

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:						
Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
1	-	3	-	Last Date, Time and Place of Technical and Commercial Bid Submission - 07/10/2026 up to 05:00 PM	We request the Bank to kindly provide three weeks' time for submission of the tender from the date of issuance of the corrigendum and publication of the Bank's response to the pre-bid queries, to enable bidders to adequately review the clarifications and incorporate the same in their technical and commercial submissions.	Please refer corrigendum
	-	4	-	Bidders are required to strictly submit their bids, both technical and eligibility criteria and commercial, in electronic format Softcopy (in DVD/Pen drive/USB HDD) as well as hardcopy shall also be submitted at Banks Head office	Mode of Bid Submission (Physical Delivery vs. Courier/Post The RFP states that hard copy and soft copy (DVD/Pen drive/USB HDD) bids shall be submitted at the Bank's Head Office. Please confirm whether bids must be submitted in person at the Head Office, or whether submission via registered post/courier is also acceptable, provided it reaches the Bank's Head Office before the bid submission deadline of 07/10/2026, 5:00 PM. If courier/post is acceptable, please also confirm the exact department/office and contact person to whom the sealed envelope should be addressed.	Please refer RFP for address details. Kindly share the courier tracking details as proof of bid submission once the documents have been dispatched.

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:						
Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
2	2	8	-	Historical audit data currently maintained manually/in spreadsheets is to be migrated into RBIAS	Please indicate the approximate volume, format and years of historical audit data requiring migration	The details will be shared with final selected bidder.
3	3.1	10	7	The bidder shall specify requirements of infrastructure to implement the proposed Solution, Bank will provide the infrastructure as specified for the solution in DC.	Please confirm whether the Bank will procure/host all hardware based on Bidder's sizing specification, or whether hardware supply is part of the Bidder's commercial scope	Please refer RFP, Bank will provide hardware based on Bidder's sizing specification.
4	3.1	11	12	No additional cost will be paid to the Bidder for the new Branch setup.	Please confirm whether this applies only to the current 191-branch network or to any future network expansion during the 5-year term	No change in change in the number of Divisional Offices/ branches in next 5 years
5	3.8	14	-	Compliance Tracking and Audit Observation Resolution: The application should provide a centralized platform for submitting, tracking, reviewing and closing audit compliance. Auditees should be able to submit compliance responses online, along with supporting documents, using digital signatures or other approved authentication methods.	Could the Bank confirm if an OTP-based / Multi-Factor Authentication (MFA) workflow for compliance submissions would be acceptable in lieu of hard hardware-token-based digital signatures?	Understanding is correct

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
6	3.9	15	-	Compliance Tracking and Reporting for Meetings: The system should provide a comprehensive facility for managing and monitoring ACB, Board and other committee meetings. It should enable users to prepare meeting agendas using predefined templates and download them in editable Word format. The system should also support the recording and maintenance of meeting minutes, along with the capability to obtain acknowledgments from participants through email. In addition, it should facilitate the tracking and monitoring of action items arising from meetings, allowing departments to update the status of assigned tasks and submit compliance details. The system should provide visibility into pending, completed and overdue action points, ensuring timely follow-up and effective governance.	Please clarify whether the Board/ACB meeting agenda and minute management module is a mandatory core requirement within the RBIAS software scope, or if integration with existing office productivity tools for meeting tracking is permissible.	It is mandatory requirement.
7	3.15	16	-	Document Management The RBIAS and compliance solution application would need to provide all necessary Document Management functionalities such as version control, auditing, publishing, audit trail of user activities for each change in the document. The Document Management solution should provide storing of electronic documents in a central repository accessible through the Bank's network. The	Please share the specification, implementation status and expected availability date of the Bank's DMS application	Currently not available, it is future requirement.

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
				documents should be available in the electronic form to the user when accessing their respective account. Necessary documents should also be linked to different processes. The document management should be in sync with the Bank's proposed DMS application.		
8	3.16	17	1	1) The Solution shall be capable of handling 200 users, Bank will provide the count of needed user for as per the requirements of the bank.	Please confirm the guaranteed/ minimum user-license count to be used for commercial-bid pricing	RFP requirement stands
9	3.20	18	-	Additional System Requirements The solution should support offline working capabilities, allowing auditors and audit departments to perform data entry, prepare reports, process compliance and generate reports in offline mode, with secured synchronization when reconnected. It should provide user-configurable dashboards, role-based menus and an intuitive search facility for easy navigation. The Solution should integrate seamlessly with the Bank's existing spread sheets, including the Core Banking System and other internal platforms. It shall accommodate updates and changes (if any) from regulatory bodies such as RBI, NABARD, GST and other applicable authorities. Solution shall offer advanced analytics by using AI, ML to	Language Requirement a. Section 3.20 first requires the application to be bilingual in English/Marathi, then in the next sentence requires headings and reports to be bilingual in English/Hindi. Please confirm whether Marathi, Hindi, or both are required, and for which parts of the application.	Please refer corrigendum

