evaluation process 5.5 Technical Evaluation criterion	<u>1. Credential strengths of Bidder/Consortium Partner</u> 6. The proposed OEM should be listed in Chartis RiskTech100 for 2018. Top 50 Ranking (05 Marks) Ranking between 51 to 100 (03 Marks)	Chartis RiskTech 100 listing features Risk Technology firms across all types of industry verticals such as • Banking • Buy-side • Corporations • Insurance • Sell-side Banking EFRM is just a minuscule part of this. This being the case requesting bank to kindly modify the clause to "The proposed solution should be listed in Category Leaders on Chartis RiskTech Quadrant® for enterprise fraud technology solutions for 2017 or 2018" as Chartis RiskTech Quadrant for Enterprise fraud technology solutions is the only analyst report with true focus on Enterprise Fraud Management domain.	no change in the rfp Clause
239	41	5. Evaluation process 5.5 Technical Evaluation criterion	Note: 6. Proposed solution need not be the current version of the solution can be any version.	Will bank accept different EFRMS solution implementation from the same OEM?	RFP clause is self-explanatory
240	51	6. Service Level Availability and Monitoring 6.1 Service Criteria	Service Resolution Time (Area) EFRMS solution at DC: 10 minutes (Response Time) (Area) EFRMS solution at DR: 15 minutes (Response Time)	Requesting bank to kindly change the Response time for both the areas to 30 minutes.	no change in the rfp Clause

241	51	6. Service Level Availability and Monitoring 6.1 Service Criteria	EFRMS solution Service Performance Measurement Downtime for servicing: Each planned downtime for hardware, database and operating system servicing etc. (up gradation, bug fixing, patch uploads, regular maintenance etc.), attributable to the Bidder, will not be more than 4 hours.	It is our understanding that planned downtime of 4 hours is allowed on monthly basis. Kindly confirm.	RFP clause is self-explanatory
242	63	8. Terms of Reference 8.2 Payment terms 8.2.4 Training costs	1. 100% of the training cost would be payable one month post successful and satisfactory completion of the training by the bidder/OEM	Requesting bank to release payment towards training immediately after completion of training activity.	no change in the rfp Clause
243	78	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements A System Requirement	6. Maximum transaction response time for online scoring should be ≤ 200 milliseconds	Response time of less than 200 milliseconds is very stringent. Requesting bank to kindly change this expected response time to less than 500 milliseconds.	Please read as response time of less than 500 milliseconds instead of 200 milliseconds.
244	79	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements A System Requirement	22. Solution should be highly available with load balancing configuration.	Can the EFRMS solution leverage existing Hardware Load Balancer at the bank?	Yes
245	84	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements C Data Management	25. Websites	Kindly provide more details on the data that needs to be ingested from the websites and website details.	This information shall be shared with the successful bidder.
246	84	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements C Data Management	27. Should contain crawling capabilities which should be able to retrieve data that go many layers deep.	It is our understanding that here crawling refers to data lookup from the database. Kindly confirm.	Yes
247	99	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements R. Other Channel Requirement	43. Common Criteria certification and Federal Information Processing Standards (FIPS) 140-2 should be provided for the proposed solution.	Requesting bank to provide more details on this functionality with a use case.	This information shall be shared with the successful bidder.
