



ALLAHABAD BANK

**ADDENDUM TO REQUEST FOR PROPOSAL
FOR
Supply, Installation, Implementation & Maintenance of AML/CFT Solution in
Allahabad Bank**

RFP Ref. No.: HO/DIT/AML/2018-19/104 Dated: 12.07.2018

Addendum Date: 27-July-2018



Introduction

The Bank has floated the Tender Ref No HO/DIT/AML/2018-19/104 Dated: 12.07.2018 for Supply, Installation, Implementation & Maintenance of AML/CFT Solution in Allahabad Bank.

Pre Bid Queries Clarifications:

As per the terms of the RFP document, a pre-bid meeting was held on 20-07-2018, attended by the bidder's representatives.

As an outcome of the clarifications sought by the bidders at the pre-bid meeting and the queries received from the bidders by e-mail, this addendum dated 26-07-2018 to the RFP document is being issued herewith.

Other Amendments:

The Addendum covers clarifications to the queries raised by the bidders, few additional inclusions and amendments, which the Bank deems fit to be furnished to the bidders.

All other terms and conditions of the Tender document remain unchanged. Please treat this Addendum as an integral part of the Tender document issued.

No further queries pertaining to this Addendum will be entertained.

Chief Manager (IT)

Head Office, Kolkata



**A. ADDITIONAL INCLUSIONS IN FORM 3: FUNCTIONAL SPECIFICATION DOCUMENT:
MINIMUM FUNCTIONAL REQUIREMENT SPECIFICATION (FRS)**

The following functionalities have to be included in addition to the existing Functionalities mentioned in Form 3 of RFP: Functional Specification Document: Minimum Functional Requirement Specification (FRS) of Anti Money Laundering Solutions:

The application should be capable of handling the following scenarios:

Scenario:1

The Overseas Principal MTSS are required to adhere to the provisions of the PMLA and the Rules framed there under. Overseas Principals are fully responsible for the activities of their Agents and Sub Agents in India. Proper records of remitter as also beneficiaries pertaining to all pay outs in India are to be maintained by the Overseas Principals and these records must be made accessible to FIU-IND on demand.

In case of a transaction, there are a total of 24 combinations consisting of Senders details(name, address, country and phone number) and recipient details (name, address, ID, Phone number, Country, DOB) explained below :-

	Recipient Name	Recipient Address	Recipient Phone	Recipient ID	Recipient DOB	Recipient City
Sender Name	1	2	3	4	5	6
Sender Phone	7	8	9	10	11	12
Sender Address	13	14	15	16	17	18
Sender Country	19	20	21	22	23	24

The application will check all these 24 combination of permutations in the data base to identify duplicate entities. Such analysis will be required to identify persons misusing this scheme by changing names/ID's. That should form basis for raising alerts relating to such transactions mentioning details of sender/receiver.

Scenario:2

Proper Alerts should be generated by the application in case of following transactions:

- Foreign contribution received by non-FCRA NGOs which have not taken prior permission from MHA.
- Any FCRA-registered NGO, receives donation / contribution from abroad further transmit it to any non-FCRA NGOs.
- Local contributions received in an FC account of a FCRA registered organization.



- d) Foreign NGOs which have been put under “Prior Approval Category (PAC)” can only receive foreign contribution after taking prior permission from MHA. Any deviation of the same should raise alert.
- e) NGOs like 350.org, awaaz.org remitting/sending money to individuals is not permitted. Hence alerts should be generated in case of occurrence of such type of transactions.
- f) **Fake Indian Currency Notes(FICN)**
- Cash deposits made in home bank accounts located on Indo-Nepal Border areas in Bihar (mainly in Districts East & West Champaran) with quick ATM withdrawals (within two days) in Malda area.
 - Frequent cash deposits made in Bank Accounts located in Malda
 - If the cash is deposited in various different locations of the country e.g. Delhi/NCR, Karnataka, Gujrat, Tamilnadu, Maharashtra etc. and withdrawn simultaneously at Malda.
- g) **North East Insurgency (for Nagaland, Assam and Manipur)**
- Bank accounts in which extortion money is deposited as cash in small amounts i.e. less than 50,000, frequently, and withdrawn by ATM immediately from different locations.
 - Bank accounts in which extortion money is deposited as cash in small amount i.e. less than 50,000 frequently and after some time all deposited money is converted into Fixed Deposits.
 - Bank accounts in which money is received from companies or firms, which are not linked to the account holder by way of business or other legitimate activity.
 - Bank accounts in which large amounts of money is deposited and the same is either transferred to other accounts or withdrawn as cash/ by cheque instantly.
- h) **Maoist**
- Bank accounts where one ATM card is used in a city of Chhattisgarh, Jharkhand, South Orissa at more than 6 locations within 72 hours duration where amount is less than 20,000/- .
 - Credit/ Debit Card used in any location for less than 50,000/- transaction and money is credited outside at other locations.

B. OTHER AMENDMENTS:

1. As per the requirement of Sr No 3 of Clause No 4 of Eligibility Criteria, bidder should submit letter from the OEM authorizing the bidder to participate in the RFP or agreement with reference to the solution offered should be submitted along with the bid. The format of Manufacturer’s Authorisation Form as **Annexure XXIII** is attached.



Annexure- XXIII Manufacturer's Authorization Form

Ref No

Date:

To
The Chief Manager
Allahabad Bank,
Department Of Information Technology,
Head Office,
2 N.S. Road
Kolkata – 700 001, India

Dear Sir,

Sub: RFP Ref No. : HO/DIT/AML/2018-19/104 dated: 12.07.2018

We _____ who are established and reputed Owner/manufacturers of _____ having factories/development facilities at 1)_____ and 2)_____ (*Name and address of factory/development facility*) do hereby authorize M/s _____ (*Name and address of the Agent/Dealer*) to offer their quotation, negotiate and sign the contract with you against the above invitation for tender offer.

We hereby extend our full guarantee and warranty for the solution, products/equipment and services offered by the above firm against this invitation for tender. We will extend technical support and updates/upgrades/patches to software (including management software solution) for our products for the entire contract period of five (5) years. Further, we agree to depute our representative during implementation period for smooth implementation of our product.

We further certify that, in case the Authorised Partner is not able to meet its obligations as per contract during contract period, we, as the OEM, shall perform the said obligations with regard to their items through alternate and acceptable service provider.

We duly authorise the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract..

Yours faithfully,

(NAME & DESIGNATION OF AUTHORISED SIGNATORY)

Name and address of Manufacturer

Company Seal

Note: This Letter of authority should be on the letter-head of the manufacturing concern/OEM that is authorizing the bidder to bid for their product. The form should be signed by an authorized person and having the power of attorney to bind the manufacturer. The POA should be included in the Bid



2. Revised Format of “Annexure XVII –Conformity / Undertaking Letter” of RFP is attached

ANNEXURE XVII- CONFORMITY/UNDERTAKING LETTER

(A letter on this Proforma is to be given by the Bidders participating in the RFP, on their official letter head)

To,
The Chief Manager (IT)
Allahabad Bank, Head Office,
Department of Information Technology,
2, N S Road, Kolkata – 700 001

Dear Sir,

Supply, Installation, Implementation and Maintenance of Anti Money Laundering/ Combating Finance Of Terrorism Solution vide RFP Ref. No. : HO/DIT/AML/2018-19/104 dated: 12.07.2018

With reference to our bid dated _____, in response to the Request for Proposal and subsequent clarifications (Bank’s tender RFP Ref. No. : **HO/DIT/AML/2018-19/104 Dated 12.07.2018** hereinafter referred to as “RFP”) issued by Allahabad Bank (“Bank”) we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums (if any) and other documents including the changes made to the original tender documents issued by the Bank. We understand that the Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank’s decision not to accept any such extraneous conditions and deviations will be final and binding on us. We confirm having read and understood the terms and conditions of the RFP & addendums (if any) as well as the Procedures relating to the Bidding process. We hereby undertake and agree to abide by all the terms and conditions stipulated by the Allahabad Bank in the RFP & addendum documents including all annexes and the Procedure for Bidding Your bank is not bound to accept the lowest or any bid received by you, and you may reject all or any bid. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute as a binding contract between us. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract. Your bank may accept or entrust the entire work to one bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever.

Document Correctness:

We certify that the information furnished herein and as per the documents submitted (hardcopy and softcopy) is true and accurate and nothing has been concealed or tampered with. We further certify that the contents of the softcopy are same as those provided in the hardcopy. We have



gone through all the conditions of RFP document and are liable to any punitive action for furnishing false information / documents.

Further, we certify that we have not made any modifications in the original copy of RFP (and addendums, if any) which is duly signed, stamped and submitted as a part of the Technical Bid.