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
				identify trends, recurring risks, exceptions and control weaknesses across audits, incident reports and risk registers and generate alerts for potential issues. The application should support the standardization of audit checklists and risk registers, enabling analysis of recurring findings and risk patterns across departments and offices. The application should be Bi-lingual (English / Marathi) as far as possible. Effort should be made to give all headings of the application on the screen and on the reports in a bilingual format (English / Hindi). The system should also be able to take inputs (Checklists / Audit Findings / RR / Incident Reports) and give Outputs (Reports/ MIS etc.) in both English and Hindi. The solution should also provide access to legacy data, maintain a centralized repository of audit-related documents, standards, templates and best practices and include all related enhancements required during implementation at no additional cost to the Bank.		
10	3.22	19		Execution After the successful Test run, the application would 'Go-live' from the Data Centers: The Bidder should customize all the parameters in the application software as accepted in the test environment. The Bidder shall be responsible for accuracy of the parameters set according to business	Please confirm whether a phased go-live / parallel run across branch batches is acceptable within or in addition to this window	RFP requirement stands

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
				needs of the Bank. Complete Roll-out of the project should be within Three (3) months from the date of signing of the Contract. The roll-out (go-live) shall consist of implementing the RBIAS Application, including the customizations, interfaces, delivery channels and other solutions covered within the scope of the project. It also includes relevant training to all users of the proposed RBIAS, successful migration of data and submission of manuals. The Bidder for this purpose shall configure this application in the production Server provided at Bank's Data Centers and also carry out the migration of data as explained in the document from Internal Audit department to the DC. The Bidder has to undertake all the necessary activities to go-live at Internal Audit department / DOs and Data Centers. The implementation phase shall be deemed as completed in all respects only after		
11	4.1	22	-	Service Level Agreement	Two SLA severity/penalty frameworks are given (hourly-penalty Critical/High/Low table and daily-penalty Level I/II/III table) Please confirm which framework governs RBIAS SLA penalties, and whether the two tables can apply cumulatively to the same incident	For RBIAS services, only the SLA penalty framework specifically applicable to RBIAS shall govern the assessment of SLA breaches and related penalties. The hourly-based (Critical/High/Low) and daily-based (Level I/II/III) penalty tables are not intended to be applied cumulatively to the same incident. In the absence of an

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
						express contractual provision to the contrary, a single incident should attract penalties under only the applicable SLA framework, thereby avoiding duplication of penalties for the same service deficiency
12	4	22-25	-	Service Level Agreement Critical 1 Hour 2 Hours 8000 per hour High 1 Hour 6 Hours 4000 per hour Low 2 Hour 24 Hours (1 Day) 2000 per hour	We request the bank to read this clause as - Critical 1 Hour 2 Hours 2000 per hour High 1 Hour 6 Hours 1000 per hour Low 2 Hour 24 Hours (1 Day) 500 per hour	RFP requirement stands
13	4	22-25	-	Service Level Agreement Bidder will be liable to pay a penalty of Rs. 10, 000/- per day for the delay in providing permanent solution beyond the resolution time of Two (2) days.	We request the Bank to read this cluse as - Bidder will be liable to pay a penalty of Rs. 2000/- per day for the delay in providing permanent solution beyond the resolution time of Two (2) days.	RFP requirement stands
14	4	22-25	-	Service Level Agreement Bidder will be liable to pay a penalty of Rs. 5, 000/- per day for the delay in providing permanent solution beyond the resolution time of Three (3) days.	We request the bank to read this clause as - Bidder will be liable to pay a penalty of Rs. 1000/- per day for the delay in providing permanent solution beyond the resolution time of Three (3) days.	RFP requirement stands
15	4	22-25	-	Service Level Agreement Bidder will be liable to pay a penalty of Rs. 3,000/- per day for the delay in providing permanent solution beyond the resolution time of Four (4) days.	We request the bank to read this clause as - Bidder will be liable to pay a penalty of Rs. 500/- per day for the delay in providing permanent solution beyond the resolution time of Four (4) days.	RFP requirement stands

