

The relevant clause has been modified based on the clarifications sought during the pre-bid stage			
Sr. No.	RFP Excerpt	Old Clause	Modified Clause
1	Annexure C - Infrastructure & Scalability - Sr. No.3 - Minimum 99.50% uptime commitment	Minimum 99.50% uptime commitment	Minimum 99.95% uptime commitment
2	Annexure K - Format of Bank Guarantee for Earnest Money Deposit (EMD) - A. The Company has issued RFP Ref. No. PSBA/RFP/Collection Management System/2025-26/02 Dated 16/04/2026.	The Company has issued RFP Ref. No. PSBA/RFP/Collection Management System/2025-26/02 Dated 16/04/2026.	The Company has issued RFP Ref. No. PSBA/RFP/Collection Management System/2026-27/0137 Dated 15/06/2026.
3	Commercial Bid	Change Request Cost - All costs to manage the solution, including support services. Change requests requiring under 20 man-days will not be charged	Change Request Cost - All costs to manage the solution, including support services. Change requests requiring under 10 man-days per change request will not be charged for entire period of contract.
4	Masked Commercial Bid	Change Request Cost - All costs to manage the solution, including support services. Change requests requiring under 20 man-days will not be charged	Change Request Cost - All costs to manage the solution, including support services. Change requests requiring under 10 man-days per change request will not be charged for entire period of contract.
5	Annexure B - Sr. No.10 - OEM (Original Equipment Manufacturer)	The Bidder shall own, develop and have intellectual property rights over the proposed software/product and shall be responsible for its core functionality, upgrades and technical support.	The Bidder/Wholly owned subsidiary shall own, develop and have intellectual property rights over the proposed software/product and shall be responsible for its core functionality, upgrades and technical support.

6	Not Applicable	For Additional Information	In the case of mergers/acquisitions/restructuring or name change & the date of establishment of earlier/original entity may be taken into
7	Last date & time for submission of Bid	13th July 2026 5.00 P.M	24th July 2026 11.00 A.M
8	Date and time for opening of Eligibility Bid & Technical Bid	15th July 2026 11.00 A.M	24th July 2026 11.30 A.M (The Eligibility, Technical, and Commercial Bids must be submitted separately)

<b>Pre-Bid Query Response for RFP for the empanelment of vendor to provide and manage our Collection Management System</b>			
<b>Sr. No.</b>	<b>RFP Excerpt</b>	<b>Reference Clause</b>	<b>Response from PSB Alliance</b>
1	API integration with downstream accounting, reconciliation and finance systems	<p>Please confirm that all the systems for accounting, recon and finance systems have REST APIs.</p> <p>How many systems, and how many API integrations should we estimate for?</p>	<p>The project will be implemented in phases, starting with six participating banks; therefore, accurate API count at this stage is not feasible. But you may estimate as per industry practise for all banks and the other functionalities that are been required in the application and accordingly the API can be envisaged. API and other details will be shared with the shortlisted bidder and will be a key part of the current state assessment study to be done by the selected bidder as part of implementation.</p>

2	Offline functionality with synchronization capability	Login will require internet: Offline functionality still requires the user to log in while an internet connection is available. The details of the allocated accounts will then be stored locally on the device for offline access. If the user loses internet connectivity after logging in, they can continue performing transactions on the accounts allocated to them. Confirm this is okay.	This is acceptable; however, once internet connectivity is restored, the data should synchronize immediately. Additionally, the data should be stored within the application environment and not locally on the device.
3	Offline functionality with synchronization capability	Offline functionality fraud protection: The security of offline transaction requires SMS gateway to push messages received on a specific number to ENCollect system. In its absence of this leads to fraud risk. Upon collection message to be sent to SMS gateway by mobile app. SMS gateway pushes to Collection platform. Collection platform reconsynced offline receipts with SMS gateway sent details. Please confirm sms gateway which pushes details to Collection Platform is available.	The availability of the SMS Gateway is under assessment. The implementation approach and ownership (Bank or Vendor) will be finalized during the solution design phase. The successful bidder should indicate any dependencies and integration requirements for supporting offline transaction reconciliation
4	Offline functionality with synchronization capability	Following functions will be provided offline. Confirm that this is sufficient. 1) account search 2) issue receipt for cash or cheque payments. Note that payment link, QR code payment will not work in offline.	Account Search and Trail/feedback updation.
5	Export functionality in Excel/PDF and other formats	Which are the other formats?	Any other format, if requested by the banks, shall also be provided. or eg flat file for upload etc.

6	Configurable report generation for regulatory/statutory requirements	This is too open-ended. Are there specific regulatory/statutory requirements that you want to call out?	Configurable report generation for regulatory and statutory requirements shall be provided as per the requirements of the banks and PSB Alliance. What we expect is that the solution proposed comes with a standard report writing ability which can help the company / banks customise reports by using the drag and drop facility. If a flexible report writing capability is embedded within the solution we do not see any reason for the bidders to worry about it.
7	Integration support for invoice generation and reconciliation systems	Please confirm that invoice and recon systems for accounting, recon and finance systems have REST APIs.	Invoice and recon systems for accounting, recon and finance systems have REST APIs.
8	6 Banks	<p>Confirm this understanding.</p> <ul style="list-style-type: none"> <li>- Coordination: The single customer will be PSBA. PSBA will front-end for all banks. ENTiger will interface only with PSBA team. This means, for example, that there is a single implementation team nominated by PSBA regardless of the bank involved.</li> <li>- System integration: There is no separate integrations with bank systems of each member bank. Integrations will be done only with PSBA systems.</li> <li>- Data structure: Every account will have a separate field for bank_id. Bank ID and Branch ID together will be unique. Every account will be mapped to a bank ID-branch ID combination.</li> </ul>	<ol style="list-style-type: none"> <li>1. System integration shall be carried out separately for each participating bank.</li> <li>2. PSB Alliance should have a consolidated bird's-eye view across all participating banks.</li> <li>3. Each participating bank shall have access only to its respective data.</li> <li>4. The proposed data structure is acceptable for implementation.</li> </ol>