Legal:

We hereby certify that no inquiries or investigations have been threatened, commenced or pending against us or any other member of the consortium by any statutory or regulatory or investigative agencies or lending institutions.

Not Blacklisted:

As on date of submission of tender, we are not/have not been blacklisted by the Central Government / any of the State Governments in India or any Financial Institution in India in the last three years. Also, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank.'

No Deviation:

We agree to all the terms & conditions of the RFP and confirm that the bid submitted by us is in conformity with Bank's requirement as stipulated in the said RFP. Further we confirm that we will withdraw all our deviations if unacceptable to the bank, failing which bank has right to reject our bid.

Know Your Employee (KYE)

We confirm that all the resources (both on-site and off-site) deployed/to be deployed on Bank's project for the captioned RFP have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages ,claim penalties expenses, legal liability because of non compliance of KYE and of misconduct of the employee deployed by us to the Bank We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, etc) to Bank before deploying officials in Bank premises for captioned RFP.

Minimum Wages

We confirm that the employees engaged/to be engaged by our Company to carry out the services in your bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. We also indemnify the Bank



against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non- compliance to the above criteria. We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if Labour Commissioner imposes a penalty towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

Place:

Date:

Yours faithfully,
Seal and Authorised Signatory
Name & Designation:
Bidder's Corporate Name

C. Pre Bid Queries Clarifications:

The clarifications/queries raised by the bidders are amended/ clarified in Annexure-I. Apart from these queries no other changes are done in the RFP.

Responses towards all other queries /clarifications/clauses raised by the bidders may be treated as "RFP Requirement Stands".



Annexure-1

Serial No	Clause ref	Page No	RFP text	Query Details	Bank's Response
1	Annexure XXI- List of Hardware, Software (OS/DB) available for DC/DR SETUP& Minimum Technical Specifications for new Hardware, Software etc proposed	129	All components of the server (hard disk, Ethernet, Fiber channel, SCSI/SAS, Power Supply etc) shall have functional redundancy for each server	Unlike hard disk, Fiber channel, Ethernet and power supply where redundant configuration is supported (e.g. if one Ethernet card fails, another Ethernet takes over), it is not possible to install SAS controllers in redundant configuration. Hence request to remove SCSI / SAS from the clause	This clause amended as under: All components of the server (hard disk, Ethernet, Fiber channel, Power Supply etc) shall have functional redundancy for each server
2	Annexure XXI- List of Hardware, Software (OS/DB) available for DC/DR SETUP& Minimum Technical Specifications for new Hardware, Software etc proposed	130	The server scalability and upgradeability path in terms of CPU and RA must be submitted	Please clarify meaning of RA	PI read clause as " The server scalability and upgradeability path in terms of CPU and RAM must be submitted "
3	6.1 Hardware Sizing point e) and point g)	21	e) AML Database Size (Production) 9TB g) The hardware should be sized considering a year on year growth of 20%. One year production data to be available at any time and old data to be archived.	Is the 9TB of data one year's data or is it the total size of the archived data?	Total size of production & archived data.
4	6.1 Hardware Sizing point e) and point g)	21	Total Number of Alerts in AML database including closed as on 30.06.2018 =1,48,99,873	Are these alerts of one year or are these the total archived alerts?	Total Alerts including archived.
5	6.1.1 Phase – I Sizing point i) & ANNEXURE XXI- list of existng hardware	22 & 128	i) The application should have a three tier architecture. The web and application layer can be on the same server and database should be on a separate server. All the servers should be provided in high availability mode i.e in active – passive mode. Further all the	Currently the existing servers in DC are 2. One with 5 cores and another with 7 Cores. 1) Can these cores be upgraded to take care of new sizing requirements? 2) Are these servers supported	1. Yes, can be upgraded. PI refer Annexure 2. End of Sale / End of Support not yet declared by OEM.



			<p>equipment should have dual power supply and all the required cables for connecting the equipment should be supplied by the bidder.</p> <p>Existing Core spread for AML application. No of Cores & RAM OS (AIX) 7200-02-02-1806</p>	<p>for the next 6 years, or have they reached end of life?</p>	
6	6.1.1 Phase – I Sizing point i) & ANNEXURE XXI- list of existng hardware	22 & 128	<p>i) The application should have a three tier architecture. The web and application layer can be on the same server and database should be on a separate server. All the servers should be provided in high availability mode i.e in active – passive mode. Further all the equipment should have dual power supply and all the required cables for connecting the equipment should be supplied by the bidder.</p> <p>Existing Core spread for AML application. No of Cores & RAM OS (AIX) 7200-02-02-1806</p>	<p>If the vendor were to propose new hardware to completely replace how the TCO calculations will be worked out since the old hardware being scrapped?</p>	<p>RFP requirement stands. PI refer Form1 – Bill of Material</p>
7	7.4.1	35	<p>Bidder will be responsible for necessary tools & support services for migration of the data from the existing AML systems of the Bank and also for first time Master creation for the respective requirements of the bank branches/offices.</p>	<p>Can the Bidder assume that the Bank will arrange for the support for migration?</p>	<p>Bank will facilitate to arrange necessary support by existing System Integrator. However, total migration responsibility lies with the Bidder, including liaison with existing System Integrator.</p>
8	58- Insurance	83	<p>All risk insurance cover</p>	<p>For new equipments if it is required then we can take the insurance cover on All risk basis but for existing IT Equipments</p>	<p>No, Bidder has to cover insurance for all risks. Please refer clause no. 58</p>



				bank can take the insurance cover for the equipments.	
9	General Implementation - 7.7.1.2	36	Directly interact with M/s TCS and other applications' vendors for integration of AML application with Bank's CBS system and System Integrators of other third party applications running in the Bank respectively	This may not be a viable model. Ownership of ensuring all parties are engaged as per project plan is directly responsibility of Bank & KRA of Bank's Program Manager. Please confirm	Bank will facilitate to arrange necessary support by existing System Integrator. However, integrations responsibility lies with the Bidder, including liaison with existing System Integrators.
10	General Implementation - 7.7.3.7.	40	The Bidder is expected to provide the Bank with data capture utilities to capture missing data for all the module as would be required to capture the data. The Bidder will have to train the bank personnel to use these utilities for them to be in a position to capture the required data	Require Details / more clarity on requirement? Does Bank require vendor to write utilities for source systems to capture missing data?	Yes. If required, Bidder needs to provide required capture tools.
11	Service Level Agreement 7.12.6.a	50	The business hours are 10 AM to 8 PM on any calendar day the Bank's branch is operational. The Bidder however recognizes the fact that the branches may be required to work beyond the business hours on need basis.	Bank to clarify that for uptime calculation only standard operational hours will be calculated to avoid any ambiguity of terms.	RFP requirement stands. Please refer RFP clause 7.12 for detailed calculations
12	ANNEXURE XVIII – Compliance of Broad Scope of Work- Point No 4	117	The proposed solution should migrate the existing data and archive data consisting open/closed alerts of the existing AML solution and read the same for inquiry purposes	Would it be acceptable to Bank if the alerts of the original system are saved as files/reports in system?	The proposal is not acceptable, as the regulators may enquire about the details of any closed/archived alerts at any point of time, then the entire details of alert/s will be required to be submitted. Mere files/reports will not be sufficient to solve the issue
13	ANNEXURE XVIII – Compliance of Broad Scope of Work- Point No 25	120	The solution should effectively integrate with various solutions implemented in the bank like CBS, Credit Cards application (yet to Go-Live), Trade Finance, Exim Bills , SWIFT, ITMS and other proposed interfaces as mentioned	Can Bank confirm that there is a unique CIF, or common customer ID, across the different system? E.g. customer A has the same customer ID 123456 in all the systems	May not be the same.