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
16	5	26	5.1 5.2 5.3	KDCC will release payment within 45 days of receipt of Invoice and along with all other required documents for all undisputed cases. In case of any disputed amount, the payment will be released within 30 days of resolution of the dispute. 5.1 License Cost: 30% of the license cost will be paid on post submission of product license and execution of contract agreement along with NDA. 30% of the license cost will be paid post UAT and sign-off from Bank. 40% of the license cost will be paid after 30 days post GO LIVE and sign-off from Bank. 5.2 Implementation Cost: 100% of the implementation cost will be paid after 30 days of successful GO LIVE and sign off from Bank. 5.3 Customization Cost: Customization Cost shall be mutually agreed upon and paid-up within Thirty (30) days of the post customization Go-Live in the Production environment and sign-off from the Bank.	We request KDCC banks to release payment within 30 days of receipt of Invoice and along with all other required documents for all undisputed cases. In case of any disputed amount, the payment will be released within 7 days of resolution of the dispute. We request adjusting Implementation payment milestones to: 40% on SRS/BRD sign-off, 40% on UAT sign-off, and 20% post Go-Live. Customization Cost shall be mutually agreed upon and paid-up within Fifteen (15) days of the post customization Go-Live in the Production environment and sign-off from the Bank.	RFP requirement stands
17	5	26	5.1	License Cost: 30% of the license cost will be paid on post submission of product license and execution of contract agreement along with NDA. 30% of the license cost will be paid post UAT and sign-off from Bank.	We request the Bank to kindly consider revising the payment terms as follows: 30% - License Cost 30% - Upon completion and sign-off of SRS	RFP requirement stands

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
				40% of the license cost will be paid after 30 days post GO LIVE and sign-off from Bank.	20% - Upon successful completion of UAT 20% - Upon Go-Live and Live Sign-off	
18	6	28	5	The bidder Should have experience of providing Audit and Compliance solution in at least Five (05) Cooperative Banks in India out of which One (01) should be State Cooperative/ DCC Banks in last Five (05) Years.	Would the Bank consider experience in implementing Audit & Compliance solutions across Commercial Banks or NBFCs as equivalent credential eligibility alongside Cooperative / DCC Banks?	RFP requirement stands
19	6	28	5	The bidder Should have experience of providing Audit and Compliance solution in at least Five (05) Cooperative Banks in India out of which One (01) should be State Cooperative/ DCC Banks in last Five (05) Years.	We request the Bank to kindly reconsider and relax the requirement of prior deployment of an Audit and Compliance solution in five Cooperative Banks, including one State Cooperative/DCC Bank. The proposed solution requires significant customization and configuration based on the Bank's specific audit processes, workflows, reporting requirements and existing systems. Therefore, bidders having established banking domain expertise, experience in providing customized software solutions to banks, and demonstrated capability to develop and implement advanced Audit & Compliance solutions may also be permitted to participate. Relaxing this criterion will also enable the Bank to evaluate newer and advanced technology solutions available in the market. For instance,	RFP requirement stands

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
					Audit solutions incorporating advanced capabilities such as AI-powered audit assistance, geo-fencing, paperless audit processes, anti evidence tampering feature, thereby strengthening the integrity and traceability of the audit process. Further, the integration of AI-powered advanced solution can help the Bank move towards a more proactive audit environment by continuously monitoring defined areas and identifying exceptions or potential issues in real time, rather than relying solely on such issues being identified during periodic audits. The above capabilities are readily available which can unleash the true power of AI and Automation. we request the Bank to remove the specific requirement of deployment in five Cooperative Banks and one State Cooperative/DCC Bank and permit bidders with relevant banking technology expertise and demonstrated product capability to participate. The Bank can assess the bidder's actual solution maturity, functionality, customization capability and implementation approach through the detailed	

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:						
Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
					technical evaluation and live product demonstration prescribed in the RFP and score accordingly. This will provide the Bank an opportunity to evaluate and witness advanced, AI-enabled Audit & Compliance solutions and encourage wider participation from capable technology providers.	
20	6	28	5	The bidder Should have experience of providing Audit and Compliance solution in at least Five (05) Cooperative Banks in India out of which One (01) should be State Cooperative/ DCC Banks in last Five (05) Years.	We kindly request you to consider revising the scope of the live site to cover a period of five years.	RFP requirement stands
21	6	28	7	Mandatory Undertaking of compliance of all features as mentioned above in scope of Work.	If non-core features (Committee Meeting Management, Audit Budget & Expense Monitoring, CSAA Module, DMS Integration) are proposed to be delivered via road mapped customizations, will the Bidder be permitted to highlight these in the compliance sheet with target delivery timeline ?	RFP requirement stands
22	7.2	29	-	Bank reserves the right to call for reference-site visits at Bidder's client sites	Please confirm whether site visits/reference checks will be scheduled before the 07/10/2026 submission deadline or during the evaluation window thereafter	At the time of bid evaluation