9	100000 accounts + 150000 SMSes	<p>Numbers seem to be very small considering 6 banks. Is this only a representative number?</p> <p>Commercials given on representative numbers will not provide for Volume discounts which can be significant. This is important for PSBs that the volumes are shared as this would have significant effect on the commercials.</p>	<p>This is only a representative number considered for arriving at the TCO. Considering that six banks are involved in the initial phase of the project, bidders may make reasonable estimations for their commercial proposal.</p>
10	Fair Practices Code issued by the Reserve Bank of India (RBI), relevant guidelines of the Indian Banks' Association (IBA), BCSBI, and all applicable regulatory and statutory requirements, as amended from time to time.	Kindly share the guidelines or point to the links to access these documents.	Guidelines are available on website and are similar in the industry.
11	Address for Submission of Bids	Should the bid be submitted as paper copy? Or online submission is permitted?	Bid be submitted as paper copy.
12		Telecaller staffing is not mentioned. We assume there is no dialer integration, and no telecaller costs to be quoted.	Scalability should be available in application for in future dialler integration etc.
13		Modern digital communication mechanisms for collection such as Whatsapp and AI calls are not mentioned. Confirm that PSBA does not want to consider these.	Scalability should be available in application for future Whatsapp and AI integration etc.
14		Digital communications including segmenting, digital strategy and digital campaigns are not in scope. Confirm that these are not required.	RFP Stands.

15		Hardship tools such as settlement and repossession are not present in feature set. Confirm that these are not needed.	Not required as on date.
16	The One-Time Implementation & Integration Cost shall be released in the following stages, 40% on UAT completion and 60% on Go Live	It should be modified to 30% on advance, 30% on UAT deployment, 30% on UAT completion and 10% on Go Live. Bank to confirm.	RFP stands.
17	Experience Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs. Contract/Work order/Engagement Letter from Client with contact details of the client	Can we provide email of the client? is email a valid contact detail? Can we provide purchase Order along with email-based completion certificate.	PO with email confirmation from the client is fine. The email should clearly refer to the PO issued and the work completed along with the contact details of the customer. PSB Alliance will have the liberty to verify the details of the email by contacting the customer.
18	Minimum annual turnover of Rs. 50 crore and above in each of the last three financial years (FY 2023-24, 2024-25 and FY 2025-26) at individual-company level. In case of MSME/Start-up: Minimum annual turnover of Rs. 35 crore and above in each of the last three financial years (FY 2023-24, 2024-25 and FY 2025-26) at individual company level.	We request relaxation on annual turnover clause be relaxed to below 20 Cr .	RFP Stands.

19	<p>The bidder must be a Registered entity (Public/Private/PSU/PSE/Partnership Firm/LLP) in India and should have been in operation for at least 5 years.</p> <p>The Bidder must have a positive net worth and should be profitable in the last financial year (FY 2025-26).</p> <p>Minimum annual turnover of Rs. 50 crore and above in each of the last three financial years (FY 2023-24, 2024-25 and FY 2025-26) at individual-company level.</p>	<p>We request the following modification in the Prequalification and Technical Qualification evaluation to account for our organizational restructuring. We request you to kindly add the below clauses also:</p> <p>"In the event the bidder has undergone a merger, acquisition, demerger, or hive-off, appropriate consideration shall be accorded to the historical financial performance of the merging or demerged entity."</p> <p>"In the event that the bidding company or firm has been hived off from a demerged entity, the experience, eligibility, and other qualifications required under the RFP may be deemed to include and be derived from those of the demerged company."</p> <p>This is with reference to Office Memorandum No. 8/78/2023-PPD issued by the Department of Expenditure, Ministry of Finance.</p> <p>The relevant clause in the said Office Memorandum reads as follows: Participation of de-merged entities in public procurement will be allowed to use a credential</p>	RFP stands.
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20	"The platform must support multi-tenant architecture with complete data segregation for each participating bank"	Please provide Peak concurrent user volume during month-end collection drives;	The project will be implemented in phases, starting with six participating banks; therefore, accurate peak concurrent user volume during month-end collection drives cannot be provided at this stage.
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21	"The platform must support multi-tenant architecture with complete data segregation for each participating bank"	Whether data segregation must be physical separation (dedicated DB/schema per bank), logical-containerized, or logical row-level security. This is critical to finalize the tenancy model and sizing.	<p>The platform should support a multi-tenant architecture with strict logical data segregation for each participating bank, ensuring complete isolation of customer, account, transaction, communication, and reporting data. The solution should enforce tenant-level access controls, encryption, and security policies to prevent cross-tenant data visibility.</p> <p>The bidder may propose either: Dedicated database/schema per bank; or Logical tenant-based segregation within a shared database architecture, provided that the proposed design complies with applicable regulatory, security, audit, privacy, and data isolation requirements of the Bank.</p> <p>The architecture should be scalable to support onboarding of additional banks without impacting performance, security, or data segregation controls. The bidder shall clearly describe the tenancy model, data isolation mechanism, and security controls as part of the technical proposal.</p>
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22	"Provision for horizontal and vertical scaling based on user growth and transaction volumes"	What is the expected data growth per annum, including images, videos, geo-tagged files, call recordings, reports, and audit logs, for storage capacity planning?	The project will be implemented in phases, starting with six participating banks; therefore, accurate expected data growth per annum, including images, videos, geo-tagged files, call recordings, reports, and audit logs, for storage capacity planning cannot be provided at this stage.
23	"capture geo-tagged photos/videos and submit visit feedback"	Please provide the expected volume of geo-tagged images/videos uploaded daily by FOS agents, for cloud storage sizing.	The project will be implemented in phases, starting with six participating banks; therefore, expected volume of geo-tagged images/videos uploaded daily by FOS agents, for cloud storage sizing cannot be provided at this stage.