248	99	10. Annexures 10.1 Annexure 1: Technical and Functional Requirements R. Other Channel Requirement	45. The solution should provide for risk based authentication mechanism which should help the bank to deploy a layered and flexible multifactor solution covering both wired as well as wireless online users.	Kindly explain wired and wireless online users.	RFP clause is self-explanatory
249	109	10.5 Annexure 5: Eligibility Criteria Compliance A. Criteria to be met by the Bidder	11. The bidder should have a minimum of 10 individuals with prior experience in implementation of FRM or a Risk management solution. All resources must be on the payroll of the bidder.	Most of the EFRMS implementations are done directly by the OEMs. Hence requesting bank to change this clause to "11. The bidder/OEM should have a minimum of 10 individuals with prior experience in implementation of FRM or a Risk management solution. "	Refer "corrigendum for changes in RFP" for more details (to be published shortly)

250	109	10.5 Annexure 5: Eligibility Criteria Compliance Criteria to be met by the OEM	1. The proposed OEM solutions should have been implemented in a minimum of two BFSI organizations globally. OR The proposed OEM solutions should have been implemented in a Scheduled Commercial Bank (excluding RRBs & cooperative Banks) in India having more than 1000 branches. In case there are multiple OEMs or multiple solutions from a single OEM, the above clause would be	Requesting bank to only consider Indian Implementations as the Indian banking scenarios is very different than global banks mainly in terms of number of banking customers and transaction volume.	no change in the rfp Clause
251	110	10.5 Annexure 5: Eligibility Criteria Compliance Criteria to be met by the OEM	2. The OEM should be listed in Chartis RiskTech100 for 2018.	Chartis RiskTech 100 listing features Risk Technology firms across all types of industry verticals such as • Banking • Buy-side • Corporations • Insurance • Sell-side Banking EFRM is just a minuscule part of this. This being the case requesting bank to kindly modify the clause to "The proposed solution should be listed in Category Leaders on Chartis RiskTech Quadrant® for enterprise fraud technology solutions for 2017 or 2018" as Chartis RiskTech Quadrant for Enterprise fraud technology solutions is the only analyst report with true focus on Enterprise Fraud Management domain.	no change in the rfp Clause
252	118	10.10 Annexure 10: Commercial Bill of Material		It is our understanding that bank provide Servers, OS, Storage, Network devices, backup etc. except database licenses as per sizing recommendation provided by the bidder? Kindly clarify.	Bank has ORACLE ULA in place however the bidder may choose any solution that is uses different database, price of the same shall be included by the bidder in their commercials as per the format.
253	118	10.10 Annexure 10: Commercial Bill of Material		If bank is providing the Servers, OS, Storage, Network devices, backup etc. except database licenses, will bank take care of Annual Maintenance / Support required for the Infra components supplied by the bank? Kindly clarify.	RFP clause is self-explanatory
254	142	10.21 Resource Plan Matrix	Application Management & Monitoring : L1 • Fraud Event monitoring & alert/Incident tracking, regular solution administration.	Fraud investigation is the responsibility of bank's team. Kindly confirm.	Bidder and Bank
255	144	10.22 Transaction Volume		- Requesting bank to provide the number of Active accounts. - Year on Year Growth % of number of Account	Refer annexure 22, Transaction volume
256	144	10.22 Transaction Volume		- Requesting bank to provide the number of Internet Banking Users (Retail) - Year on Year Growth % of number of Internet Banking Users (Retail)	Refer annexure 22, Transaction volume
257	144	10.22 Transaction Volume		- Requesting bank to provide the number of Internet Banking Users (Corporate) - Year on Year Growth % of number of Internet Banking Users (Corporate)	Refer annexure 22, Transaction volume
258	144	10.22 Transaction Volume		- Requesting bank to provide the number of Mobile Banking Users - Year on Year Growth % of number of Mobile Banking Users	Refer annexure 22, Transaction volume
259	144	10.22 Transaction Volume		- Requesting bank to provide the total number of Debit Cards - Year on Year Growth % of number of Debit Cards	Refer annexure 22, Transaction volume
260	144	10.22 Transaction Volume		- Requesting bank to provide total number of UPI IDs / users - Year on Year Growth % of number of UPI IDs / users	Refer annexure 22, Transaction volume
261	144	10.22 Transaction Volume	5.1 Card Based Transactions	- Requesting bank to provide the hourly Maximum transaction count for "Card Based Transactions". i.e. Maximum transactions observed in an hour. - YoY transaction growth % of "Card Based Transactions"	Refer annexure 22, Transaction volume
262	144	10.22 Transaction Volume	5.2 Internet Banking Transactions	- Requesting bank to provide the hourly Maximum transaction count for "Internet Banking Transactions". i.e. Maximum transactions observed in an hour. - YoY transaction growth % of "Internet Banking Transactions"	Refer annexure 22, Transaction volume

263	144	10.22 Transaction Volume	5.3 Mobile Banking Transaction	- Requesting bank to provide the hourly Maximum transaction count for "Mobile Banking Transactions". i.e. Maximum transactions observed in an hour. - YoY transaction growth % of "Mobile Banking Transaction"	Refer annexure 22, Transaction volume
264	144	10.22 Transaction Volume	5.4 UPI Transactions	- Requesting bank to provide the hourly Maximum transaction count for "UPI Transactions". i.e. Maximum transactions observed in an hour. - YoY transaction growth % of "UPI Transactions"	Refer annexure 22, Transaction volume
265	144	10.22 Transaction Volume	5.5 Branch Transactions	- Requesting bank to provide the hourly Maximum transaction count for "Branch Transactions". i.e. Maximum transactions observed in an hour. - YoY transaction growth % of "Branch Transactions"	Refer annexure 22, Transaction volume
266	144	10.22 Transaction Volume	6. TPS	Our understanding is that the TPS volumes provided here are peak TPS data. Kindly confirm.	Refer annexure 22, Transaction volume
267	16	4.1 Purpose	The solution should cover detection and prevention of frauds at different process stages of all applications and channels for all types of transactions such as card present, card not present, financial and non-financial transaction etc.	Please elaborate on the existing fraud detection and prevention mechanism and systems. How do the fraudulent transactions get flagged in the data? What are the current fraud rates by channels? For what duration is historical data available to carry out any analysis?	This information shall be shared with the successful bidder.