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
23	7	31	7.3.3	Bidders scoring a minimum score of 70% i.e., an overall score of 100 marks or more will be declared technically qualified.	Technical Qualification Clarification a. Section 7.3.3 states bidders scoring a minimum of 70% will be declared technically qualified with "an overall score of 100 marks or more." Since 70% of 100 is 70 marks, please confirm the correct qualifying score is 70 marks out of 100.	Understanding is correct
24	8	37	8.4	Bid Security - Earnest Money Deposit (EMD) The bidder shall furnish as part of its bid, bid security of INR 2,00,000/-(Rupees Two Lakh Only) in the form of NETF/RTGS (A/c. no. 000113032000001, IFSC: IBKL0463KDC Bank Name:- Kolhapur District Central Co-Op Bank Ltd., Branch : Head Office) Bidder are requested to submit the UTR/fund transfer details with the technical bid response. Otherwise the bid response will be rejected by bank). The bid security submitted by the bidder shall be forfeited if: a) The bidder withdraws the bid within the bid validity period; or b) The bidder fails to accept the "Letter of Award" within the given stipulated time; or c) The bidder violates any of the provisions of the terms and conditions of this bid document,	Kindly clarify whether MSMEs (Micro, Small and Medium Enterprises) are exempted from submitting the EMD.	RFP requirement stands

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
25	8	37	8.4	Bid Security - Earnest Money Deposit (EMD) The bidder shall furnish as part of its bid, bid security of INR 2,00,000/-(Rupees Two Lakh Only) in the form of NETF/RTGS (A/c. no. 000113032000001, IFSC: IBKL0463KDC Bank Name:- Kolhapur District Central Co-Op Bank Ltd., Branch : Head Office) Bidder are requested to submit the UTR/fund transfer details with the technical bid response. Otherwise the bid response will be rejected by bank). The bid security submitted by the bidder shall be forfeited if: a) The bidder withdraws the bid within the bid validity period; or b) The bidder fails to accept the "Letter of Award" within the given stipulated time; or c) The bidder violates any of the provisions of the terms and conditions of this bid document,	We request the Bank to kindly permit submission of the EMD of ₹2,00,000/- through a Bank Guarantee. Allowing Bank Guarantee will provide bidders with greater flexibility while providing the Bank with equivalent financial security. We therefore request the Bank to kindly include Bank Guarantee as an alternative mode for submission of EMD.	RFP requirement stands
26	8	37	8.5	Refund of EMD The unsuccessful bidder(s), only after acceptance of the "Letter of Award" by the successful bidder and the EMD will be refunded.	As per Clause 8.5 – Refund of EMD, the RFP specifies the refund of EMD for unsuccessful bidders. However, the treatment of EMD submitted by the successful bidder is not specifically clarified. Further, Clause 8.6 requires the successful bidder to submit a Security Deposit equivalent to 10% of the total project cost	The EMD submitted by the successive bidder will be refunded post go-live of RBIA software. Further, EMD will not be adjusted against the Security Deposit or any other payment obligation.

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
					Query : In case of award of the tender, kindly clarify whether the EMD submitted by the successful bidder will be refunded upon acceptance of the Letter of Award and submission of the prescribed Security Deposit. Alternatively, please clarify whether the EMD will be adjusted against the Security Deposit or any other payment obligation.	
27	8	37	8.6	Security Deposit Successive bidders have to submit security Deposit of 10% of total cost of project in the form of Bank Deposit with Kolhapur DDC Bank. The period of the deposit will be 66 months and Bank will provide applicable interest rate for the period.	Security Deposit tenure stated as 66 months; contract/operation period stated elsewhere as 5 years	Please refer corrigendum
27	8	37	8.6	Security Deposit Successive bidders have to submit security Deposit of 10% of total cost of project in the form of Bank Deposit with Kolhapur DDC Bank. The period of the deposit will be 66 months and Bank will provide applicable interest rate for the period.	Kindly consider waiving the 10% Security Deposit requirement for MSME	RFP requirement stands
28	8	37	8.7	Cost of Bid Rs.15,000/- + Rs. 2,700/- (GST) = Rs. 17,700/- (Rupees Eleven Thousand Eight Hundred Only) in the form of NEFT only (A/c. No.: 000113032000001, IFSC : IBKL0463KDC, Bank Name: - Kolhapur District Central Co-Op Bank Ltd., Branch:	Section 8.7 states the tender fee as "₹17,700/-" in numbers but "Rupees Eleven Thousand Eight Hundred Only" in words. The cover page confirms ₹17,700 ("Seventeen Thousand Seven Hundred"). Please confirm ₹17,700 is the correct fee	Please refer corrigendum