24	"call recording, with all recordings securely stored on cloud"	Please specify the mandatory retention period for call recordings and the estimated annual storage volume, and confirm the DND compliance mechanism — whether based on DLT/TRAI registry lookups or internal business rules.	Call recordings shall be securely stored in compliance with the Bank's policy, applicable regulatory guidelines, and audit requirements. The bidder should provide scalable cloud-based storage architecture capable of supporting the Bank's recording volume and retention requirements. The exact retention period and storage sizing shall be finalized during the implementation phase based on business, regulatory, and operational requirements. With respect to DND compliance, the solution should provide configurable business-rule-based communication controls, consent management, suppression lists, communication preferences, and other regulatory compliance mechanisms as prescribed by the Bank from time to time. Along with frontend functionality to tag the account under DND with timeline management.
25	"Data backup and disaster recovery with RPO ≤ 2 hours and RTO ≤ 1 hours"	Should the DR infrastructure be maintained at 100% production capacity, or may it be sized for minimum operational requirements, while still meeting the prescribed RPO ≤ 2 hours and RTO ≤ 1 hour?	RFP stands.

26	<p>"Backup and secure data retention policies";</p> <p>"Maintain audit logs"</p>	<p>The RFP mandates backup and audit-log policies but does not specify retention durations. Kindly specify the required backup retention and log/data retention periods for each data category — customer PII, payment transaction records, call recordings, system audit logs, and uploaded field documents — to define a compliant storage and lifecycle architecture.</p>	<p>The retention period for backups, audit logs, customer data, transaction records, call recordings, and other documents shall be governed by the Bank's internal policies, applicable regulatory requirements, statutory guidelines, and audit/compliance obligations prevailing from time to time.</p> <p>The bidder shall provide a configurable data retention and archival framework capable of supporting varying retention periods across different data categories. The solution should support secure archival, retrieval, legal hold requirements, audit trail preservation, and automated purging mechanisms based on configurable retention policies.</p> <p>The proposed architecture should be scalable to accommodate future changes in retention requirements without requiring significant redesign or reimplementa-tion. Detailed retention periods for specific data categories, if required, shall be communicated during the implementation stage or incorporated in the final Statement of Work (SOW).</p>
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27	"facilitate a log export mechanism to the Banks... ingested by the Bank into their Security Operations Center"	Is a dedicated Security Operations Center (SOC) service required to be provided and managed by the bidder as part of scope, or will log export to the banks' existing SOC (per Clause 5.41) be sufficient?	<p>The bidder shall ensure that the solution provides secure and configurable log generation, monitoring, and export capabilities to facilitate integration with the Bank's existing SOC, SIEM, or other security monitoring platforms.</p> <p>As stipulated in the RFP, the solution should support secure log forwarding/export mechanisms and provide the necessary interfaces, APIs, connectors, or standard protocols required for ingestion of logs into the Bank's security monitoring infrastructure.</p>
28	"Real-time monitoring (SIEM tools)"	Please confirm whether the bidder is to provide and manage the SIEM platform, or whether PSB Alliance / member banks will provide the SIEM solution for integration.	The bidder shall be responsible for providing, implementing, and managing the SIEM platform.
29	"A separate Test/Development/UAT environment shall be provided"	Clause 1.7 mandates a separate Test/Development/UAT environment. Kindly confirm whether PRE-PROD, PROD, and DR are additionally required, and whether PSB Alliance / member banks will supply sanitized UAT data or whether the bidder is to generate synthetic test datasets.	RFP stands.

30	"Providing dashboards to agencies for onboarding FOS personnel..."	Please confirm whether individual collection agencies will have their own admin users to onboard and manage their FOS personnel, or whether PSB Alliance will centrally administer all agencies and FOS users on the platform.	Individual collection agencies will have their own admin users to onboard and manage their FOS personnel. The agency will be the maker, while PSB will be the checker and approver. For agency ID PSB will be maker and checker.
31	"SMS communication through a whitelisted Bank channel"	Please clarify whether SMS will use each member bank's own DLT-registered Sender IDs and approved templates, and confirm who owns DLT entity registration, template submission, and approvals — PSB Alliance, the individual banks, or the bidder.	The DLT resgiteration sender ID will be seprate for each member bank with approved template.PSB alliance will facilitate the DLT registration, template submission and approval. From member banks.
32	"Click to Call functionality"	Please confirm whether agent and customer mobile-number masking is a mandatory requirement for Click-to-Call interactions.	Agent and customer mobile-number masking is a mandatory requirement for Click-to-Call interactions.

33	"MFA - 2nd Authentication should be Dynamic"	Please clarify the preferred second-factor mechanism (SMS OTP / Email OTP / TOTP / Push) and the intended meaning of "Dynamic" — whether time-based OTP rotation, contextual/risk-based authentication, or another adaptive mechanism.	<p>The bidder may propose one or more industry-standard methods such as SMS OTP, Email OTP, Time-Based One-Time Password (TOTP), Authenticator App, Push Notification Approval, or other secure MFA mechanisms.</p> <p>For the purpose of this RFP, "Dynamic" refers to a non-static, time-bound, transaction/session-specific authentication factor that changes dynamically and cannot be reused. The proposed mechanism should comply with the Bank's Information Security Policy, regulatory guidelines, and prevailing cybersecurity best practices.</p> <p>The Bank reserves the right to finalize the preferred MFA mechanism during implementation based on security, usability, infrastructure, and regulatory considerations. The bidder should clearly specify the supported MFA options and associated architecture in the technical proposal.</p>
34	"MDM Compatibility"	Please confirm the member banks' preferred Mobile Device Management (MDM) solution, and who is responsible for procuring MDM licences and the FOS handheld devices.	The capability should be available in the application, while the final approach of either MDM or mobile binding will be decided before implementation.