			in the RFP for the generation of all the alert scenarios and also for preparation of various statutory reports		
14	ANNEXURE XVIII – Compliance of Broad Scope of Work- Point No 29	121	The solution should have provision for work load balancing for alerts assignment. Reports should also provide information to management on the alerts status. It should also be possible to re-run any rule at any time and for any past date	Can Bank clarify if automated workload balancing is preferred, or if manual workload balancing is required as well?	Both
15	ANNEXURE XVIII – Compliance of Broad Scope of Work- Point No 34	121	The solution should support automated uploading of data for previous day from the bank’s CBS system to AML system without any manual intervention. There should be a provision for the users to raise a ticket in the system in case of any issue faced to maintain the record of time span for issue resolution	Require Details / more clarity Bank shall need to provide previous day’s data into the staging server.	RFP requirement stands. Please refer RFP Clause no. 3.2.
16	Form 2: Technical Specification Document. Point No 4.5	139	System should track the client’s IP and network interface address	Please confirm IP addresses shall be tracked by Bank’s systems and sent to proposed system	No, AML system should capture the same.
17	Form 3 : Functional Specification Document. Point No 105	146	The solution should interface/integrate with existing SFMS-SWIFT messages MT (543, 767, 195, 710, 203, 202cov, 102,192, 720, 300, 799, 299, 110, 700, 540, 103, 999, 199, 707, 721, 542, 320, 541, 202, 499, 196, 742, 111, 410, 400, 701, 760, 450 or any other any other type introduced by SWIFT in future) as per requirement and Trade finance systems through IBM Websphere MQ (latest version) and web service	Please confirm the MQ version currently in-use?	Details will be provided to selected bidder.
18	Form 3 : Functional Specification Document. Point No 112	147	The solution should integrate multiple lists provided by list provider such as Dow Jones World check, Factiva etc. or any other such list and also be able to	Proposed solution can provide adapters to support all these data lists. However, Bank needs to subscribe for Dow Jones,	Bank will subscribe as per requirement.



			integrate list from different regulators like the lists provided by FATF, FIU, RBI, Office of Foreign Assets Control Specially designated nationals (OFAC SDN), Politically Exposed People (PEP) lists, National Criminal Intelligence Service (NCIS), Office of the Superintendent of Financial Institutions (OSFI), UN sanctioned list etc. Should be possible to add new lists as and when they are introduced in future. Online downloads / checks from such sites should be possible	World Check, etc. separately. Please confirm	
19	Form 3 : Functional Specification Document. Point No 125	148	The application should be capable to screen minimum 3000 requests per minute	Hardware specifications shall be provided to achieve and Bank shall ensure compliance at all times. Please confirm	RFP requirement stands. PI refer RFP clause 6.1.
20	Form 3 : Functional Specification Document. Point No 166	150	Will the vendor produce a customized analytic model for a client?	Require Details / more clarity on requirement? Does Bank require a BRE (Business Rule Engine) to be supplied along with?	Bidder to comply the RFP functional & technical specifications. If BRE is required to comply the same, bidder should include.
21	2.4	14	The Bank has Core Banking Solution Office (CBSO), Data Center (DC) & Near Disaster Recovery Site (Near DR) in Navi Mumbai, IT Innovation Centre (ITIC) in Kolkata and DR Site in Lucknow.	What setup runs in Near DR Centre? Does bidder need to provide any hardware @ Near DR also? If yes request to amend the required BoM compliance accordingly.	No, at present no solution deployment is required in Near DR. However, in future, Bank decides to implement in Near DR, Bank will provide necessary infrastructure. Bidder needs to include AML & it's associated third party tools, if any, and implementation efforts in their commercial bid.



22	2.5	14	The point to point replication is done directly at DRS from DC. The data at DRS is not more than 15minutes (RPO) behind the production data at DC. In case of disaster, the DRS can be up and running within 4 hours (RTO). The above mentioned CBSO/ DC/ DR are for Bank's Indian operations.	We assume that bandwidth & other network equipment required for replication between DC & DR to achieve said RPO & RTO would be provided by Bank. Please confirm.	Yes, Bank will provide network equipments for replication between DC & DR. The Maximum Bandwidth upto 10 Mbps will be provided between DC & DR.
23	6.1.1 D	22	If Bidder decides to use existing Tape Library, Bidder should provide backup software and additional 2 tape drives LTO7/LTO8 each at DC and DRS to cater to the Backup requirement as per Bank's BCP & DRP.	How the current backup management is happens? Is the Manage services for backup lies with Bank or it is managed by any third party service provider? Do you have any requirement of Manage Services for backup?	Existing Tape Library is being maintained and managed by M/s TCS. The virtual tape partition with two tape drives should be created and managed by the Bidder. All the required hardware, software etc required to create, manage and taking backup should be provisioned by the Bidder.
24	6.1.1 E	22	Further, all necessary cabling work for establishing the AML setup at DC and DR will be the responsibility of the selected vendor.	Do bidder needs to do any passive cabling work @ DC/DR as a part of this engagement or the ask is limited only for cable starches within Rack in DC/DR?	Yes, Bidder needs to carry out all required cabling work in DC & DRS.
25	7.1.9	26	Bidder has to provide onsite support for hardware/ software/ third party tools at no additional cost to the bank during the warranty/ AMC/ ATS period	Do bidder needs to provide Onsite Managed Services i.e. Service Desk, Server/Storage/Network Management and Monitoring Services? Also Please confirm bidder scope is limited to the supplied infrastructure support in scope of this RFP.	Yes, Bidder needs to provide on-site Facility Management Services for both existing infrastructure to be used for AML & bidder supplied infrastructure. For more details pl refer RFP Clause no. 6.1.1.
26	7.1.9	26	Bidder has to provide onsite support for hardware/ software/ third party tools at no additional cost to the bank during the warranty/ AMC/ ATS period	Please explain how these services are currently managed? Through On call Support of OEM or with resident engineers for each technology?	Through resident engineers.



27	7.3.14	33	MIS Reports generation: Bidder should provide Daily/Monthly/ Quarterly/ Yearly/adhoc reports, Exception reports, Detailed/summary level reports, etc. in the specified formats as required by the Bank	How are the reports being generated currently? Is there any tool used for it or its been generated manually?	Bank is generating several types of reports (viz. daily/monthly/quarterly) from the present AML application as per the requirement.
28	7.3.28	35	As a part of AMC/ATS support, Bidder is required to setup one Development/Test Server at their support centre to simulate and resolve the issues reported by the Bank (with the help of log generated by the application).	Is it mandatory to have this server? If yes can we place it at Bank DC instead of bidders place?	Test & Training environments at DC should be implemented & maintained by the Bidders as part of Scope of RFP. In addition to this, Bidder needs to maintain to setup one Development/ Test Server at their site to simulate and resolve the issues, which are not able to resolve by on-site Facility Management Team./ Bank Team.
29	7.8	45	The deputed resource should manage and maintain total AML infrastructure including operational functional level support & troubleshooting of Branches/Service offices, as per the agreement. Bank	It is difficult for a single resource to manage all under lined infrastructure. Please elaborate the level of tasks to be performed by the resource on Infrastructure side. Also request to bifurcate onsite resource requirement into Application & Infrastructure.	Bank has asked minimum one resource who should be available from 10 am to 8 pm, However, bidder may provision additional resources, if required, to meet RFP's SLA requirements.
30	7.10.6	48	IT assets, Management of the same, documentation, version control, configuration / parameter controls, Change Management etc. should meet....	Do Bank uses any tool for IT Asset management? Or bidder needs to propose the same?	Yes, Bidder to provide the tools required to manage AML Infrastructure.
31	6.1 Hardware Sizing Point No (g)	21	The hardware should be sized considering a year on year growth of 20%. One year production data to be available at any time and old data to be archived.	How is the backup of production data being planned. Is it D2D2T or D2T?	Production data backup should be taken in D2T.



32	6.1 Hardware Sizing Point No (f)	22	Bank has also provided Oracle Database licenses which are being used with existing AML setup. Apart from this, based on the sizing given in this RFP, if any additional software (OS, DB, third party) is required, it will be the responsibility of the bidder to include the same in their commercial proposal. Bidder has to submit the proof of using licensed and legally obtained software for the AML application.	Will the bank be providing Oracle licenses as per requirement?	No, the existing Oracle Licenses as published in Annexure-XXI of RFP will only be provided to the Bidder. Any additional Oracle licenses required as per AML sizing should be provided by the Bidder. For details PI refer RFP Clause no. 6.1.1. .
33	6.1 Hardware Sizing Point No (j)	23	The bidder has to quote for the hardware and software required at DR facility. The DR setup will be implemented in Banks existing DR facility at Lucknow. The hardware quoted for DR should be of equivalent capacity (standalone) as that of the hardware at DC should be provided in high availability mode i.e. in active – passive mode.	Is the DR consideration is for 100% of the workloads of DC? Do we need to provide compute at the DR in the same quantity as DC?	DR setup will be in 100% of the workloads of DC, but setup will be in standalone mode.
34	Form 2 Point No 3.1	138	The backup success rate should be 99.8% at all times for AML solution	Will the current Enterprise Backup & Recovery solution will be used to maintain the backup success rate of 99.8%?What is the current Enterprise Backup & Recovery solution being used?	No, Bidder needs to provide backup & recovery solution. For details. Please refer RFP Clause no. 6.1.1.
35	Form 2 Point No 3.2	138	The solution should support online replication (both database level & Storage level) to DR site. It should be capable of automating the backup processes for all the applications/ databases in primary and Disaster Recovery Sites.	Do we need to propose new Backup and Recovery Solution?	Yes, Bidder needs to provide backup & recovery solution. For details. Please refer RFP Clause no. 6.1.1.
36	Form 2 Point No 6.2	140	The number of required No. of month's transaction data that will be retained online will be set by the Bank as a system parameter.	What is the archival retention period? Is the tape being vaulted on site?	Archival retention period on storage will be 10 years. Beyond 10 years, the data should be archived & stored on



