

NOTICE

CORRIGENDUM AND RESPONSES to Pre-bid Queries
RFP Reference No.: NB&ET/Fintech/RFP/2026-27/01 Dated 09/06/2026

Request For Proposal (RFP)/ Limited Tender for Selection of vendor for providing Bharat Connect- Biller Operating Unit (BOU) services under OPEX model

(Limited Tender- Only for service providers empaneled through Fintech portal of Central Bank of India)

- Last date of bid submission is extended to 16.07.2026.
- Major clarifications/ modifications are as under:

Existing Clause	Revised Clause
The solution provided by the Bidder to at least one serving Bank should be handling a minimum of 2 lakh financial transactions per month for the last 3 months.	The solution provided by the Bidder to at least one schedule commercial Bank and should be handling a minimum of 1 lakh financial transactions per month for the last 3 months.
The bidder should be ISO 9001 and ISO 27001 certified as on RFP date.	The bidder should be ISO 9001 and/ or ISO 27001 certified as on RFP date
The TSP who is also a registered/ licensed BBPOU as on date of RFP must comply with the guidelines of regulator viz., RBI/ NPCI/ NBBL etc for conducting such activities in parallel.	Those TSPs who are not registered/ licensed BBPOUs are also eligible to participate in this RFP. However, in case the TSP is already a registered/ licensed BBPOUs in such case that TSP must comply with the guidelines of regulator viz. RBI/ NPCI/ NBBL etc for conducting such activities in parallel.

- Responses to pre-bid queries are as follows:

Sr No	Page No	Point/Section No	Category (Eligibility/Scope/Commercial/Legal/General)	Clarification points as stated in the tender document	Comment/ suggestion/ Deviation	Response
1	73	Annexure 3-point no 4	Eligibility	Bidder should have register office, operation center and Data Centre (including DR site) in India. The Primary & DR sites should be hosted in different geographical locations and should be located in India	Kindly confirm what documentary evidence is required to suffice this eligibility clause	Please refer RFP Clause 33.1
2	73	Annexure 3-point no 5	Eligibility	The TSP who is also a registered/ licensed BBPOU as on date of RFP must comply with the guidelines of regulator viz., RBI/ NPCI/ NBBL etc for conducting such activities in parallel.	Kindly confirm what documentary evidence is required to suffice this eligibility clause	Please refer RFP Clause 33.1
3	73	Annexure 3-point no 6	Eligibility	The solution should support end-to-end data encryption at all layers including data at rest and data in motion with strong encryption algorithm.	Kindly confirm what documentary evidence is required to suffice this eligibility clause	Please refer RFP Clause 33.1

4	73	Annexure 3-point no 8	Eligibility	The solution provided by the Bidder to at least one serving Bank should be handling a minimum of 5 lakh financial transactions per month for the last 3 months.	We are currently live with 3 banks (KGB, KAGB, TMB), have 2 banks (BOM, IDBI) in progress, and also empaneled as a BOU TSP. We request you to grant an exemption for the transaction volume	Please refer Corrigendum.
5	73	Annexure 3-point no 9	Eligibility	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	We are currently live with 3 banks (KGB, KAGB, TMB), have 2 banks (BOM, IDBI) in progress, and also empaneled as a BOU TSP. We request you to grant an exemption for the transaction volume	The bidder shall provide a declaration to confirm that its proposed solution is capable of processing minimum 1 lakh financial transactions per day.
6	30	10. Instructions To Bidder	10.1 POWER OF ATTORNEY/ AUTHORIZATION LETTER OR COPY OF BOARD RESOLUTION	In case of company, Board Resolution in favor of authorized person and Power of Attorney/ Authorization letter in case the authorized person delegates authority to another person of the company to sign the Bid documents, is to be submitted with bid documents.	Kindly confirm whether submission of a Board Resolution and Authorization Letter (Annexure 6) will suffice, or if it is mandatory to also submit a Power of Attorney along with Authorization Letter and Board Resolution.	It is already mentioned in clause 10 that any one is required

7	50	20. TERMS AND CONDITIONS	20.3 EXECUTION OF AGREEMENT	<p>The selected bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and Integrity Pact (IP) with the Bank, within 45 days from the date of acceptance of the Order or within such extended period as may be specified by the Bank at the time, place and in the format prescribed by the Bank.</p>	<p>As per the referred clause in the RFP, it is stated that the selected bidder(s) shall execute the Service Level Agreement (SLA), Non-Disclosure Agreement (NDA), and Integrity Pact (IP) within 45 days from the date of acceptance of the Order. We understand that these documents are required to be executed post selection as the successful bidder. In this regard, we request clarification on the following:</p> <p>i) Whether the NDA and Integrity Pact (IP) are required to be submitted at the bidding stage, or only post issuance of the Letter of Intent / Work Order to the successful bidder. ii) Whether these documents (NDA and IP) are required to be executed on stamp paper, and if yes, the applicable value and format to be followed.</p>	<p>NDA and Integrity Pact (IP) is required to be submitted for bidding purpose. The applicable stamp duty shall be as per the applicable legal requirements</p>
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8	9	SOW Functionality Required a)	Scope	Limit management & enabling/ disabling for channels, Agent Institutes, Agents, etc	Please elaborate the requirement of limit management—whether it is channel-wise customer limits or biller-wise limits—and clarify which type of limit the bid is referring to.	It is for all parameters as specified in Clause 9 of RFP.
9	9	SOW Functionality Required d)	Scope	Solution should provide Registration, Modification and De- registration of the BHARAT CONNECT & Non-BHARAT CONNECT billers.	Please confirm whether bank will provide the non- BBPS billers, or is the TSP expected to integrate with non-BBPS billers. Whether it is applicable in BOU?	Solution should be compatible for both the options.
10	10	SOW Functionality Required f)	Scope	To maintain sufficient balance before execution of auto payment	Please clarify on the sufficient balance validation of user account and alerting for customers- as bank is acting as a BOU Only	The Functionality is required only if it falls under the purview of BOU