35	"It shall operate in offline mode"	Please define the expected conflict-resolution approach when offline-captured data is synchronized upon connectivity restoration — for instance, last-write-wins, field-agent confirmation, or supervisor override.	The final conflict-resolution methodology shall be mutually agreed upon during the solution design and implementation phase based on business requirements, operational processes, and data governance considerations. Under all circumstances, the solution should ensure preservation of auditability, data accuracy, and user accountability.
36	"Detailed Scope of Work"	Please confirm whether any legacy systems, existing agency records, or historical account data must be migrated into the new platform. If migration is in scope, kindly share estimated record volumes, data categories, source formats, and any timeline constraints.	Legacy data migration will be required onetime, while the volume etc. cannot be confirmed at this stage.
37	"The solution should maximize configuration-driven changes to reduce dependency on extensive redevelopment"	Please provide the definitive list of features expected to be self-service configurable by PSB Alliance / member-bank business users?	<ol style="list-style-type: none"> <li>1. All masters should be frontend configurable.</li> <li>2. Communication module and rules.</li> <li>3. Allocation logic.</li> <li>4. Billing payout grid and rules</li> <li>5. Exclusion lift updation if any for allocation or communication.</li> <li>6. Knowledge series video/PDF updation through frontend.</li> <li>7. or any other scenario at the time of implementation.</li> <li>8. It will be provided to the selected vendor</li> </ol>

38	<p>The system shall enable &amp; manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks,</p>	<p>a) Kindly confirm the total number of users (Bank staff and Collection Agency users) who will require the Click-to-Call facility. Please also specify the expected number of concurrent Click-to-Call users initially and at peak load.</p> <p>b) Kindly confirm how many supervisory license will be required?</p> <p>c) Kindly confirm whether the telephony solution is intended for outbound calling only, or whether inbound call handling is also required.</p> <p>d) Kindly provide the estimated daily and monthly outbound call volume to enable appropriate sizing of the telephony infrastructure</p> <p>e) Kindly confirm whether the Cloud Telephony solution is required to be deployed in both DC and DR environments. If yes, please confirm whether SIP lines will be provisioned at both locations.</p> <p>f) Kindly confirm whether SIP Trunks will be procured and provided by PSB Alliance or member banks. Please note that SIP connectivity will be required to terminate at the Cloud DC and DR.</p> <p>g) Kindly confirm whether each member bank requires dedicated CLI for outbound calling or</p>	<p>1. To start with the project we will have minimum 800-1000 concurrent users. Exact number of users cannot be confirmed at this stage.</p> <p>2. For each bank 2 IDs and for PSB alliance 4 IDs with admin rights, also feasibility to increase the same in future, when more banks will start using the application. Exact numbers cannot be confirmed at this stage.</p> <p>3. To start with it will be outbound, feasibility to initiate inbound if required in future.</p> <p>4. Estimated volume cannot be confirmed at this stage.</p> <p>5. To be deployed on both DC/DR.</p> <p>6. SIP lines will be procured by PSB/Banks.</p> <p>7. CLI will be provided by PSB/Banks</p> <p>8. SIP lines will be decided at the time of implementation and will be proportionate to concurrent users.</p>
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39	The system shall mandatorily support call recording, with all recordings securely stored on cloud.	Kindly specify the required retention period for cloud-based call recordings. Please also clarify the expected recording retention mechanism, including the duration for which recordings should remain online. Would it be acceptable to retain recordings online for one month and subsequently archive or transfer them to the Bank's storage repository/SFTP for long-term retention?	The call recording will be for 6 months, to start with and might get change if required in future. One month online is feasible and rest months can be archived at vendor side and to be accessible to the bank/PSB.
40	The telephony setup shall ensure compliance with guidelines prescribed by regulatory authorities, including the Department of Telecommunications, Telecom Regulatory Authority of India (TRAI), and Reserve Bank of India (RBI).	Kindly confirm whether outbound calling windows shall strictly adhere to RBI/TRAI prescribed calling hours or whether calling schedules should be configurable separately for each member bank.	Outbound calling windows shall strictly adhere to RBI/TRAI prescribed calling hours.
41	The system shall automatically mark loans as Do Not Disturb (DND) or remove the DND status based on predefined conditions	We understand that the DND status refers to an application/CRM-level flag, whereby loans/customers marked as DND shall be excluded from outbound calling based on predefined business rules. Kindly confirm if our understanding is correct.	DND status refers to an application/CRM-level flag, whereby loans/customers marked as DND shall be excluded from outbound calling based on predefined business rules.

42	<p>The Collection Management System must support all features for managing member banks' end-to-end collection processes.</p>	<p>1. Will the individual banks be managing the Collections platform for their set of requirements or it be done by the PSB alliance for the banks centrally?</p> <p>2. Will one bank have one collection agency across its regions or they can have multiple collection agencies at national and area level?</p> <p>3. Will the functionality be same for all banks or they will be able to customize as per their requirements?</p> <p>4. We assume that all functionalities will be same for all the banks. Only the branding (Bank Logo) will be different</p> <p>5. We assume that any functionality which is active for Bank A will be active for all others Banks. There will be no exceptions</p> <p>6. For which products this collections module will be applicable?</p> <p>We assume that collections workflow will be same without any changes</p> <p>7. For which customer segment (Retail / Corporate), this collections module would be applicable?</p> <p>We assume that collections workflow will be same without any changes</p> <p>8. What will be the volume of accounts for daily collection across all banks? What is the</p>	<p>1. PSB Alliance will manage this centrally 2. Banks have multiple agencies operating at national and area level. 3. Functionality will be the same across all banks. 4. Functionalities will be same for all the banks. Only the branding (Bank Logo) will be different 5. Functionality will be the same for all banks. 6. Initially, the collections module will apply to SMA-1 and SMA-2 accounts. The collections workflow will be the same for both categories. 7. For retail accounts (irrespective of amount) and for MSME accounts up to Rs. 5 crore, the collections module will be applicable. The collections workflow will be the same for both segments. 8. The project will be implemented in phases, starting with six participating banks; therefore, accurate volume and projections cannot be provided at this stage. 9. The project will be implemented in phases, starting with six participating banks; therefore, accurate number of users, FOS agents and projections cannot be provided at this stage. 10. The project will be implemented in phases, starting with six participating banks; therefore, accurate concurrency expected</p>
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43	This includes—but is not limited to—digital identification for Feet on Street (FOS), allocation of accounts to collection agencies and subsequently to their FOS	<p>1. Does Digital Identification mean showing a Digital ID for FOS Agents on their logged in Mobile app ?</p> <p>2. On what basis will the allocation of accounts to collection agencies will happen and then to FOS agents?</p> <p>3. Will there be no Call centre agent persona involved in the collections process?</p>	<p>1. Yes. Digital Identification refers to displaying a Digital ID for FOS agents on their logged-in mobile app. 2. Multiple agencies will operate across states, with each FOS agent capped at 80 accounts (Tentative). 3. The FOS agency has the option to contact the borrower directly.</p>
44	Geo-tagging of field visits with integrated online payment options	1. Are APIs with their documentation readily available for Geo-tagging, tracking of agents and their field visits?	APIs and their documentation for geo-tagging, agent tracking, and monitoring field visits will be provided to the selected vendor.
45	facilitating regularization of allocated SMA Acc	Are any SMA-0, SMA-1 and SMA-2 accounts in scope for collections?	Initially sma 1 and sma 2 accounts in scope for collections.