					tapes and provide as & when required. Tapes are being vaulted on-site as well as off-site.
37	Form 2 Point No 6.3	140	The proposed solution should be capable of retrieving and reading the already archived data in the old solution and also in the new solution.	Older tapes containing archived data should be compatible with the ask of the tape drives. Else bank should be able to provide the compatible drives.	At present all the archived data is on storage.
38	Annexure XXI- List of Hardware, Software (OS/DB) available for DC/DR SETUP& Minimum Technical Specifications for new Hardware, Software etc proposed- Storage	133	The storage should be configured to deliver at least 12000 IOPS from all the capacity in a single pool.	Is the single pool will be of mixed drives to meet the IOPS of 12000?	No Change, RFP requirement stands.
39	NA	NA	General	Please Clarify below points: 1. How Users logging ticket for any AML Issues? 2. Is there any Service Desk Tool being used by Bank as of now? 3. Do bidder needs to plan and consider any Helpdesk Tool & Help desk managed services for ticket Logging or this will leverage Bank existing managed services of Service Desk for call logging & reporting. 4. Do Bidder need to consider any Tool for Infrastructure Monitoring? 5. How monitoring happens for current AML infrastructure?	1. Through Bank's Help Desk tool. 2. Yes, in-house developed Help Desk tool is available. 3. No, existing Helpdesk tool will be extended for AML call logging & reporting. 4. Yes, Bidder needs to provide tool to manage & monitor the AML Infrastructure. 5. IBM Tivoli .



40	NA	NA	General	We could not see any requirement of Infrastructure Manage Services here. We assume that any infra related ticket will be handled as on call service and no dedicated resource required for Infra Management. Please confirm	Yes, Bidder need to manage existing & proposed infrastructure (excluding networking) being used by AML Setup at DC & DRS. For details Please refer RFP Clause no. 6.1.1.
41	NA	NA	General	Please explain what is process for current Server/ Storage/ Database management. Is it managed by on call support or bank have in house support for it?	On-site Facility Management team.
42	3.2.4.2.1	16	System should be capable of, among other things, giving real time alerts to front end users for prevention/detection of frauds.	RFP name indicates that it is looking for AML solution and that is detailed throughout the RFP. However, prevention/detection of fraud is mentioned in this section and no where else in the RFP mentions the detailed requirement about Fraud risk management. Additionally, penalties are mentioned for certain SLA breaches in case of fraud. Please clarify if Fraud Risk Management solution is also part of this RFP scope and the detailed requirement should be provided in case it is in scope.	In Phase – II, the alerts should be generated, immediately post facto of the transaction occurrence (with maximum latency of 3 Min) in respective channels, in real-time/near real-time using Straight Through Process (Application Program Interface, Web Service etc). Further, system should send freeze requests to the respective host system and Accounting System viz CBS, based on the predefined criteria/rules set in AML system, to prevent further transactions in the account.
43	2. About Allahabad bank	14	The Bank has one Regional Rural Bank – Allahabad U.P. Gramin Bank, and two JVs ASREC & Universal Sampo General Insurance Co. Ltd.	Are these regional rural bank and the two JV's are in scope of the RFP?	No, not in the scope.



44	Form 2	140	Software should support web based Alert management deployed to distribute alerts to HO/FGMO/ZO/Branch level users (proposed in Phase-II) and for getting feedback on Alerts & dash board for monitoring the status of Alerts to fix user level bench marks for closing alerts. Provision to verify and put comments by Concurrent / RBIA Auditors must be provided in the Software	Please confirm that this is the only requirement for phase - II besides the larger requirement of real time/ near real time alert generation.	The escalation tickets with masked details to branch level only proposed in Phase-II, rest are in Phase-I.
45	7.7.1.4	36	Perform a detailed current state assessment to gain understanding of the procedures and practices adopted by the Bank.	Are there any documentation available with the bank to understand as - is procedures and practices?	Details will be provided to selected bidder.
46	7.7.2.4.	36	Bidder shall provide all statutory, regulatory and ad-hoc MIS (Management Information System) and EIS (Executive Information System) reports as required by the Bank during the contract period in the desired format as specified in requirements at no additional cost to the Bank.	How many MIS and EIS reports are there in the current state and how many are envisioned in the target state?	Details will be provided to selected bidder.
47	3.1. Background	15	Presently all the transactions (both financial & non financial) that have taken place in the CBS system pass through the AML application at the time of 'Day End' (EOD). The transactions which trigger the built in alert indicators in the AML system would generate scenario wise alerts.	Requesting bank to provide name of the existing AML solution and vendor name for the same.	Bancs Compliance provided & maintained by M/s TCS
48	3.2. Objective Point No 3.2.4.1.1.	15	File Based (SFTP) Mode – Straight Through Process: Transactions files shall be generated by the financial transaction based systems (i.e CBS/ Trade Finance / IDPMS/ EDPMS/ All-watch / SWIFT/ ATM etc) at periodic	Please confirm that only below source systems are required to be covered by the proposed AML solution as part of Phase-I: 1. Core Banking 2. Trade Finance	Please refer RFP Clause 7.7.4.



			intervals and shared through Secured File Transfer Mode. AML system should pick the files without any manual intervention and process the same.	3. IDPMS 4. EDPMS 5. All-watch 6. SWIFT 7. ATM	
49	3.2. Objective Point No 3.2.4.1.1.	15	File Based (SFTP) Mode – Straight Through Process: Transactions files shall be generated by the financial transaction based systems (i.e CBS/ Trade Finance / IDPMS/ EDPMS/ All-watch / SWIFT/ ATM etc) at periodic intervals and shared through Secured File Transfer Mode. AML system should pick the files without any manual intervention and process the same.	It is understood that bank is looking to implement batch mode suspicious transaction monitoring as part of Phase-I implementation. Kindly confirm if our understanding is correct or please clarify.	Batch mode with secured straight through process without any manual intervention.
50	3.2. Objective Point No 3.2.5	15	After Phase-II implementation, the alerts / scenarios should be generated in real-time / near real time of transaction happening as par as possible and remaining alerts should be generated based on the End of Day files through SFTP.	It is understood that bank is looking to implement real-time suspicious transaction monitoring only in Phase-II. Kindly confirm if our understanding is correct or please clarify.	In Phase – II, the alerts should be generated, immediately post facto of the transaction occurrence (with maximum latency of 3 Min) in respective channels, in real-time/near real-time using Straight Through Process (Application Program Interface, Web Service etc). Further, system should send freeze requests to the respective host system and Accounting System viz CBS, based on the predefined criteria/rules set in AML system, to prevent further transactions in the account.
51	3.2. Objective Point No 3.2.4.1	15	Phase I	Is the bank looking for real-time screening of on-boarding customers?	Both real-time and batch mode.



52	3.2. Objective Point No 3.2.4.1.4	16	AML system will be accessed from around 60 Centralised Locations (Head Office/CBS Office/ Field General Manager Offices/ Zonal Offices) with 100 concurrent users. The Y-O-Y concurrent user growth will be at 10%.	Requesting bank to provide total number of system user access required for the branch users.	As per the Bank's business requirement. However, the total concurrent users at any point of time will not exceed 100. The Y-O-Y concurrent user growth will be at 10%.
53	3.2. Objective Point No 3.2.4.2.1	16	<p>3.2.4.2.1. System should be capable of, among other things, giving real time alerts to front end users for prevention/detection of frauds. Bank intends to integrate the following interfaces in real-time/near real-time using Straight Through Process (API, Web Service, SFTP etc) without any manual intervention to monitor the transactions and minimise the risk.</p> <ul style="list-style-type: none"> i) Core Banking Solution (Bancs24 – Supplied & Maintained by M/s TCS) ii) SWIFT / SWIFT Application Gateway iii) Trade Finance System (Exim Bills - China Systems Supplied & Maintained by M/s TCS) iv) ATM Interface (Supplied and Maintained by M/s FIS) v) Internet Banking (Supplied & Maintained by M/s TCS) vi) Mobile Banking (emPower supplied & Maintained by M/s TCS) vii) Unified Payment Interface (Supplied & Maintained by M/s Lcode) viii) Financial Inclusion Gateway ix) Immediate Payment System Switch x) Integrated Treasury System xi) All-Watch portal xii) Centralised Data Repository (CDR) / Automated Data Flow 	<p>Please confirm that only below source systems are required to be covered by the proposed AML solution as part of Phase-II</p> <ul style="list-style-type: none"> i) Core Banking Solution ii) SWIFT / SWIFT Application Gateway iii) Trade Finance System iv) ATM Interface v) Internet Banking vi) Mobile Banking vii) Unified Payment Interface viii) Financial Inclusion Gateway ix) Immediate Payment System Switch x) Integrated Treasury System xi) All-Watch portal xii) Centralized Data Repository (CDR) / Automated Data Flow <p>Requesting bank to confirm whether real-time integration is required with the above systems or does bank require batch integration with the above systems. Please provide the separate list of source systems which require batch integration and real-time integration (Monitoring only).</p>	<p>In Phase – II, the alerts should be generated, immediately post facto of the transaction occurrence (with maximum latency of 3 Min) in respective channels, in real-time/near real-time using Straight Through Process (Application Program Interface, Web Service etc). Further, system should send freeze requests to the respective host system and Accounting System viz CBS, based on the predefined criteria/rules set in AML system, to prevent further transactions in the account.</p>