11	10	A. BOU d)	Scope	<p>Solution should be able to integrate Billers in ON-LINE (direct integration with the biller systems) as well as OFF-LINE (upload/downloading of bill presentment/payment files in secured manner) as per the requirement of the biller. The Solution should be able to on-board a biller under categories such as donation category, where there is no presentment file, it should accept payments and furnish the appropriate bill payment receipt including income tax benefit details, provide downloading of the files for biller in appropriate format.</p>	<p>As per NBBL guidelines, donation billers are currently on hold and no new billers can be onboarded. Given this, how does the bank plan to onboard donation billers, and how will tax benefits be facilitated.</p>	<p>The proposed solution should be capable to support onboarding at no extra cost to the Bank, if it is allowed and required by Bank</p>
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12	14	e) Admin Portal for Bank User	Scope	Profiles should support following configurable features: Ø Delivery Channel Ø Payment Types Ø Payment Options Ø Fees & Charges Ø Interfacing options	Please clarify which charges and fees are being referred to, and what the available interfacing options are.	Any fees and charges that are applicable for payment
13	14	f	Scope	Document Management System: Provision to upload documents and emails for future audit or any other purpose within this portal	Elaborate the scope of Document Management	System to store documents so that they can be retrieved as and when required for audit and other purposes.
14	16	j	Scope	BOU certification with NPCI has to be done by the bidder at no additional cost to the Bank.	Please clarify on who will borne the NPCI certification charges	No Change
15	9	5	Scope	5. Channel / Agent Portal	Please clarify what is expected as Channel / Agent Portal in BBPS BOU	A portal for channel manager/ DSA/ for bank for onboarding & managing of biller

16	65	32	Compliance to DPDP Act 2023	Compliance to DPDP Act 2023, New Labour Codes 2025 and other applicable law of land:	Please clarify the DPDP should be handled for the BBPS BOU project only with respective this RFP.	Please refer RFP Clause 32.
17	9	3- Scope of work - 7	Scope	Reconciliation, Settlement and Refunds	Could you please clarify whether they are expecting a full reconciliation system or only the reconciliation file?	As required for the proposed solution
18	9	3- Scope of work - 10	Scope	Putting into place a fraud and risk mechanism	We currently do not have an EFRM system. Please confirm whether integration with another system at the bank is required, and clarify who will bear the associated cost .	All integration cost should include in One time implementation cost.

19	9	3- Scope of work - Functionalities required- point d	Scope	Solution should provide Registration, Modification and De-registration of the BHARAT CONNECT & Non-BHARAT CONNECT billers	who will manage the cost for non-banking billers integration 7.Bill presentment and payment: Solution should be capable to register the utility with options of manual/ auto payment options, pull the bills generated for registered utilities, store the outstanding bill amount and be able to display in the front end to the customers, execute auto payment on scheduled date/ due date/ set frequency, etc. - How is this possible on BOU, as it is associated with COU?	One time Implementation cost includes migration of existing payment Channels, Billers and Agents if any and any Future Channel Integration along with all NPCI mandatory enhancements
20	10	3- Scope of work - Functionalities required- point L	Scope	BHARAT CONNECT solution should have capability to support multiple languages in addition to English and Hindi for various notifications including SMS alerts or email as and when required by Bank and same should be available as preferred language selected by customers-	This is related to BOU. Could you please clarify how the channel and customers will interact directly with it?	The Functionality is required only if it falls under the purview of BOU. Please refer the 1st para of page 8 of RFP.

21	10	3- Scope of work - Functionalities required- point i	Scope	Solution for migrating existing bill payment registrations.	Need more clarity on the points because scope of core work mentioned BOU Switch but the functionalities it shows COU related	Please refer Sr No 20
22	10	3- Scope of work - Functionalities required- point g	Scope	Selected Bidder to perform integration, testing in UAT and Production movement for channel/ Agent Institution	Need more clarity on the points because scope of core work mentioned BOU Switch but the functionalities it shows COU related	Please refer Sr No 20
23	9	3	Scope	The high-level scope consists of the following requirements: 1. Biller Operating Unit (BOU) 2. Payment Types and Options for BOU 3. Bank Admin Portal 4. Biller Portal 5. Channel / Agent Portal	In this scope of work, they mentioned BOU switch - how Channel / Agent Portal will implement	Please refer Sr No 15

24	9	3	Scope	<p>The high-level scope consists of the following requirements:</p> <ol style="list-style-type: none"> 1. Biller Operating Unit (BOU) 2. Payment Types and Options for BOU 3. Bank Admin Portal 4. Biller Portal 5. Channel / Agent Portal 6. NPCI and other required Certifications 7. Reconciliation, Settlement and Refunds 	Reconciliation, Settlement and Refunds-Could you please clarify whether they are expecting a full reconciliation system or only the reconciliation file	Please refer Sr. No. 17
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25	9	3	Scope	<p>The high-level scope consists of the following requirements:</p> <ol style="list-style-type: none"> 1. Biller Operating Unit (BOU) 2. Payment Types and Options for BOU 3. Bank Admin Portal 4. Biller Portal 5. Channel / Agent Portal 6. NPCI and other required Certifications 7. Reconciliation, Settlement and Refunds 8. Complaints/Dispute Management (CMS & DMS of NPCI) 9. Support 10. Putting into place a fraud and risk mechanism 	<p>Putting into place a fraud and risk mechanism - We currently do not have an EFRM system. Please confirm whether integration with another system at the bank is required and clarify who will bear the associated cost.</p>	<p>Please refer Sr. No. 18</p>
26	9	3	Scope	<p>Functional requirement</p>	<p>this system they mentioned it is BOU Switch then how we will manage the Limit management & enabling/disabling for channels, Agent Institutes, Agents, etc.</p>	<p>Please refer Sr No. 23</p>