46	The selected bidder should design, develop, implement, support and maintain a Collection Management System for facilitating end-to-end monitoring and management of collection activities of member banks	<p>1. Are all 12 banks supposed to be integrated in this scope?</p> <p>2. Are all 12 banks having the same LMS?</p> <p>3. Is there any ESB/ Middle layer available which will provide us daily-bank-wise-DPD details and customer details?</p> <p>4. How will the different banks share daily-bank-wise-DPD details and customer details? Will it be via APIs or manual files will be kept at a shared drive location?</p> <p>5. We assume that the data from all banks will be shared in a common format</p> <p>6. We assume that the notifications to customers (Email, SMS, Whatsapp) will be sent through a central notification service and not utilising each bank's individual notification service (s)</p>	<p>1. Initially 6 banks to be integrated in this scope. 2. This needs to be checked with individual banks during the implementation phase. 3.This needs to be checked with individual banks during the implementation phase. 4. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements. 5. This will depend on the individual bank's processes. 6.We have kept this open, and the final approach will be decided during the implementation stage based on the bank's approval.</p>
47	The system shall support onboarding of collection agencies and their field agents/FOS	<p>1. Will each bank be managing the onboarding and management of their collection agencies as well as field agents/FOS agents or it be done centrally by the PSB alliance on each bank's behalf?</p> <p>2. We assume that the list of collection agencies deployed by each bank will be provided to us in a pre-agreed format via APIs</p>	<p>1. It will be done centrally by PSB alliance on each bank's behalf. 2. PSB Alliance will onboard field collection agencies for all banks.</p>

48	allocation of delinquent accounts	Can we assume that we are talking about SMA-0, SMA-1 and SMA-2 accounts?	Initially, the project will focus on SMA-1 and SMA-2 accounts.
49	The system should be both web-based & application-based with appropriate role-based access controls	We assume that the Mobile App would be accessible by FOS Agents and Web based app would be for Call centre Agents, Supervisors, Collection Managers, Legal Managers, Admin etc	The mobile application will be accessible to FOS agents, while the web-based application will be used by call centre agents, supervisors, collection managers, legal managers, administrators, as well as PSB Alliance and bank personnel.
50	Maker-checker controls for allocation and distribution	Would the allocation of accounts not be rule based and automatic? Kindly share more details of this requirement	The allocation of accounts will be rule-based and automated.
51	Dashboard for PSB Alliance to enroll different Collection agencies along with state-territory combinations	Is it safe to assume that enrollment of collection agencies will be handled by the PSB alliance centrally ?	Yes
52	Providing dashboards to agencies for onboarding FOS personnel, managing FOS activities, etc.	So the PSB alliance will not be having rights to onboard a FOS personnel for a collection agency related to a bank?	FOS agents will be onboarded and managed by the respective FOS agencies.
53	The system should include provisions to disable, enable and edit the profile of any Agency & FOS.	1. The assumption is that the PSB alliance will control and manage Collection agencies connected to a bank and they will be the ones having the option to add an agency, enable an agency, disable an agency, edit agency details like name etc. 2. The assumption is that the Collection Agencies will be able to control and manage their FOS Agents and they will be the ones having the option to add a FOS Agent, enable FOS Agent, disable FOS Agent, edit FOS Profile like registered Mobile no etc	1. The PSB alliance will control and manage Collection agencies connected to a bank and they will be the ones having the option to add an agency, enable an agency, disable an agency, edit agency details like name etc. 2. The Collection Agencies will be able to control and manage their FOS Agents and they will be the ones having the option to add a FOS Agent, enable FOS Agent, disable FOS Agent, edit FOS Profile like registered Mobile no etc

54	After the creation of FOS User IDs, their Digital IDs should be displayed with bank specific branding along with validity details	<p>1. The assumption is that the PSB alliance will control and manage the bank specific branding by uploading bank wise logos</p> <p>2. The assumption is that the bank wise collection agency will capture a live photo of the FOS Agent and it will be displayed on their Digital ID along with the Agency ID Code allocated to them</p>	<p>1. PSB Alliance will control and manage bank-specific branding in coordination with the respective banks. 2. The bank wise collection agency will capture a live photo of the FOS Agent and it will be displayed on their Digital ID along with the Agency ID Code allocated to them and logo of bank.</p>
55	The system shall provide controlled access for allocating delinquent accounts of individual banks to different Field Collection agencies, selected on a state-wise basis. This module will enable PSB Alliance and member banks to manage account distribution efficiently.	<p>1. Is the account allocation not going to be rule based / automatic in nature?</p> <p>2. Will the collection agencies be manually allocating accounts for collection to their FOS Agents?</p> <p>3. What should be the high level architecture of the allocation engine module?</p>	<p>1. The allocation of accounts will be rule-based and automated. 2. The allocation of accounts will be automated 3. The high-level architecture of the allocation engine module will be finalized during the implementation stage in coordination with the banks.</p>
56	<p>The system should include provisions to:</p> <ul style="list-style-type: none"> <li>• Change the allocation percentage among the agencies.</li> <li>• Adjust the ranking or order of agencies.</li> <li>• Allocation of accounts pin code wise to FOS.</li> <li>• Any other allocation method deemed fit</li> </ul>	<p>1. We assume that the allocation % for each bank wise agency &amp; its ranking will be controlled and maintained by the PSB Alliance</p> <p>2. We assume that the allocation of accounts to FOS Agents basis PIN Codes would be controlled and maintained by the Collection Agencies</p>	<p>1. The allocation % for each bank wise agency &amp; its ranking will be controlled and maintained by the PSB Alliance 2. The allocation of accounts to FOS Agents will be rule based and automatic.</p>