				In case bank requires blocking of suspicious transactions in real-time, requesting bank to provide separate list of source systems which require transaction stopping.	
54	6.1.1 Phase – I Sizing point (i)	21	The application should have a three tier architecture. The web and application layer can be on the same server and database should be on a separate server. All the servers should be provided in high availability mode i.e in active – passive mode. Further all the equipment should have dual power supply and all the required cables for connecting the equipment should be supplied by the bidder.	Is high availability required at DR site also? Kindly confirm. Is DR to be sized 100% capacity of DC environment? Please clarify.	DR setup will in 100% of the workloads of DC, but setup will be in standalone mode.
55	7.2. Hardware, Software Licenses and Third Party Tools: Point No 7.2.8	30	Solution should be available on Oracle database/ SQL Server/ Other databases (excluding open source). The Application, Web and Database servers should be available and should function in multiple operating systems like Linux, UNIX and Windows. Use of open source software other than Database is supported by the bank, provided the end to end technical support by OEM/Technical Solution provider should be available during the contract period.	Has bank signed up for ULA (unlimited licensing agreement) for any of the component, e.g.. Database, OS etc.? If yes, requesting bank to provide details of the same so that bidder can propose those component in order to reduce overall project TCO. Also requesting bank to confirm whether prices for such components can be excluded from the indicative commercial bid.	No ULA agreement is there for any of the components, e.g. Database, OS etc. Bidder may use existing Oracle Licenses as listed in Annexure-XXI of this RFP. However, if any additional Oracle licenses, if any, required for the proposed hardware sizing, should be provided by the Bidder.



56	7.2. Hardware, Software Licenses and Third Party Tools: Point No 7.2.8	31	The proposed solution (Application, Web and Database servers) should support both software based virtualization technologies from leading vendors.	Requesting bank to confirm whether non-production environment e.g. SIT/UAT/Training/dev can be deployed in virtualized environments.	Yes, Bidder may deploy SIT/UAT/Training/ Development environments in Virtualized environment.
57	7.3. Warranty, Annual Technical Support Services/ Annual Technical Maintenance Scope: Point No 7.3.1	31	Bidder shall provide the on-site comprehensive maintenance (Warranty, ATS and AMC) during the entire contract period for all the software and services including Operating System, Database and Third Party Software within the scope of work. The software items supplied should be provided with one year onsite comprehensive warranty, which will start from the date of acceptance of the hardware or software after being installed and tested. Subsequently the bidder shall provide onsite comprehensive ATS support for 4 years.	Is on-site support required at DR also? Also requesting bank to provide the following details: 1. No of L1 resources required / Shift - 2. No of L2 resources required / Shift - 3. No of L3 resources required / Shift - 4. No of Shifts -	RFP requirement stands. As part of Warranty AMC/ATS, Bidder should provide on-site support, if any, is required to meet SLAs mentioned in the RFP.
58	7.7.4. Interfaces: Point No 7.7.4.1	40	The Bidder will be responsible for identifying the detailed interface requirements for integrating the proposed AML setup to bank's existing systems as on date as under: a) Core Banking Solution (Bancs24 – Supplied & Maintained by M/s TCS) b) SWIFT / SWIFT Application Gateway c) Trade Finance System (Exim Bills - China Systems Supplied & Maintained by M/s TCS) d) ATM Interface (Supplied and Maintained by M/s FIS) e) Internet Banking (Supplied & Maintained by M/s TCS) f) Mobile Banking (emPower supplied &	Whether bank requires real-time monitoring of on-boarding customers or is it required in the batch mode. Kindly Confirm.	Real-time as well as in Batch mode also.



			Maintained by M/s TCS) g) Unified Payment Interface (Supplied & Maintained by M/s Lcode) h) Financial Inclusion Gateway i) Immediate Payment System Switch j) Integrated Treasury System k) All-Watch portal (In-house Developed) l) Centralised Data Repository (CDR) / Automated Data Flow / Dataware House		
59	7.7.4. Interfaces: Point No 7.7.4.1	40	k) All-Watch portal (In-house Developed)	Requesting bank to provide more details on the All-Watch portal. Functionality and how is this portal used for in the day to day banking operations.	"AlliWatch" portal is an in-house portal implemented by the Bank to report any suspicious transactions/queries/incidents and TBML transactions observed by the branches on daily basis. Branches are reporting the same through the portal. A ticket is generated for each case and the same is forwarded to the Zonal Offices/Field General Offices for their comments. Finally the tickets are forwarded to Head Office AML & KYC CELL. The Cell then prepares XML file based on the ticket off-line and submits the same to FIU-IND. Additionally the portal is used to communicate various queries/orders received by the Bank from various Law & Enforcement Agencies to the concerned branch. Head Office AML & KYC CELL raised a ticket on each issue, and the same is forwarded to the concerned branch for resolution. The branch then submits their



					reply against the ticket in the portal and the same is forwarded to the Head Office through the ZO/FGMO. The portal is also used for uploading of various AML/KYC updates for knowledge building of the branches.
60	7.8. Facility Management – On site:	45	After implementation of the solution, the Bidder should provide at least one onsite dedicated L2 level technical expert from 10:00 a.m. to 8 p.m, on all working days during the period of contract at the designated location which will be decided by the Bank	Is L2 resource required at onsite dedicated resource for the entire contract period of 5 years or during the warranty period of 1 year. Kindly Clarify. Also does bank required onsite resources at DR site as well. Please confirm.	On-site Facility Management resources are required for the entire period of 5 years contract. During DR Drills, bidder needs to provide on-site resources at DR Site.
61	ANNEXURE XXI	128	#Table Reference DB Licenses available in existing AML Setup (Including DC & DR)	Requesting bank to confirm whether bidder can utilize existing Oracle Database licenses for the implementation of AML solution in order to reduce overall project TCO.	Bidder may use existing Oracle Licenses as listed in Annexure-XXI of this RFP. However, if any additional Oracle licenses, if any, required for the proposed hardware sizing, should be provided by the Bidder.
62	Operating system:	130	The operating system should be able to identify failures and automatically reconfigure/delineate resources that have failed, without bringing down the entire system	Requesting the bank to drop this clause as this is specific to one type of OS.	This clause stands deleted.
63	Form 2 Point No 1.1	138	Hardware should be flexible enough to handle the changes in the AML standards mandated by RBI/IBA/FIU in the course of time.	Is vendor expected to procure hardware	Yes, if required.
64	Form 2 Point No 7.13	140	Upgrades – All upgrades to the Application should be provided periodically(monthly/quarterly) without waiting on release of Version Upgrade	What upgrades does this section referring to. Upgrades in regulatory requirements/upgrades in product?	It refers all types of upgrades related regulatory, product etc.