27	9	3	Scope	Real time MDM updation through APIs	As of now there is no functionality from NBBL - b) Real time MDM updation through APIs	Proposed solution should have the capabilities to support.
28	9	3	Scope	Solution should provide Registration, Modification and De-registration of the BHARAT CONNECT & Non-BHARAT CONNECT billers.	who will manage the cost for non-banking billers' integration	Please refer Sr No. 19
29	9	3	Scope	Bill presentment and payment: Solution should be capable to register the utility with options of manual/ auto payment options, pull the bills generated for registered utilities, store the outstanding bill amount and be able to display in the front end to the customers, execute auto payment on scheduled date/ due date/ set frequency, etc.	How is this possible on BOU, as it is associated with COU?	Please refer Sr No 20

30	10	3	Scope	<p>g) Selected Bidder to perform integration, testing in UAT and Production movement for channel/ Agent Institution</p> <p>i) Solution for migrating existing bill payment registrations.</p>	Need more clarity on the below points because scope of core work mentioned BOU Switch but the functionalities it shows COU related	Please refer Sr No 15
31	10	3	Scope	<p>l) BHARAT CONNECT solution should have capability to support multiple languages in addition to English and Hindi for various notifications including SMS alerts or email as and when required by Bank and same should be available as preferred language selected by customers</p>	This is related to BOU. Could you please clarify how the channel and customers will interact directly with it?	Please refer Sr No 20

32	18	3.I.d	Scope of Work	<p>The bidder should provide onsite support personnel to the Bank for the complete contract period to handle:</p> <ul style="list-style-type: none"> · Daily operational and reconciliation/settlement related activities and issues. · Performing and coordinating with various stakeholders for Billers/ Agents/ Channels Integration · Handling and Resolving Audit and Compliance related observations · Any other Operational Challenges as informed by NPCI or Bank 	<p>The RFP requires onsite support personnel at the Bank's office for the complete contract period and one dedicated resource at the DC. We propose a hybrid support model with a dedicated remote L1/L2 support team available 24x7 and a dedicated account manager for coordination, supplemented by scheduled onsite visits for key activities. This provides comprehensive support more efficiently. We request the Bank to confirm if this hybrid model would be acceptable.</p>	<p>No Change. The Solution will be hosted at Bank DC/ DR. Therefore, onsite support is required at Bank premises. DC/ DR & any near site hardware must be provided by selected bidder. All cost should be included in One time implementation cost.</p>
33	19	3.A.e	Scope of Work	<p>System should support minimum 200 TPS and scalable to 500 TPS.</p>	<p>Please clarify whether TPS requirement refers to peak sustained TPS, average TPS, certified TPS or burst TPS.</p>	<p>Proposed solution should support a minimum throughput of 200 TPS and should be scalable up to 500 TPS as stipulated in the RFP.</p>

34	19	3.A.h	Scope of Work	Solution should process minimum 2 lakh transactions per day and scale to 10 lakh transactions per day.	Please provide current daily average transaction volume, peak day volume and projected growth for next 5 years.	Solution should process minimum 1 lakh transactions per day and should support up to 10 lakh transactions per day. This is for the 1st time Bank is onboarding any service provider for BOU.
35	20	3.K	Scope of Work		The RFP requires onsite support personnel at the Bank's office for the complete contract period and one dedicated resource at the DC. We propose a hybrid support model with a dedicated remote L1/L2 support team available 24x7 and a dedicated account manager for coordination, supplemented by scheduled onsite visits for key activities. This provides comprehensive support more efficiently. We request the Bank to confirm if this hybrid model would be acceptable.	Please refer Sr No. 32

36	22	4	Scope of Work	Successful bidder shall migrate all existing billers from incumbent vendor platform.	Kindly provide the number of existing billers, active billers, inactive billers, direct billers, aggregator billers and annual transaction volumes to enable accurate effort estimation.	Clause is applicable if any requirement is there from Bank side. Bank is onboarding 1st time service provider for BOU.
37	22	4	Scope of Work	Successful bidder shall migrate all existing billers from incumbent vendor platform.	Please clarify whether incumbent vendor will provide complete migration support, data extracts and reconciliation support during migration.	Clause is applicable if any requirement is there from Bank side. Bank is onboarding 1st time service provider for BOU.
38	69	33.2	Evaluation	L1 bidder shall be recommended for award. Bank may empanel multiple vendors and split work.	Kindly clarify criteria and methodology for work allocation amongst multiple empaneled vendors.	As per Banks' discretion.