57	Mobile Application	<p>1. What would be the % split of FOS Agents on Android vs iOS Mobile App?</p> <p>2. We assume that one FOS agent will only be able to register one Mobile at a time &amp; the device details would be stored in the Device Management module and would be validated each time the FOS agent tries to login.</p>	<p>1. The percentage split of FOS agents using the Android and iOS mobile applications will be decided in coordination with the respective banks. 2. FOS agent will only be able to register one Mobile at a time &amp; the device details would be stored in the Device Management module and would be validated each time the FOS agent tries to login.</p>
58	Secure login for FOS agents to view assigned accounts, log visits, integrate with Google Maps for navigation, capture geo-tagged photos/videos and submit visit feedback.	Pls share the use-case of geo-tagged videos & visit feedback	This will be finalized during the implementation stage in coordination with the banks.
59	The system shall enable processing of customer payments through online modes. Integration with payment aggregators, payment gateways, or other digital payment channels shall be facilitated by the solution, based on the arrangements, infrastructure, and approvals provided by the respective Member Banks.	Will the payment methods remain the same across the platform for all the member banks or they can be different depending on the bank?	Payment methods remain the same across the platform for all the member banks
60	It shall operate in offline mode with the ability to display full feedback & payment history of the customer.	<p>1. How long can a FOS agent be in Offline mode?</p> <p>2. How many visits can a FOS agent cover in offline mode?</p> <p>3. Through which payment modes (UPI / Cheque / DD / NEFT from his bank account etc) would a customer be able to pay the OS?</p>	<p>1. This will be finalized during the implementation stage in coordination with the banks. 2. This will be finalized during the implementation stage in coordination with the banks. 3. The online payment mode will be finalized during the implementation stage.</p>

61	Provide the shortest route to FOS while visiting a defaulting borrower for efficient field visits.	1. Suppose an agent is assigned 10 visits for the day. Through which method he will decide which visit to go for first and so on?	This will be finalized during the implementation stage in coordination with the banks.
62	1. Root/Jailbreak Detection The application shall detect if the device is rooted (Android) or jailbroken (iOS) and restrict access or functionality in such cases.	Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same	APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.
63	2. Location Spoofing Detection The application shall identify and prevent usage when GPS/location spoofing or mock location tools are detected	Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same	APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.
64	3. Application Tampering Protection The application shall include mechanisms to detect code tampering, reverse engineering, repackaging, or unauthorized modifications, and prevent execution in such scenarios.	Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same	APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.
65	4. Screen Capture and Recording Protection The application shall block screen recording on iOS devices. The application shall prevent screen capture (screenshots) on Android devices	Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same	APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.

66	<p><b>6. Device Binding</b> The application shall support device binding to uniquely associate a user account with a specific device, thereby preventing unauthorized access from unregistered devices.</p>	<p>Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same</p>	<p>APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.</p>
67	<p><b>7. MDM (Mobile Device Management) Compatibility</b> The application shall support deployment and management through standard Mobile Device Management (MDM) solutions, enabling enterprise control over installation, configuration, and usage.</p>	<p>Are APIs/SDK with their documentation readily available to power this functionality? Pls mention whether it is going to be API or SDK and thr third party vendor for the same</p>	<p>APIs/SDKs with their documentation are not readily available. API integration will be the preferred mode; however, it will depend on the individual bank's capabilities and requirements.</p>
68	<p><b>1. Authentication Controls:</b></p> <ul style="list-style-type: none"> <li>• <b>M</b>ulti-Factor Authentication (MFA)-2nd Authentication should be Dynamic.</li> <li>• <b>A</b>ccount lockout after failed attempts (3 Attempts)</li> <li>• <b>I</b>mplementation CAPTCHA to prevent bots</li> <li>• <b>S</b>trong password policies (length, complexity, expiry)</li> </ul>	<p>1. Does PSB alliance have a captcha generation tool available ? 2. Assumption is that the password criterias will be shared by PSB alliance</p>	<p>1. PSB Alliance does not have a CAPTCHA generation tool available. 2. Password criterias will be shared by PSB alliance</p>
69	<p><b>Data Analysis Management</b></p> <ul style="list-style-type: none"> <li>• <b>M</b>aintain audit logs (login, transactions)</li> <li>• <b>R</b>eal-time monitoring (SIEM tools)</li> </ul>	<p>Do you have tools available for real-time monitoring of Agent behaviour on their Mobile Apps?</p>	<p>No tools are available for real-time monitoring of agent behaviour on mobile applications.</p>
70	<p><b>Implementation of PIM (Privileged Identity Management) tool</b></p>	<p>Have you identified a tool &amp; are Apis with their documentation readily available for implementation?</p>	<p>No tools and APIs with their documentation readily available for implementation.</p>

71	<p>Create a daily schedule for FOS agents in the dashboard, prioritizing accounts with the highest total outstanding amounts as well as the accounts in which the customer has given a commitment for payment on a specific date. It should also be capable of predicting the best time &amp; mode to connect with the customers to maximise collections.</p>	<p>1. Is there any requirement to do a one time migration and set-up of account wise risk , payment behaviours, channel affinity etc to be able to generate results for best time and mode for reaching out to the customers. If historic data is not available, this analysis would be blank when the platform is setup and would keep learning from interactions, repayments and behaviours and showcase to FOS Agencies basis the collections 2. If migration is required, we will require data sources with table names and attributes from each bank along with the mechanism by which the data will be shared with us</p>	<p>1. This will be considered during the implementation stage, based on the requirements of the respective banks. 2. This will be considered during the implementation stage, based on the requirements of the respective banks.</p>
72	<p>The system shall enable onboarding of bank officials tasked with supervising collection activities, while providing tools for MIS reports and reconciliation</p>	<p>Will the functionality of adding / onboarding of bank staff be available with the PSB alliance team?</p>	<p>Functionality of adding / onboarding of bank staff be available with the PSB alliance team.</p>