65	Form 2 Point No 7.40	141	The solution should provide development platform along with the product suite.	What is expected to be available in the development platform?	Development platforms available to carryout bank specific customizations.
66	Form 2 Point No 7.41	141	The solution should support in-house development/customizations to be done by the Bank Team	Can you elaborate on the scope of developments/customizations? Does this limited to Scripts/Procedures.	To meet time to time Bank specific customizations, which may carry out by Bank's team.
67	Form 3 Point No125	125	The application should be capable to screen minimum 3000 requests per minute.	Does the screening expected through a batch process	The screening may be through either batch or on-line (API).
68	6.1.1/Phase -1 Sizing	22	Bank will arrange for Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) services of the Hardware/Software/DB/OS provided by the bank (Annexure-XXI of RFP), wherever required. In case, Bank provided Hardware / Software/ DB reached End of Support during contract, Bank will replace the same with new equivalent / higher configuration. Any additional Hardware/ OS / DB/ Third party tools required with respect to sizing published in the RFP over and above bank's provided Hardware/Software/DB/ Third party, bidder should include in their commercial proposals. The AMC/ATS of additional Hardware/ OS / DB / Third party tools should also include in the commercial Proposal.	Is Bidder supposed to quote AMC/ATS charges only for the Hardware/Software supplied by him as a part of this RFP	Yes, Bidder to quote AMC/ATS charges for the Hardware/Software/DB/OS/ Third Party tools etc supplied by him to meet the business projections mentioned in the RFP.
69	Broad Scope of Work	25	Bank is expecting to Go-Live with the proposed AML solution within 22 weeks from the date of Issuing Letter of Intent/ purchase order to the selected vendor. Bidder should perform onsite maintenance of hardware, software with database and all the related products	Please specify on the quantity of reports to be provided	As per the Bank's requirement.



			with customization, change management, addition of new reports as desired by Bank/ regulatory authorities, performance tuning of the application, necessary and adequate patches and upgrades, utilities, Tools etc after successful GO-LIVE of the AML solution.		
70	Broad Scope of Work 7.1.28	28	Users should be able to view transactional details of all alerts fired with respect to the certain Customer. There should be no need to navigate away from the system to view these details and Bank's CBS system should be accessible to the user in the same window.	Kindly clarify on this point	Underlying transaction details related to the alerts should be stored and available in the AML system. In case any further details required should be accessed from CBS system in the same AML system window.
71	Hardware, Software Licenses and Third Party Tools 7.2.4	30	The bidder should consider application software licenses for providing on-premises customized enterprise-wide perpetual Licenses including Data Centre (DC), Disaster Recovery Site (DRS), NDR (if any), branches, and other offices for unrestricted use across the organization, irrespective of locations or number of users	Please clarify if the licenses would be used by bank for India locations and for any International location. Also why are enterprise-wide ,unlimited user licenses required	India locations only.
72	7.3/Warranty, Annual Technical Support Services/ Annual Technical Maintenance Scope	31	MIS Reports generation: Bidder should provide Daily/Monthly/Quarterly/Yearly/ad hoc reports, Exception reports, Detailed/summary level reports, etc. in the specified formats as required by the Bank	What is the count of report to be provided? Can bidder charge for ad hoc reports required by ban	RFP requirement stands. As per the Bank's requirement.



73	7.3.19/ Warranty, Annual Technical Support Services/ Annual Technical Maintenance Scope	33	The Bidder should agree that during the warranty/ATS period, they will provide the following operational support: a) On-site support including training and hand-holding to core team at specified location to be decided by the Bank	What are the locations where bidder is supposed to provide training	Mumbai, Kolkata & Lucknow. Other Offices may participate through VC to Mumbai location.
74	7.11.5/Third Party Audit	48	Based on the audit reports submitted by the TPA, the selected Bidder shall make the required changes to the application and incorporate the suggestions of the auditor at no extra cost to the Bank. The purchaser shall recover costs from the pending payments or performance security on Failure of the Bidder to make the required changes.	Will Bank pay the bidder for any licenses, SSL Certificates etc, if pointed out in the audit observation?	Bidder should provision all required components/tools/Certificates should be included in their Commercial bid to meet information security guidelines.
75	7.12.6/Service Level Agreement	50	The Bidder shall be bound to provide the agreed service levels. Service Levels will include Availability measurements, call resolution time, etc. Bank requires the Bidder to provide reports for all availability and a log of all issues that have been raised and Closed/ Pending Closure by the Bidder. The frequency of these reports would be Monthly, Quarterly and Yearly as mutually agreed	Where will the bidder be logging the tickets for call resolution? Will bank provide a Incident Management tool for logging the calls	Bidder may use bank's existing help desk ticketing system for logging /resolution of calls.
76	7.12.6/b/Terminologies Used	50	All the infrastructure of Data Center and Disaster Recovery site will be supported on 24x7x365 basis.	Kindly clarify on the no of resources for application and infrastructure support required and at which locations	Bank asked minimum one resource should be available 10 am to 8 pm, However, bidder may provision additional resources, if required, to meet RFP's SLA requirements. Primarily Resources should be available at Data Center, Mumbai and during DR Drills at Lucknow, if required.



77	7.12.15/Penalties if the hardware is not sized as per the requirement	53	The bidder must also ensure that the hardware resources utilization should not exceed 80% at any Point of time for five years from the date of signing of contract. In case the utilization exceeds the Above level, the bidder must provide additional hardware without any additional cost to the Bank	Does it mean Peak utilization or average utilization for a particular month?	Utilization is the hourly average device utilization. The Clause amended as under: The bidder must also ensure that the hardware resources utilization should not exceed 80% at any Point of time for five years from the date of signing of contract. In case the utilization exceeds the Above level, the bidder must provide additional hardware, software (OS, DB, third party tools etc) licenses without any additional cost to the Bank.
78	6.1.1 Phase I sizing	21	The Bank will provide the existing AML Hardware, Database licenses, OS licenses details given in Annexure-XXI of this RFP, for implementation of AML/CFT setup, and Bidder shall configure AML/CFT setup on the same. However, Bidder may propose all new hardware infrastructure, OS, Database etc. as per minimum technical specifications given in Annexure-XXI, in case of any compatibility issue.	There needs to be clear demarcation between the conditions for bidders who want to use the existing AML hardware / OS / Database and bidders who wish to propose all new infrastructures. Certain parameters, which are applicable for latter may not be applicable for former. Also Bank needs to specify how to showcase the usage of existing infrastructure /OS/DB and their AMC/ATS in the commercial sheet for both the cases.	RFP requirement stands. PI refer RFP clause 6.1.1.
79	Section 6.1 Hardware Sizing, clause G	21	The hardware should be sized considering a year on year growth of 20%. One year production data to be available at any time and old data to be archived	It is understood that the capacity requirement of 35 TB is indicative minimum and vendor has to offer capacity based on the overall requirement considering 20% YoY growth. Please confirm on the above	Yes, Bidder's understanding is correct.



80	Section 6.1 Hardware Sizing, clause H	21	The hardware should be sized considering a year on year growth of 20%. One year production data to be available at any time and old data to be archived	It is understood that the capacity requirement of 35 TB is indicative minimum and vendor has to offer capacity based on the overall requirement considering 20% YoY growth. Please confirm on the above	Yes, it is applicable to all the AML infrastructure.
81	6.1.1/Phase -1 Sizing	22	Bank will arrange for Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) services of the Hardware/Software/DB/OS provided by the bank (Annexure-XXI of RFP), wherever required. In case, Bank provided Hardware / Software/ DB reached End of Support during contract, Bank will replace the same with new equivalent / higher configuration. Any additional Hardware/ OS / DB/Third party tools required with respect to sizing published in the RFP over and above bank's provided Hardware/Software/DB/ Third party,bidder should include in their commercial proposals. The AMC/ATS of additional Hardware/ OS / DB / Third party tools should also include in the commercial proposal.	Is Bidder supposed to quote AMC/ATS charges only for the Hardware/Software supplied by him as a part of this RFP	Yes, Bidder to quote AMC/ATS charges for the Hardware/Software/DB/OS/ Third Party tools etc supplied by him to meet the business projections mentioned in the RFP.
82	6.1.1 Phase – I Sizing, clause D	22	Bidder may use existing Bank's tape Library (IBM LTO-3584) for the proposed solution and detailed configuration is attached in Annexure-XXI. If Bidder decides to use existing Tape Library, Bidder should provide backup software and additional 2 tape drives LTO7/LTO8 each at DC and DRS to cater to the Backup requirement as per Bank's BCP & DRP. These drives will be in a separate virtual	We understand that in case we need to offer the new tape library then it needs to be equivalent of the existing IBM LTO 3584 library in terms of scalability and enterprise class features. Please confirm	Bidder may propose new Tape Library solution to meet the Backup/Restore requirement as mentioned in this RFP/ Bank's BCP-DRP policy .