39	69	35	Evaluation	Compliance Clarification	<p>The RFP requires compliance with IS 17802 and WCAG 2.1 AA standards for all digital products and interfaces. While our core transaction engine is a backend solution, we understand the solution includes user-facing components. Could the Bank please clarify which specific interfaces (e.g., Bank Admin Portal, Reconciliation Module, Agent Portal) are in scope for these accessibility requirements to ensure our full compliance?</p>	All interfaces as defined herewith
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40	67	2	Eligibility	<p>The bidder should be ISO 9001 and ISO 27001 certified as on RFP date</p>	<p>Relaxation of ISO 9001 Certification We would like to respectfully submit that we are a DPIIT-recognized Startup and registered MSME, currently partnering with and delivering robust solutions to multiple leading Operating Units (OUs) including IDFC Bank, PNB, BOI, CSC, SVC Bank, Easebuzz, Pine Labs, and Vayana.</p> <p>We are fully ISO 27001 certified, which is a comprehensive, high-level global standard covering rigorous information security controls and compliance frameworks. Additionally, as per NPCI's guideline they only require 1 ISO certification.</p> <p>Given our extensive experience in the ecosystem and the stringent security</p>	<p>The bidder should be ISO 9001 and/ or ISO 27001 certified as on RFP date</p>
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					standards we already maintain, we kindly request the committee to consider waiving the requirement for ISO 9001 certification to encourage startup participation.	
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41	67	4	Eligibility	<p>The TSP who is also a registered/ licensed BBPOU as on date of RFP must comply with the guidelines of regulator viz., RBI/ NPCI/ NBBL etc for conducting such activities in parallel.</p>	<p>Clarity on BBPOU Status In current case Bank is the BBPOU and we act as a TSP, We request a kind clarification on whether being a registered/licensed BBPOU is a mandatory prerequisite for all TSPs bidding for this project, or if this compliance clause applies exclusively to those TSPs who happen to hold a BBPOU license while conducting parallel activities. We request confirmation that TSPs who are not registered/licensed BBPOUs are also fully eligible to participate in this RFP.</p>	<p>Those TSPs who are not registered/ licensed BBPOUs are also eligible to participate in this RFP. However, in case the TSP is already a registered/ licensed BBPOUs in such case that TSP must comply with the guidelines of regulator viz. RBI/ NPCI/ NBBL etc for conducting such activities in parallel.</p>
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42	20	K (f)	General	The entire solution should be hosted at Bank's premises (both DC & DR). The complete address of DC & DR shall be shared with successful bidder. 1 dedicated resource should be posted at DC for support and management of servers.	Could you please clarify whether CBI requires both on- premise and cloud hosting? Because there is no direct integration between the bank and the TSP—as the integration is primarily between the TSP and the Biller—we want to ensure our hosting approach aligns with your architecture.	Please refer Sr No 32
43	67	8	Eligibility	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	Clarification Required: Please clarify whether the minimum threshold of 1 Lakh financial transactions per day applies to the combined volume across all onboarded Bharat Bill Operating Units (BOUs), or if it must be achieved by a single BOU. Note: We currently have 7 live BOUs onboarded on our platform, with a collective daily transaction volume exceeding 1 Lakh.	The bidder shall provide a declaration to confirm that its proposed solution is capable of processing a min 1 lakh financial transactions per day.

44	38	f	General	Bidder Company registered under MSME and NSIC is exempted for payment of Tender document cost and earnest Money Deposit (EMD). Bidder shall submit the relevant document issued by MSME/ NSIC for exemption in the Technical Bid.	Clarification Required: We confirm that we are a registered MSME entity. Please clarify if submitting our valid Udyam Registration Certificate in the Technical Bid will be sufficient to claim full exemption from the Tender Document Cost and Earnest Money Deposit (EMD). Please also confirm that no physical EMD/Tender fee instruments or separate exemption application letters are required.	Only relevant document issued by MSME/ NSIC need to be submitted.
45	9	Scope of Work	Scope / Future Enhancements	Scope includes existing and upcoming billers, future payment channels, Bank customizations, and all NPCI mandated enhancements; Bank's decision on scope is final and binding.	Kindly clarify that only regulatory/NPCI/RBI/NB BL mandatory changes and mutually agreed minor customizations are included in the quoted commercials, and any major bespoke development/new product module/new channel integration beyond the agreed scope shall be chargeable on mutually agreed commercials.	Service provider has to provide at no extra cost to the Bank.

46	14	C. Admin Portal for Bank user:	Detailed Scope	Document Management System: Provision to upload documents and emails for future audit or any other purpose within this portal.	Bidder has to provide the document management system or we need to integrate with the bank existing DMS?	Solution should be capable of supporting the requirement.
47	18	I Support	Detailed Scope	The bidder should monitor BOU application along with associated infrastructure on 24 x 7 x 365 basis throughout the contract period.	Since the proposed Bharat Connect BOU solution is to be hosted at Bank's DC and DR, kindly clarify whether the bidder is required to provide dedicated onsite resources for 24x7x365 monitoring of the BOU application along with associated infrastructure. Also, kindly clarify whether "associated infrastructure" refers only to application-related components under bidder's scope, or includes servers, OS, database, network, firewall, storage, backup, load balancer, security devices, DC/DR facility, etc.	Please refer Sr No. 32

48	19	J. Audit and Compliance related requirements:	Scope of Work	The solution should be exposed to security audit/VAPT on quarterly basis and certificate for the same from CERT-IN empanelled Auditors should be shared with the Bank.	We request the Bank to kindly reconsider the requirement of quarterly VAPT, as VAPT by CERT-In empaneled auditors involves significant time, coordination and cost. Kindly confirm whether VAPT can be conducted twice a year and additionally after any major change/enhancement or before go-live, as per standard industry practice. Also, kindly clarify whether the cost of quarterly VAPT, if mandated by the Bank, shall be borne by the Bank on actuals.	VAPT will be required whenever there is a significant change in the system and as per Bank's norms.
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49	21	Detailed Scope. Point M	Scope of Work	<p>The selected Bidder shall implement and maintain a robust Enterprise Fraud Risk Management (EFRM) framework for Bharat Connect BOU operations to enable proactive fraud detection, prevention, monitoring and reporting. The solution shall support realtime transaction monitoring, rule-based and parameter-driven alert generation, suspicious transaction identification, audit logging, user activity monitoring, case management, and MIS/ reporting functionalities. The solution must comply with applicable regulatory guidelines issued by RBI, NPCI and other competent authorities from time to time.</p>	<p>Kindly clarify whether the Bank expects the bidder to provide a Enterprise Fraud Risk Management System/ e-FRMS as part of the proposed Bharat Connect BOU solution, or whether the bidder is required to integrate the Bharat Connect BOU solution with the Bank's existing e-FRMS/ fraud monitoring solution/ vendor</p>	<p>Solution should be capable of supporting both as per Banks' requirement.</p>
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50	21	L. Automated alerts and notifications must be sent to customers via:	Scope of work	Bidder must monitor BOU applications and associated infrastructure 24x7x365 and provide trained support staff; Bank may request replacement/training and Bank decision will be final.	Kindly clarify the expected number of onsite/ offsite resources, shift requirements, work location, skill set, escalation matrix, and whether 24x7 monitoring can be provided remotely from bidder's NOC/SOC. Also confirm whether the Bank will allow 24x7x365 monitoring and support to be provided from bidder's office/remote support location, with coordination through phone, email, ticketing tool, VPN/secure remote access, and escalation matrix.	Please refer Sr No 32
51	22	Section 4	Delivery	Proposed solution should be integrated with the following channels in phase 1	Kindly confirm whether the Bank will provide the required channel APIs, technical specifications, API documents, callback URLs, security certificates, network connectivity, and support from respective channel teams for integration with the proposed Bharat Connect BOU solution.	Bank will provide all requisites if required from Bank