73	<p>The system should provide customizable MIS dashboards offering real-time insights into collection performance and operational efficiency.</p> <p>The dashboards and reports should include, but not be limited to:</p> <p>A. Agency wise performance reports, collection reports, unresolved accounts reports, and related reports.</p> <p>B. Process &amp; Compliance Reports such as Agency Allocation Gap Report, Trail Gap Report, Trail Intensity Report, Payment Report &amp; Attendance Report, Trail history report etc.</p>	<p>1. Pls confirm what will be customizable?</p> <p>2. Pls share the data attributes, data type, length &amp; frequency with format of report required</p>	<p>1. This will be considered during the implementation stage, based on the requirements of the respective banks. 2. This will be considered during the implementation stage, based on the requirements of the respective banks.</p>
74	<p>The system shall enable &amp; manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements.</p>	<p>is the bidder expected to bring the Cloud Telephony with the Collections Platform or Cloud Telephony is present with PSB Alliance &amp; we need to integrate with it?</p>	<p>Bidder expected to bring the Cloud Telephony with the Collections Platform.</p>
75	<p>The solution shall support SMS communication through a whitelisted Bank channel to notify customers regarding the field collection agency to which their accounts have been assigned for recovery and collection activities.</p>	<p>Is there an existing notification engine to trigger notifications on SMS, Email and Whatsapp to customers which we need to integrate with?</p>	<p>An existing notification engine to trigger customer notifications through SMS, email, and WhatsApp is not available.</p>

76	<p>The system shall automatically compute service fees payable to collection agencies based on PSB Alliance's approved payout grid. Computations shall be performance-driven, executed monthly, and based on parameters such as recovery efficiency, resolution rates, allocation performance, compliance adherence, and other prescribed criteria.</p>	<p>1. Assumption is that PSB alliance will maintain this approved payment grid for each collection agency</p>	<p>PSB alliance will maintain approved payment grid for each collection agency.</p>
77	<p>Comprehensive MIS reporting, dashboards, and data export capabilities to enable effective operational tracking, performance monitoring, and verification of collection agency service fees. Invoice generation and reconciliation statements shall be managed by the Bank's accounting and payment systems. The CMS shall support these processes through API-based integrations by providing the required activity, payout, and transaction data to downstream finance platforms for accurate fee calculation and reconciliation which shall allow role based access to collection agencies, PSB Alliance &amp; member banks.</p>	<p>Will the calculation happen in the Collections system or downstream finance systems?</p>	<p>Calculation happen in the collection system.</p>
78	<p>NA</p>	<p>Pls confirm all source systems to be integrated with Collections Platform</p>	<p>All source systems to be integrated with the Collections Platform will be finalized during the implementation stage in coordination with the banks.</p>

79	Request for Proposal for the empanelment of vendor to provide and manage a collection management system to be utilized by Collection Agencies, PSB Alliance & its member banks	Request PSB Alliance to Product based Collection Management System to a Solution based Unified Digital Collections Framework. We suggest the solution as an end-to-end platform covering digital, voice, field, and analytics with proven enterprise-scale collections experience.	RFP Stands.
80	Detailed Scope of Work	Request PSB Alliancee to make the solution wholistic by adding all the channel such as Digital & Bot-Led Collections. Include WhatsApp, SMS, and Voice Bots, automated workflows, AI-driven outreach, and self-service payment journeys.	RFP Stands.
81	The system shall enable & manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements. The system shall mandatorily support call recording, with all recordings securely stored on cloud. Recordings shall be easily retrievable and indexed for timely review, monitoring, and quality assurance.	We feel the Scope should cover Full Collections Technology Stack. Request PSB Alliance to cover dialer, omnichannel, CRM, analytics, Customer 360, interaction history, and AI co-pilot for agents.	RFP Stands.

82	<p>The system shall enable &amp; manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements. The system shall mandatorily support call recording, with all recordings securely stored on cloud. Recordings shall be easily retrievable and indexed for timely review, monitoring, and quality assurance.</p>	<p>Considering that there will be requirement of Multiple Channel, Integration with quite a few Applications (CRM, Knowledge Management System etc), we request PSB Alliance to provide a detailed Funcationality requiremnt of Cloud Telephony. This will help to provide the right solution</p>	<p>The same will be shared with selected vendor.</p>
83	<p>The system shall enable &amp; manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements. The system shall mandatorily support call recording, with all recordings securely stored on cloud. Recordings shall be easily retrievable and indexed for timely review, monitoring, and quality assurance.</p>	<p>We assume that PSB Alliance will seperately Purchase Cloud Telephony and other Tools, Platform &amp; Applications required to create the Solutions. It is not part of the Commercial</p>	<p>The vendor shall arrange the Cloud Telephony and all other tools, platforms, and applications required for developing and implementing the solution.</p>
84	<p>The bidder shall not subcontract, outsource, or enter any consortium, joint venture, or partnership arrangement with any third party for supply of software - Collection Management System under this RFP.</p>	<p>As this is a Complex Project, ther could b requirement of Subcontracting Partners for specific tasks. We request PSB Alliance to allow sub contracting as part of the process. The whole solution delivery will be led by single SI (System Integrator) who will be single point of contact and own the SLA</p>	<p>RFP Stands.</p>

85	Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs. software/product and shall be responsible for its core functionality, upgrades and technical support.	Apart from Technology the Bidder should also demonstrate experience of handling Large-Scale Collections Operations. PSB Alliance should ask bidders to demonstrate experience in handling high-volume debt collections (e.g., ₹8,000+ crore monthly throughput) along with strong operational capabilities across digital collections.	RFP Stands.
86	Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs. software/product and shall be responsible for its core functionality, upgrades and technical support.	PSB Alliance should also allow the bidders to embed specialist consulting services(from 3rd party consulting firms,if required) for process design,ARCHITECTURE,PMO etc	RFP Stands.
87	Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs. software/product and shall be responsible for its core functionality, upgrades and technical support.	Proven experience in standardising and consolidating collection/banking workflows across complex, multi-entity or multi-geography environments, with demonstrated capability in executing and scaling large transformation and delivery programmes with consistent governance and operational control.	RFP Stands.