			partition on the existing library. Also, other software licenses required for tape library virtualization and necessary hardware should be factored for backing up AML data on to the tape library. Alternatively, Bidder may provide total backup solution at DC & DRS including Tape Library to meet Bank's BCP/ DRP.		
83	Broad Scope of Work	25	Bank is expecting to Go-Live with the proposed AML solution within 22 weeks from the date of issuing Letter of Intent/ purchase order to the selected vendor. Bidder should perform onsite maintenance of hardware, software with database and all the related products with customization, change management, addition of new reports as desired by Bank/ regulatory authorities, performance tuning of the application, necessary and adequate patches and upgrades, utilities, tools etc after successful GO- LIVE of the AML solution.	Please specify on the quantity of reports to be provided	As per the Bank's requirement.
84	7.1.28/Broad Scope of Work	28	Users should be able to view transactional details of all alerts fired with respect to the certain customer. There should be no need to navigate away from the system to view these details and bank's CBS system should be accessible to the user in the same window.	Kindly clarify on this point	Underlying transaction details related to the alert generation should be stored and available in the AML system. In case any further details required should be accessed from CBS system in the same AML system window.
85	7.2.4/Hardware, Software Licenses and Third Party Tools	30	The bidder should consider application software licenses for providing on-premises customized enterprise-wide perpetual Licenses including Data Centre (DC), Disaster Recovery Site (DRS),NDR (if any), branches, and other	Please clarify if the licenses would be used by bank for India locations and for any International location. Also why are enterprise-wide ,unlimited user licenses are required	India locations only.



			offices for unrestricted use across the organization, irrespective of locations or number of users		
86	7.3/Warranty, Annual Technical Support Services/ Annual Technical Maintenance Scope	31	MIS Reports generation: Bidder should provide Daily/Monthly/Quarterly/ Yearly/adhoc reports, Exception reports, Detailed/summary level reports, etc. in the specified formats as required by the Bank	What is the count of report to be provided? Can bidder charge for adhoc reports required by bank	As per the Bank's requirement.
87	7.3.19/ Warranty, Annual Technical Support Services/ Annual Technical Maintenance Scope	33	The Bidder should agree that during the warranty/ATS period, they will provide the following operational support: a) On-site support including training and hand- holding to core team at specified location to be decided by the Bank	What are the locations where bidder is supposed to provide training	Mumbai, Kolkata & Lucknow. Other Offices may participated through VC to Mumbai location.
88	7.11.5/Third Party Audit	48	Based on the audit reports submitted by the TPA, the selected Bidder shall make the required changes to the application and incorporate the suggestions of the auditor at no extra cost to the Bank. The purchaser shall recover costs from the pending payments or performance security on failure of the Bidder to make the required changes.	Will Bank pay the bidder for any licenses, SSL Certificates etc, if pointed out in the audit observation?	Bidder should provision for all required components/tools/Certificates should be included in their Commercial bid to meet information security guidelines
89	7.12.6/Service Level Agreement	50	The Bidder shall be bound to provide the agreed service levels. Service Levels will include Availability measurements, call resolution time, etc. Bank requires the Bidder to provide reports for all availability and a log of all issues that have been raised and Closed/ Pending Closure by the Bidder. The frequency of these reports would be Monthly,	Where will the bidder be logging the tickets for call resolution? Will bank provide a Incident Management tool for logging the calls	Bidder may use bank's existing help desk ticketing system for logging /resolution of calls.



			Quarterly and Yearly as mutually agreed.		
90	7.12.6/b/Terminologies Used	50	All the infrastructure of Data Center and Disaster Recovery site will be supported on 24x7x365 basis.	Kindly clarify on the no of resources for application and infrastructure support required and at which locations	Bank asked minimum one resource should be available 10 am to 8 pm, However, bidder may provision additional resources, if required, to meet RFP's SLA requirements. Primarily Resources should be available at Data Center, Mumbai and during DR Drills at Lucknow, if required.
91	7.12.15/Penalties if the hardware is not sized as per the requirement	53	The bidder must also ensure that the hardware resources utilization should not exceed 80% at any point of time for five years from the date of signing of contract. In case the utilization exceeds the above level, the bidder must provide additional hardware	Does it mean Peak utilization or average utilization for a particular month?	The Clause amended as under: The bidder must also ensure that the hardware resources utilization should not exceed 80% at any Point of time for five years from the date of signing of contract. In case the utilization exceeds the Above level, the bidder must provide additional hardware, software (OS, DB, third party tools etc) licenses without any additional cost to the Bank.
92	Form 2 1.1	138	Hardware should be flexible enough to handle the changes in the AML standards mandated by RBI/IBA/FIU in the course of time.	Hardware has been sized considering parameters given by Bank in the RFP. Request Bank to define the term "flexible enough" so that the hardware can be oversized accordingly.	The proposed hardware should have either horizontal scalability or vertical scalability to handle the changes in the AML standards mandated by RBI/IBA/FIU in the course of time.



93	Form 2 7.13	140	Upgrades – All upgrades to the Application should be provided periodically (monthly/quarterly) without waiting on release of Version Upgrade	What upgrades does this section referring to. Upgrades in regulatory requirements/upgrades in product?	It refers all types of upgrades related regulatory, product etc.
94	Form 2 7.4	141	The solution should provide development platform along with the product suite.	What is expected to be available in the development platform?	Development platform available to carryout bank specific customizations.
95	Form 2 7.41	141	The solution should support in-house development/customizations to be done by the Bank Team	Can you elaborate on the scope of developments/ customization?. Does this limited to scripts/Procedures.	To meet time to time Bank specific customizations, which may carry out by Bank's team
96	Annexure XXI	128	List of Hardware, Software available for DC / DR Setup..	We understand that the infrastructure as detailed in this Annexure will be available to the bidder for implementation of the solution. Please confirm	Yes, the existing hardware & software infrastructure listed in the Annexure XXI of this RFP will be available to the Bidder for implementation of the solution. If any additional hardware/software/OS/DB/third party tools required to be provided by the Bidder.
97	NA	NA	General	Kindly provide necessary transaction volume details which are imperative for providing appropriate HW sizing. Core Banking System (CBS) (for current year) Total Number of core banking transactions in a day, month and year Hourly max Transactions (Max Transactions. observed in an hour) Expected YoY Transaction growth % TPS that core banking system is	Refer to Hardware Sizing section, RFP Page No. 20



				<p>sized for average TPS for core banking transactions Peak TPS for core banking transactions Peak Concurrent user logins Average Concurrent user logins</p>	
98	NA	NA	General	<p>Internet Banking (IB) (for current year) a) Total IB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc.,) b) Average TPS of all IB transactions c) Peak TPS of all IB transactions Hourly max Transactions (Max Transactions. observed in an hour) d) Expected YoY Transaction growth % e) Peak Concurrent user logins f) Average Concurrent user logins</p>	<p>a)Per DAY: 2,01,473 Per Monthly :62,45,653 Per Yearly : 7,35,37,523 b) 3 c) 10 d) 20% e) 1600 f) 1050</p>
99	NA	NA	General	<p>Mobile Banking (MB) (for current year) a) Total MB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc., b) Average TPS of all MB transactions</p>	<p>a) Per day-1,12,998 Per month—33,89,930 Per year---4,12,44,154 b) 2 c) 5 d) 14500 e) 25% f) 1500 & 900</p>



				c) Peak TPS of all MB transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth % f) Peak Concurrent user logins Average Concurrent user logins	
100	NA	NA	General	Trade Finance (for current year) a) Total transactions volume per day, month and year b) Average TPS of Trade Finance transactions c) Peak TPS of Trade Finance transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth %	a) Day:2344, Month:56904, Year : 695720 b) 0.1 c) 8 d) 386 e) 20%
101	NA	NA	General	Remittances (SWIFT) a) Total number of remittance transaction in a day, month and year b) Average TPS of remittance transactions c) Peak TPS of remittance transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth %	a) Day:700, Month : 8000, Year: 100000 b) 0.1 c) 0.2 d) 50 e) 10%



102	NA	NA	General	ATM (current year) a) Total number of transaction in a day, month and year b) Average TPS of ATM transactions c) Peak TPS of ATM transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth %	a) 5.5 lakh/day b) 6 c) 14 d) 50000 e) 20%
103	NA	NA	General	UPI (for current year) a) Total number of UPI Users b) Total number of transaction in a day, month and year c) Average TPS of all UPI transactions d) Peak TPS of all UPI transactions e) Hourly max Transactions (Max Transactions. observed in an hour) f) Expected YoY Transaction growth %	a) 1,083,359 : users in APP 1,181,319 : Accounts linked in APP b) 153913 -Daily 3657163-Monthly 23661028 –Yearly c) 2 d) 4 e) 12329 f) 25%
104	NA	NA	General	Financial Inclusion Gateway (for current year) a) Total number of transaction in a day, month and year b) Average TPS of FI Gateway transactions c) Peak TPS of FI Gateway transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction	a) Average Txns: 6.71 Lacs (Financial and Non Financial) are processed by FIG on daily basis. b) 14 c) 21 d) 75638 e) 20%



				growth %	
105	NA	NA	General	IMPS (for current year) a) Total number of transaction in a day, month and year b) Average TPS of IMPS transactions c) Peak TPS of IMPS transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth %	a) Per day-12430 Per month--372905 Per year---4537014 b) 2 c) 5 d) 12100 e) 30%
106	NA	NA	General	Treasury transactions a) Total number of transaction in a day, month and year b) Average TPS of Treasury transactions c) Peak TPS of Treasury transactions d) Hourly max Transactions (Max Transactions. observed in an hour) e) Expected YoY Transaction growth %	a) Per day 700, Per month - 15000, Per year-160000 b) 0.1 c) 0.2 d) 40 e) 10%
107	7.3.17	33	New Version with full customisation should be provided in case of existing Software is declared as End of Support / End of Sale not able to comply the Regulatory guidelines during the contract period at no additional cost to the Bank.	Request the bank to remove 'End of Sale' from the clause	RFP requirement stands.