52	24	Section 4	Delivery	<p>In case the phase wise deadlines are not met then the vendor will have to pay penalty to Central Bank of India @ 1,00,000 per week for late implementation beyond due date of implementation of each phase, to a maximum of 3 months. If delay exceeds 3 months from due date of implementation of each phase, Central Bank of India reserves the right to cancel the entire order.</p>	<p>We request the Bank to kindly reduce the penalty amount of ₹1,00,000 per week, as the implementation of Bharat Connect BOU involves multiple dependencies such as Bank-provided infrastructure, DC/DR readiness, network connectivity, API availability, third-party/channel/ vendor support, NPCI/Bharat Connect certification timelines, UAT sign-off, security clearance, and other approvals. Kindly also confirm that any delay attributable to Bank, Bank's MSP, NPCI/Bharat Connect, third-party vendors, or regulatory/certification authorities shall be excluded from penalty calculation.</p>	No change
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53	24	4. Delivery	Phase Wise brief Scope	Penalty for delay in phase-wise implementation may be imposed beyond due date.	Since phase-wise implementation depends on multiple activities such as Bank approvals, infrastructure readiness, channel APIs, UAT sign-off, NPCI/ NBBL certification, and production access, kindly confirm that penalties will apply only to delays solely attributable to bidder.	Yes
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54	29	Section 7	Benefits to Micro and Small Enterprises (MSEs) as per the Guidelines of Public Procurement Policy Issued By Government Of India	To avail the above benefits, the bidder should have registered (under MSEs Order, 2012) with District Industries Centres or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or Udyog Aadhar or any other body specified by Ministry of Micro, Small and Medium Enterprises.	We are incorporated in the year 2008 and are registered as a Small Enterprise under a valid Udyam/MSE Registration Certificate for FY 2025–26. Kindly confirm whether submission of a valid Udyam/MSE Registration Certificate will be sufficient for availing exemption from EMD/Bid Security and Tender Document Fee under this RFP. Further, kindly clarify whether the exemption will be considered based on the bidder's enterprise status as on the RFP issuance date / bid submission date. In case our enterprise status changes from Small Enterprise in FY 2025–26 to Medium Enterprise in FY 2026–27, please confirm whether the EMD exemption already availed at the time of bid submission will remain valid, or whether the bidder would be required	Exemption will be considered based on the last date of bid submission.
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					to submit the EMD subsequently.	
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55	30	Clause 9(ii)	By submitting a signed bid/ response to this RFP the Bidder certifies that:	Services/functions not specifically described but deemed necessary for proper performance shall be included within scope at no additional cost to the Bank.	Kindly clarify that this clause is restricted to standard and necessary services required for the offered BOU solution, and shall not include unrelated modules, customizations, new third-party integrations, new regulatory charges, or new product features not expressly defined in the RFP.	Service provider has to provide at no extra cost related to regulatory/statutory changes
56	34	Section 11.3 Participation Methodology	Bidding Process	The Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall initial all pages of the Bids, except for un-amended printed literature.	Do the authorized person need to sign all the pages physically or we can add the digital signature on all the pages.	Any one

57	37	11.4 Bid Prices	Bidding Process	<p>There shall not be any separate charges payable by the Bank to the selected bidder for activity for certification/ approval or for any other activity as required by Visa/MasterCard/ NPCI etc. in the approval process in force now or in future.</p>	<p>Kindly clarify whether this clause refers only to the bidder's service effort for coordination, documentation, integration, testing support and certification assistance, or whether it also includes actual third-party/network/regulatory charges payable to Visa/MasterCard/NPCI/N BBL/Bharat Connect/RBI or any other authority. Since such approvals/certifications are generally undertaken in the Bank's name and the related fees/charges are levied by external authorities and are beyond bidder's control, kindly confirm that such actual charges shall be borne by the Bank on actuals against documentary evidence.</p>	Please refer Sr No 14
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58	37	11.4 Bid Prices	11. Bidding Process	Bank also reserves the right to re-negotiate the prices in the event of change in the international /domestic market prices of both the hardware and software.	Kindly confirm whether the bidder is required to provide pricing for the hardware as part of this RFP, considering the solution is proposed to be hosted at Bank's DC and DR.	Please refer Sr No 32
59	37	11.4 Bid Prices	11. Bidding Process	Bank also reserves the right to re-negotiate the prices in the event of change in the international /domestic market prices of both the hardware and software.	If the bank wants the hardware price, then in case of hardware prices increase in the future due to changes in domestic/international market prices, exchange rate, taxes, duties, or regulatory changes, kindly confirm whether such incremental cost shall be borne by the Bank?	No change.