268	16	4.1 Purpose	Solution should comprise of recent technologies such as Machine Learning and AI to detect fraud related transactions.	Please specify if the Bank is currently leveraging any analytical models and machine learning for fraud detection Please confirm if the Bank is currently doing any real time/near real time fraud detection and monitoring	This information shall be shared with the successful bidder.
269	17	4.1 Purpose	Proposed software should support open modular architecture proving broad level capabilities such as Real time Decision making, Detection & Rule Engine, Scoring, Analytics, Data Management, BI (Business Intelligence) & Reporting, Integration & Interface, Integrated Fraud Management, Adaptive / Risk based authentication of channels.	Please share details on the current technology stack being used for fraud management. What are the tools being used for Analytics and Business intelligence?	This information shall be shared with the successful bidder.
270	23	4.6.12		Please confirm that the applications in scope is web based (HTTP/HTTPS) applications only. If this is not the case then kindly provide the communication protocol details	This information shall be shared with the successful bidder.
271	18	4.3		What are the other modules/systems in scope for PT?	This information shall be shared with the successful bidder.
272	General	General	General	Please confirm if there is any specific PT tool (like HP Loadrunner, Neoload, silk performer etc.) that customer is specifically looking for and want Bidder to bring in as a part of this service?	This information shall be shared with the successful bidder.
273	General	General	General	Where are the application data centres physically located?	Pune
274	18	4.3		Where are the application end users located and the total Internal/external users?	This information shall be shared with the successful bidder.
275	27	4.9.2 (point no 8)		Kindly confirm that below will be provided by customer for the application? - NFRs (user concurrency, response times and throughout SLAs) - Users and associated transactional volumes (Work Load) - Test data for script design and execution - Stable application environment - Server monitoring support during test execution (Any performance testing & monitoring tool already in use?)	This information shall be shared with the successful bidder.
276	18	4.3		Please provide the # of business critical transactions are in scope of performance testing	This information shall be shared with the successful bidder.
277	33	4.11		Share the response time and throughput targets (or SLAs) for each business critical transactions and Total volumes of user/transactions per business flow	This information shall be shared with the successful bidder.
278	78	point no 9		What is the max concurrent Vusers will be performance tested?	This information shall be shared with the successful bidder.
279	78	point no 9		Please confirm what type of performance test will be conducted? (Ex: Load, Stress, Volume)	This information shall be shared with the successful bidder.

280	33	4.11		Please describe what type of test environment will be provided for performance testing? How close will the provided test environment be to the production?	This information shall be shared with the successful bidder.
281	33	4.11		Please provide the comparison of Test (SIT, Pre-prod , to be prod) and production environment in terms of hardware configurations	This information shall be shared with the successful bidder.
282	General	General	General	How many cycles of perf testing are expected?	This information shall be shared with the successful bidder.
283	General	General	General	How is test data currently generated for testing using application software or live data extracts?	This information shall be shared with the successful bidder.
284	General	General	General	Is the bank open for Open source tool with Enterprise edition where support is available	This information shall be shared with the successful bidder.