108	7.7.1.3	36	Build and maintain the interfaces with the relevant Application systems for automatically uploading / downloading of data at no extra cost to the Bank.	Bank to clarify if any such activity entails the bidder to incur cost with other service providers of the bank.	RFP requirement stands.
109	7.3.4	32	Annual maintenance cost (AMC)/ Annual Technical Support (ATS) services include version upgradations, patches, bug fixing, and compliance of RBI/IBA/FIU-IND/any other regulatory authority changes, compliance of irregularities pointed by Internal/External Auditors etc.	Version Upgrades are usually taken as change request as it requires prior planning. We request you to consider upgrades as change request.	RFP requirement stands.
110	7.6.3	35	Warranty Period of Contract shall be one year and will start from the date of the Acceptance Certificate issued by the Bank.	Warranty for the period of an year suppose to start on completion of UAT and for phased manner warranty to start accordingly	RFP requirement stands.
111	59. CHANGE ORDERS	83	However, no Change Request (CR) will be considered for any changes/amendments in the software or in any reports/statements, requested by the Bank within 6 months from the date of Go-Live of AML solution. It shall be obligatory on the part of the vendor to comply with revised requirements of the Bank and arrange to deliver them within reasonable items at no additional cost to the Bank.	Any genuine CR which required more than 2 days efforts should be discussed mutually and follow the change management process. Please consider & change.	RFP requirement stands.
112	7.1.3	25	The proposed solution should be capable of generating all the regulatory/statutory reports as per required format. The expectation from the solution should be flexible enough to take care of existing as well as any new future reports, mandated by statutory	Effort for addressing the new upcoming regulatory requirement can be open ended. Hence, suggest the Bank to incorporate a line item in the commercials to factor in a fixed capacity for this to include as part of TCO.	RFP requirement stands.



			authorities, within the timelines stipulated by the regulatory bodies during the contract period at no additional cost to the Bank		
113	59. CHANGE ORDERS	83	<p>The Bank may, at any time, by a written order given to the successful Bidder, make changes within the general scope of the Contract in Technical and functional specifications. However, no Change Request (CR) will be considered for any changes/amendments in the software or in any reports/statements, requested by the Bank within 6 months from the date of Go-Live of AML solution. It shall be obligatory on the part of the vendor to comply with revised requirements of the Bank and arrange to deliver them within reasonable items at no additional cost to the Bank.</p> <p>Modifications /changes in AML setup including all interfaces with respect to RBI/Regulatory/ Audit requirements must be carried out by the Bidder with no additional cost to the Bank during the contract period.</p>	<p>Bidder suggests the clause be modified as under;</p> <p>The Bank may, at any time, by a written order given to the successful Bidder, make changes within the general scope of the Contract in Technical and functional specifications. However, no Change Request (CR) will be considered for any changes/amendments in the software or in any reports/statements, requested by the Bank within 6 months from the date of Go-Live of AML solution. It shall be obligatory on the part of the vendor to comply with revised requirements of the Bank and arrange to deliver them within reasonable items at a mutually agreed cost to the Bank.</p> <p>Modifications /changes in AML setup including all interfaces with respect to RBI/Regulatory/ Audit requirements must be carried out by the Bidder with a mutually agreed cost to the Bank during the contract period.</p>	RFP requirement stands.



114	ANNEXURE XXI-LIST OF HARDWARE, SOFTWARE (OS/DB)AVAILABLE FOR DC/DR SETUP& Minimum Technical Specifications for new Hardware, Software etc proposed	131	Storage: The OEM should have deployed at least 2 proposed Enterprise class storages (DC & DRS) for Core Banking application & Core Database for two scheduled commercial banks having more than 1000 branches, at least one should be public sector bank. The proposing bidder should have implemented the proposed model successfully.	Please change to "The OEM should have deployed at least 2 proposed Enterprise class storages (DC & DRS) for AML/equivalent application & Database for two scheduled commercial banks having more than 1000 branches, at least one should be public sector bank. The proposing bidder should have implemented the proposed model successfully.	Please read the clause as Storage: The OEM should have deployed at least 2 proposed Enterprise class storages (DC & DRS) for AML/ Core Banking application & Core Database for two scheduled commercial banks having more than 1000 branches, at least one should be public sector bank. The bidder or OEM should have implemented the proposed model successfully.
115	21	120	Support advanced search techniques to search data provided by re-enforcement agencies. It should enable the user to enter the match score, sub string search, inclusion of various search parameters.	1. Kindly elaborate the "advanced search techniques" ? 2. Who are the re-enforcement agencies.?	Bidder should provide sophisticated matching and scoring tools and techniques that improve the searching of account and transaction information across systems, regions and business lines to create one view of the customer or to improve the name/entity screening (e.g. OFAC, PEP, etc) and matching processes.



116	41	76	<p>TERMINATION FOR DEFAULT</p> <p>The Bank may, without prejudice to any other remedy for breach of contract, by written notice of default of 30 days sent to the Supplier, terminate the Contract in whole or in part:</p> <p>a. If the Bidder fails to deliver any or all of the Goods and Services within the time period(s) specified in the Contract, or within any extension thereof granted by the Bank or</p> <p>b. If the Bidder breaches any of its obligations set forth in RFP/ Contract.</p> <p>c. If the Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the contract.</p> <p>d. At the discretion of the bank with prior notice.</p> <p>e. In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner, as it deems appropriate, Goods and services similar to those undelivered and the supplier shall be liable to the Bank for any excess costs for such similar Goods and/or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.</p>	<p>The Bank may, without prejudice to any other remedy for breach of contract, by written notice of default of 30 days sent to the Supplier, terminate the Contract in whole or in part:</p> <p>a. If the Bidder substantially fails to deliver any or all of the Goods and Services within the time period(s) specified in the Contract, or within any extension thereof granted by the Bank or</p> <p>b. If the Bidder breaches any of its obligations set forth in RFP/ Contract.</p> <p>c. If the Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the contract.</p> <p>d. At the discretion of the bank with prior notice by assigning valid reasons thereof.</p> <p>e. In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner, as it deems appropriate, Goods and services similar to those undelivered and the supplier shall be liable to the Bank for any excess costs for such similar Goods and/or Services. However, the Supplier shall continue performance of</p>	<p>The clause amended as under:</p> <p>TERMINATION FOR DEFAULT</p> <p>The Bank may, without prejudice to any other remedy for breach of contract, by written notice of default of 30 days sent to the Supplier, terminate the Contract in whole or in part:</p> <p>a If the Bidder fails to deliver any or all of the Goods and Services within the time period(s) specified in the Contract, or within any extension thereof granted by the Bank or</p> <p>b. If the Bidder breaches any of its obligations set forth in RFP/ Contract.</p> <p>c. If the Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the contract.</p> <p>d. At the discretion of the bank with prior notice by assigning valid reasons thereof.</p> <p>e. In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner, as it deems appropriate, Goods and services similar to those undelivered and the supplier shall be liable</p>
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				<p>the Contract to the extent not terminated. Provided however, the Bank may terminate the Contract only in the event the reasons for delay are solely and entirely attributable to the Bidder and such delay/failure has been not remedied by the Bidder within the notice period of 30 days.</p>	<p>to the Bank for any excess costs for such similar Goods and/or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated. Provided however, the Bank may terminate the Contract in the event the reasons for delay are solely and entirely attributable to the Bidder and such delay/failure has been not remedied by the Bidder within the notice period of 30 days</p>
117	47 (47.5)	80	<p>DISPUTE RESOLUTION MECHANISM.</p> <p>47.5. The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.</p>	<p>Bidder suggests the clause be modified as under;</p> <p>47.5. The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings and that, Bank will continue to pay for all products and services that are accepted by it in accordance with agreed acceptance process.</p>	<p>This clause amended as under: 47.5. The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings and that, Bank will continue to pay for all products and services that are accepted by it in accordance with agreed acceptance process.</p>



Responses towards all other queries /clarifications/clauses raised by the bidders may be treated as “RFP Requirement Stands”.

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