60	37	11.4 Bid Prices	11. Bidding Process	Bank also reserves the right to re-negotiate the prices in the event of change in the international /domestic market prices of both the hardware and software.	Kindly clarify whether the OPEX model is applicable only for the Bharat Connect BOU application/software/services, or whether the bidder is also required to quote for hardware and infrastructure components such as servers, storage, firewall, load balancer, database licenses, OS, middleware, HSM, WAF, SIEM, backup solution, network devices and other DC/DR components. If these components are to be provided by the bidder, kindly confirm how the bidder should quote the same, as the RFP does not provide a separate BOM, sizing, ownership model, warranty/ATS requirement, or commercial format for hardware/infrastructure pricing.	Please refer Sr No 32
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61	38	11.6 Bid Security	Bidding Process	<p>i. A bank guarantee issued by a scheduled commercial Bank (other than Central Bank of India), acceptable to the Bank, in the form as per format provided in the Bid, valid for 180 days (One Hundred Eighty Days) from last date of receipt of the bid. OR ii. A Banker's Cheque/ Demand Draft, issued by a nationalized/ any Schedule commercial Bank / public sector bank in India, drawn in favour of Central Bank of India and valid for 180 days (One Hundred Eighty Days) from last date of receipt of the bid.</p>	We request the Bank to kindly confirm whether Bank Guarantee / Banker's Cheque / Demand Draft issued by a Scheduled Co-operative Bank / RBI-regulated Co-operative Bank shall also be accepted for Bid Security / EMD submission.	Yes
62	46	12. Liquidated Damages		Any penalty imposed by regulator on Bank will be responsibility and liability of bidder.	Kindly clarify that bidder shall be liable for regulatory penalties only where such penalty is directly due to bidder's proven breach, negligence, or failure to comply with agreed scope.	Applicable if it is attributable to bidder for any proven breach, negligence, failure to comply with agreed scope or failed to comply any compliance.

63	46		12. Liquidated Damages	<p>If the Bidder fails to deliver or perform the services within the stipulated time schedule as decided in SLA, CBOI shall, without prejudice to its other remedies available under the agreement/contract, deduct from the ordered price, the liquidated damages @ 1% of the amount of Invoice/ Bill drawn for the preceding month for each week or part thereof of such delay, subject to a maximum of 10% of the monthly invoice for a cumulative period of 10 weeks, until satisfactory performance is ensured. CBOI reserves all the rights to levy the penalties under the Contract in case satisfactory services are not restored. Bank is entitled to withhold or deduct liquidated damages from the price under the Contract or any other amount, which is due to Bidder from this Contract.</p>	<p>We request the Bank to kindly reduce the liquidated damages/penalty, as the current penalty of 1% of the preceding month invoice per week with a cap of 10% of monthly invoice is on the higher side. Further, kindly clarify that penalties shall be applicable only for delays or service failures solely and directly attributable to the bidder. Since implementation and operations are dependent on Bank DC/DR infrastructure, network, APIs, Bank/MSP support, channel readiness, UAT sign-off, NPCI/NBBL/Bharat Connect certification, regulatory approvals and third-party dependencies, such dependency-related delays should be excluded from penalty calculation.</p>	No Change
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64	54	Penalty due to absence of onsite resource:	20.5 Service levels and Uptime:	<p>In the absence of the onsite support resources, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted at Rs.5,000/- per Week, maximum up to Rs. 20,000/- Per Month. No pro rata basis will be applicable.</p> <p>The onsite resource should perform their duties satisfactorily as per the scope and duties mentioned. In case of nonperformance by resources, Bidder must replace the resource/s within 30 days of written communication about the same. Failure to replace the resource will attract penalty at Rs. 5,000/- per Week, maximum up to Rs. 20,000/- Per Month. No pro rata basis will be applicable.</p>	Kindly clarify whether the onsite resource requirement is mandatory from day one or only after go-live, and define the number of onsite resources required and also requesting you to reduce the penalty.	The solution will be hosted at Bank DC/ DR. Therefore, onsite support is required at Bank premises. Bank do not provide the its sever access at bidder's office without lease line connection. So it is required from day one. For number of resources, please refer to Second item of the Annexure-15
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65	54	3. Other Penalty Clauses (Post Go Live):	20.5 Service levels and Uptime:	The SLA charges (Other than Actual loss/ penalty) will be subject to an overall cap of 10% of the Quarterly Charges and thereafter, Bank has the discretion to cancel the contract. The actual loss/ penalty if applied by the Bank to the bidder will fall under the overall cap as per the Limitation of Liability clause of the RFP/ Agreement.	Request you to reduce the Overall cap of 10%	No change
66	56	20.11 Training	Terms and Conditions	The Bidder shall provide extensive training, on its product, to users including branch officials, other offices officials/ staff etc. The training will have to be provided at Mumbai and all cost of trainers and training material in providing 3 training batches to Bank' officials shall be borne by the bidder.	Kindly confirm whether the Bank will allow the bidder to conduct the required product training through remote/online mode via video conferencing, supported with training material, user manuals, presentations, and session recordings.	No Change

67	63		27. Rights of Bank	The reverse transition mechanism should be completed within a period of 6 months and against the proper sign off by the bidder and the Bank or its designated agency post the completion of the 90-day notice period to facilitate an orderly transfer of services to the Bank or to an alternative agency nominated by the Bank.	Kindly clarify that if the bidder completes the agreed reverse transition activities and submits the required documents, data, KT, handover artifacts and completion request, then the Bank/designated agency shall provide sign-off within a defined timeline. Further, kindly confirm that any delay in sign-off due to Bank/designated agency/new vendor dependency shall not be treated as delay or default on the part of the bidder.	No Change
68	67	33.1 Technical Eligibility Criteria:	33. Technical Evaluation and specifications:	The proposed BHARAT CONNECT Solution should have deployed and currently maintaining in at least -1- Schedule Commercial Banks in India.	Kindly confirm whether submission of Purchase Order / Work Order issued by the respective Scheduled Commercial Bank shall be accepted as sufficient supporting document for claiming marks under this criterion.	Please refer clause 33.1 of RFP.

69	67	33.1 Technical Eligibility Criteria:	33.Technical Evaluation and specifications:	The solution provided by the Bidder to at least one serving Bank should be handling a minimum of 5 lakh financial transactions per month for the last 3 months.	In the supporting document can we submit our internal report instead of giving the reference letter.	Please refer the corrigendum and clause 33.1 of RFP.
70	67	33.1 Technical Eligibility Criteria:	33.Technical Evaluation and specifications:	Bidder should have register office, operation center and Data Centre (including DR site) in India. The Primary & DR sites should be hosted in different geographical locations and should be located in India.	As per the RFP, the proposed Bharat Connect BOU solution is to be hosted at Bank's DC and DR. In this context, kindly clarify the requirement for bidder to have its own Data Centre and DR site in India and also kindly confirm where the solution will be hosted?	Declarations should be given for existing DC/ DR of the Bidder and Please refer Sr No 32 of RFP.