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
				Head Office). Bidder are requested to submit the UTR/fund transfer details with the technical bid response. If any bid response found without any bid document cost, then the bid will be rejected by the bank.	and clarify the discrepancy in Section 8.7.	
29	9	41,45	9.9 & 9.14	Indemnity & Limitation of Liability	Indemnity obligations are broad; Limitation of Liability is capped at Annual Recurring Cost with no express indemnity carve-out. Please confirm whether claims under the Indemnity clause are subject to, or excluded from, the Sec. 9.14 liability cap	Understanding is correct
30	9	45	9.14	Limitation of Liability	Section 9.14 ("Limitation of Liability") caps the bidder's aggregate liability at the Annual Recurring Cost of the Contract, while Section 9.15 ("The Bidder Liability") separately caps liability for IP/confidentiality breaches at the project value determined by a court or arbitration award. Please clarify which cap applies to which category of claim, and whether one supersedes the other.	Section 9.14 is intended to apply as the general limitation of liability for contractual claims, with liability capped at the Annual Recurring Cost (ARC) of the Contract. Section 9.15 is intended to apply specifically to IP infringement, confidentiality breaches, and other liabilities expressly covered therein, with liability capped at the Project Value. Accordingly, Section 9.15 should be construed as a specific carve-out to Section 9.14 and not as a replacement of the general liability limitation.

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
31	9	47	9.19	Resolution of Dispute 6. This scope of work shall be governed and construed in accordance with the laws of India. The courts of Nasik alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this DOCUMENT unless otherwise required and permitted by the court of law upon admission of the reported act leading to a dispute or matter. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so with a prior intimation to Bidder.	Dispute Resolution & Jurisdiction a. Section 9.19(4) names Kolhapur, Maharashtra as the arbitration seat, while Section 9.19(6) gives exclusive jurisdiction to "the courts of Nasik alone. "Separately, the NDA at Annexure 11 (Clause 8) names Kolhapur as the governing jurisdiction. Please confirm the single, correct seat/jurisdiction that will govern the final contract.	Please refer corrigendum
32	-	-	-	Annexure 2 - Functional and Technical Requirements	Under Section 5 of Software Requirement in which Point No 5.7 Provision - The requirement points are incomplete. Kindly provide the complete details to provide compliance for it	Please refer 5.8 and 5.9 points as sub-point of 5.7
33	-	-	-	Annexure 2 - Functional and Technical Requirements	Under Section 5 of Software Requirement in which Point No 5.20 Software should have facility for-- The requirement points are incomplete. Kindly provide the complete details to provide compliance for it	Please refer 5.20 to 5.26 points as sub-point of 5.20

Prebid Response - RFP Ref No.: IT/Tender/2026-27/003 Date: 10/09/2026, all are advised to note the following:

Sr. No	Section No.	Page No.	Point No.	Original Clause	Query	KDCC Bank Response
34	-	-	-	-	Delivery & Support Clarifications a. Please confirm the CERT-In empaneled vendor requirement for IS/Technology Audit — is the bidder expected to engage/subcontract this vendor, or will the Bank appoint one separately? b. Please confirm whether the 5-year Annual Recurring Cost basis includes all post-implementation support (troubleshooting, MIS/report customization, regulatory changes) with no separate billing, as stated in Section 5, or whether any category is billable outside this. c. Please clarify the process and timeline for the Bank's acceptance testing/Go-Live sign-off, since payment milestones (40% license, implementation) are contingent on it.	a. Bank will appoint the CERT-In empaneled vendor b. Understanding is correct c. Please refer RFP
35	-	-	-	-	Scope & Sizing a. Please confirm whether any change in the number of Divisional Offices/branches is expected during the 5-year contract term, so licensing/scaling can be priced accordingly.	No change in change in the number of Divisional Offices/branches in next 5 years