71	68	33.2 Technical Bid Evaluation	33. Technical Evaluation and specifications:	<p>Average financial transaction handled per day for BBPS in last 2 years for any institution</p> <p>The confirmation is to be given in the Company's letter head</p> <p><3 Lacs - 0</p> <p>>= 3 Lacs and < 5 Lacs - 3 Marks</p> <p>>= 5 Lacs and < 7 Lacs - 6 Marks</p> <p>>= 7 Lacs - 10 Marks</p>	<p>Request you to change the clause as below:</p> <p><50,000s - 0</p> <p>>= 50,000 and < 1 Lacs - 3 Marks</p> <p>>= 1 Lacs and < 2 Lacs - 6 Marks</p> <p>>= 4 Lacs - 10 Marks</p>	No change
72	68	33.2 Technical Bid Evaluation	33. Technical Evaluation and specifications:	<p>The proposed Bharat Connect Solution should have deployed and currently maintaining in at least - 1- Schedule Commercial Banks in India in last 1 year from RFP date. (For each Implementation 5 marks)</p>	<p>Request the Bank to kindly consider including Co-operative Banks also under this criterion. Further, kindly confirm whether submission of Purchase Order / Work Order issued by the respective Scheduled Commercial Bank or Co-operative Bank shall be accepted as sufficient supporting document for claiming marks under this criterion.</p>	No change

73	68	33.2 Technical Bid Evaluation	33. Technical Evaluation and specifications:	<p>The BOU modules should have - 700- TPS capability</p> <p>The confirmation is to be given on Company's letter head. ≤ 300 - 0 Marks > 300 and ≤ 500 - 3 Marks > 500 and ≤ 700 - 6 Marks > 700 - 10 Marks</p>	<p>Request you to change the clause as below:</p> <p>The confirmation is to be given on Company's letter head. ≤ 100 - 0 Marks > 100 and ≤ 300 - 3 Marks > 300 and ≤ 500 - 6 Marks > 500 - 10 Marks</p>	No change
74	68	33.2 Technical Bid Evaluation	33. Technical Evaluation and specifications:	<p>Size of Team which are in Bidder's payroll for Managing and Handling the BBPS Solutions in India</p> <p>letter head along with detail of joining period of resources in company payroll. < 20 - 1 Marks ≥ 20 and < 40 - 3 Marks ≥ 40 - 5 Marks</p>	<p>Request you to change the clause as below:</p> <p>< 5 - 1 Marks ≥ 5 and < 20 - 3 Marks ≥ 20 - 5 Marks</p>	No change

75	68	33.1 Technical Eligibility Criteria	33. Technical Evaluation and specifications	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	Kindly clarify whether "financial transaction" refers only to successful bill payment transactions, or includes bill fetch, bill validation, payment attempts, failed transactions, reversals, refunds, complaints/disputes, and other Bharat Connect transaction types.	Any transactions in nature of financial viz. Bill payments, failed transactions, reversals, refunds etc.
76	68	33.1 Technical Eligibility Criteria	33. Technical Evaluation and specifications	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	Kindly clarify whether the requirement of minimum 1 lakh financial transactions per day is to be demonstrated for a single bank/client implementation or can be considered on an aggregate basis across multiple live Bharat Connect/BBPS BOU implementations of the bidder.	Please refer clause 33.1 of RFP.
77	68	33.1 Technical Eligibility Criteria	33. Technical Evaluation and specifications	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	Requesting bank to also add the non-financial transaction also.	No change

78	69	Commercial Bid Evaluation		The proposal of L1 (Lowest Vendor) after commercial evaluation shall be recommended for award of contract. Bank may empanel one or more service provider and split the ratio of work. Any decision regarding this will be finalized and taken by bank and binding on all Bidders.	Request Bank to provide a clear commercial evaluation formula / TCO calculation method for determining L1, including all cost components and assumed transaction volumes, so that all bidders quote on a common basis. Further, kindly clarify whether the final selection will be purely on L1 basis, or whether technical score/quality parameters will also be considered in final selection.	Clause is self-explanatory.
79	94	Annexure 14	Masked Bill of Material/ Masked Commercial Bid	It is the responsibility of the Bidder to change or upgrade the licenses for ensuring the compliance to statutory, regulatory guidelines from RBI, TRAI, IRDA, NPCI, IBA etc. at no extra cost to the Bank.	Kindly clarify if in case any third-party/OEM licenses, database licenses, OS, middleware, security tools, hardware licenses, NPCI/NBBL/Bharat Connect charges, or any new regulatory/OEM licensing requirement is introduced in future, kindly confirm whether such additional cost shall be borne by the Bank on actuals against documentary evidence	No Change.

80	9	Point - 5- Channel/Agent Portal	3. SCOPE OF WORK	Point 5 "Channel/Agent Portal" under "high-level scope"	This requirement (Channel/Agent Portal) pertains to COU functionality, not BOU. As per the RFP's own note on page 8 ("wherever reference to COU has been mentioned, it should be treated as optional"), request this be removed from mandatory BOU scope or explicitly marked optional/out of scope for this tender.	Please refer Sr No. 15
81	9	Functionalities Required" section (a-m)	3. SCOPE OF WORK	Entire "Functionalities Required" section (a) to (m)	This entire section describes customer-facing COU functionality (customer registration of billers, auto-pay, bill presentment to customers, etc.) rather than BOU (Biller-side onboarding/integration). Request this section be removed from BOU scope or clarified as COU-only/optional, per the carve-out already stated on page 8 of the RFP.	Please refer Sr No 20

82	10	Detailed scope: A. Biller Operating Unit - (A-c)	3. SCOPE OF WORK	"Bank should be able to integrate biller on its own through portal without dependency on bidder"	This should be limited to biller onboarding/KYC-check enablement via portal. Backend API integration of the biller with the BOU platform requires bidder's involvement and cannot be done independently by the Bank. Request this clause be reworded accordingly.	Bank may onboard the biller after required implementation.
83	10	Detailed scope: A.D- Functionality & Features	3. SCOPE OF WORK	"accept payments and furnish the appropriate bill payment receipt including income tax benefit details"	Payment receipt generation is a COU function, not BOU scope. Income tax benefit certificates (e.g., for donations) are to be shared by the Biller directly to their end customers. Request this be removed from BOU scope.	Please refer Sr No 20
84	11	Detailed scope: A.D- Functionality & Features	3. SCOPE OF WORK	"Solution to provide a dedicated portal for biller with dashboard of transactions, complaints & its responses..."	Complaint management on the biller portal is currently not feasible as NPCI has not extended CMS/DMS APIs for BOU integration. Request this be marked as "to be implemented upon availability of relevant NPCI APIs," with transaction	It is regarding portal that has to be provided by the service provider

					dashboard/reports being delivered in the interim.	
85	12	Detailed scope: C.A - Admin Portal for Bank user:	Scope/Technical	"Fetch user details from Bank's domain platform"	Requesting clarification on the exact meaning/intent of this requirement — whether integration with the Bank's domain system for admin portal user provisioning is implied. Request the Bank to share relevant integration specifications.	It will be shared with successful bidder at the time of integration
86	13	Detailed scope: C.d- Report Section	3. SCOPE OF WORK	"Facility to download reports for Registration, Modification and De-registration of billers through various channels" / "Option to search registration details with mobile number/Biller ID"	These appear to be COU functions (customer-initiated registration/modification/d e-registration using mobile number) rather than BOU functions. Request clarification and removal from BOU scope if confirmed as COU.	Please refer Sr No 15

87	14	Detailed scope: C-I	3. SCOPE OF WORK	"All complaints data registered or assigned in CANVAS or through any other complaint management portal... to be tracked, stored and made available in the portal"	NPCI currently does not provide CMS/DMS APIs for BOU. Request this be implemented on a best-effort/manual basis for now, with automated integration to follow once NPCI releases relevant APIs — without penalty to bidder until then.	Bidder has to integrate at no extra cost to the Bank whenever it is available.
88	15	Detailed scope: E. Channel / Agent Portal	3. SCOPE OF WORK	Section E. "Channel / Agent Portal"	This section pertains to COU (Channel/Agent-side reporting and portal access). Request this be removed from BOU mandatory scope or marked optional, per page 8 carve-out for COU references.	Please refer Sr No 15
89	16-17	Detailed scope: G-i	3. SCOPE OF WORK	"All the confirmed refunds should be refunded or reversed online after getting failure response from NPCI/Concerned system (In case of ON-US) through refund API..."	Request clarification — if this pertains to refunds to the end-customer, it is a COU function and not applicable to BOU. If it pertains to refund/reversal on the Biller/Agent settlement side (BOU function), please confirm the exact scenario and trigger so it can be scoped accordingly.	Please refer Sr No 20

90	17	Detailed scope: G-K	3. SCOPE OF WORK	"All the Channels, Agents, Billers should be provided with APIs for online refunds... no manual intervention"	NPCI currently does not provide refund APIs for BOU-side processing. Request that refund requests be raised/processed via the NPCI CANVAS portal until NPCI makes refund APIs available, at which point automated processing will be implemented without additional cost.	Bidder must integrate at no extra cost to the Bank whenever it is available.
91	17	Detailed scope: H. Complaints/Dispute Management	3. SCOPE OF WORK	Section H. "Complaints/Dispute Management (CMS & DMS of NPCI)" — portal integration with CANVAS	NPCI does not currently provide CMS/DMS integration APIs for BOU. Request this section be implemented on a best-effort basis (manual upload/extract via CANVAS UI) until NPCI APIs are available, with no SLA penalty applicable until then.	Please refer Sr No 90

92	73	Annexure - 3.3	ANNEXURE-3 Eligibility Criteria	The bidder should be ISO 9001 and ISO 27001 certified as on RFP date	We request the Bank to kindly amend the clause to "ISO 9001 or ISO 27001 certified as on RFP date." ISO 27001 is a globally recognized standard for Information Security Management Systems and is widely adopted by organizations engaged in banking, fintech, and payment services. Acceptance of either certification will promote broader participation while ensuring adherence to established quality and security standards.	Please refer Sr No 40
93	73	Annexure - 3.7	ANNEXURE-3 Eligibility Criteria	The proposed BHARAT CONNECT Solution should have deployed and currently maintaining in at least -1- Schedule Commercial Banks in India.	We request the Bank to kindly consider experience of deployments and maintenance of the proposed BHARAT CONNECT Solution with Payments Banks, Small Finance Banks, Scheduled Commercial Banks, and other RBI-regulated financial institutions.	No change

94	74	Annexure - 3.9	ANNEXURE-3 Eligibility Criteria	The Bidder's proposed BHARAT CONNECT solution currently should process minimum -1- Lakh financial transaction per day for BOU module.	We request the Bank to kindly consider reducing the minimum transaction processing requirement from 1 Lakh transactions per day to 50,000 transactions per day for the BOU module.	Please refer Sr No. 5
95				NPCI needs the solution to be certified as implemented with the Bank. Hence the BBPS-BOU implementation for Central bank would also need to be certified (irrespective of Bidder solution being certified or not). Hence we request for relaxation on the solution being NPCI / NBBL certified.		Please refer Clause No 41

- Please note that this corrigendum is part and parcel of RFP and will be binding on all bidders. Above corrigendum/ clarifications/ responses should be read along with the RFP and for any clarifications bidders are advised to refer RFP/ tender document.

- Central Bank of India