88	The Bidder shall own, develop and have intellectual property rights over the proposed software/product and shall be responsible for its core functionality, upgrades and technical support.	Considering the complexity of the solution we feel the Bidder should be a SI (System Integrator) who will create a solutions with multi-vendor architecture and a single point of accountability.	RFP Stands.
89	shall be evaluated as per the details given in Annexure C i.e. Certification for Confirmation of Technical Cum Functional Evaluation.	We request PSB Alliance that apart from Feature-Based evaluation to also consider Outcome-Based Evaluation to have SI's skin in the game. Please include metrics such as digital collections uplift, reduced FOS dependency, improved CX, and higher recovery efficiency.	RFP Stands
90	2. All eligible bidders will be required to make Product Demonstration & Presentation as per the date notified in this RFP. Technical score will arrive at treating the marks of the bidder scoring the highest marks (A) in technical evaluation as 100. Technical scores for other bidders (B, C, etc.) will be computed using the formula	In this Project the experience of successfully integrating and running a Collection Solution is important. Hence we request PSB Alliance to increase Weightage for Integration & Transformation Capability. Please ask SI to provide proof of enterprise integrations, CX expertise, and large-scale transformation experience and give higher wightage to it	RFP Stands

91	Additional Eligibility Criteria	PSB Alliance should ask the Bidder to demonstrate experience in consulting-led design and optimisation of end-to-end collections processes and workflows, spanning pre-delinquency (pre-due), early delinquency, and late-stage recovery (including NPA buckets), with a focus on strategy formulation, segmentation, and multichannel execution.	RFP Stands
92	Additional Information required	For a Bidder to provide a proper solution, we would request PSB Alliance to Provide following inputs 1. Max Nos of Agents 2. Call Volume per Month 3. Languages 4. Language wise Call Volume	The project will be implemented in phases, starting with six participating banks; therefore, accurate information about 1. Max Nos of Agents 2. Call Volume per Month 3. Languages 4. Language wise Call Volume can not be provided at this stage.
93		The Project Timelines is in line with a readily available Platform. But we feel that PSB Alliance would need a complete Solution, which may entail combination of multiple Platform / Applications, Hence we request PSB Alliance to relook at the Time Lines	RFP Stands
94	CRM Application	The Collection System will definitely need a backend single source of truth. We believe that should be the CRM system that will have all history of the Client. Request PSB Alliance to state the CRM requirement	If require same will be shared with selected vendor.

95	Stage 1 - 40% Stage 2 = 60%	The Payment is again designed for a deployment of a readymade platform. We believe the Solution will have multiple Applications. The SI providing these Application will have to pay upfront to the Application Vendors. Hence request PSB Alliance to relook at the payment Terms	RFP Stands
96	The Solution shall be delivered as a Software-as-a-Service (SaaS) offering, hosted on a secure, scalable, and resilient cloud infrastructure.	Please confirm if multi tenant SaaS implementation will work	Yes, a multi-tenant SaaS implementation is acceptable, provided it complies with all the requirements specified in the RFP. The bidder must ensure complete logical isolation of the Bank's data and workloads, robust tenant-level security, role-based access controls, encryption of data at rest and in transit, compliance with applicable regulatory requirements (including RBI guidelines and the Digital Personal Data Protection Act, 2023, as applicable), and data residency within India. The solution must also meet the prescribed SLA, security, audit, and performance requirements outlined in the RFP.

97	The Solution shall be delivered as a Software-as-a-Service (SaaS) offering, hosted on a secure, scalable, and resilient cloud infrastructure.	Will the cloud be provided by bidder or PSB team?	The cloud infrastructure shall be provisioned and managed by the successful bidder as part of the proposed SaaS offering. The bidder shall be responsible for hosting, operation, maintenance, security, availability, scalability, backup, disaster recovery, and compliance of the solution in accordance with the requirements specified in the RFP. The proposed cloud infrastructure shall comply with all applicable regulatory and data residency requirements and shall be hosted on a MeitY-empowered Cloud Service Provider located within India.
98	The Solution shall be delivered as a Software-as-a-Service (SaaS) offering, hosted on a secure, scalable, and resilient cloud infrastructure.	Where should we accommodate cloud hosting charges in case of single tenant setup if needed	The bidder shall include all costs associated with the proposed SaaS solution, including cloud hosting charges (whether under a multi-tenant or single-tenant deployment, if proposed or required), within the commercial bid. No separate payment shall be made towards cloud hosting. The bidder shall factor all infrastructure, platform, licensing, operations, maintenance, backup, disaster recovery, and related costs into the quoted prices.

99	The Solution shall be delivered as a Software-as-a-Service (SaaS) offering, hosted on a secure, scalable, and resilient cloud infrastructure.	Security controls of cloud hosting to be managed by bidder or PSB Alliance team? Where do we accommodate cost for the same in commercial bid	The successful bidder shall be responsible for implementing, operating, and maintaining all security controls pertaining to the SaaS application and the associated cloud environment, including identity and access management, data encryption, logging and monitoring, vulnerability management, backup, disaster recovery, and compliance with the security requirements specified in the RFP. All associated costs shall be included in the commercial bid. No separate payment shall be made towards cloud security controls.
100	1.12 Integrations: The vendor shall integrate with existing systems using standard protocols (e.g., web services, APIs	Please specify what systems have to be integrated and define the scope of integration. Also where do we accommodate this cost of integration in the commercial bid?	Considering the project scope, the bidder shall identify all required system integrations, and the same should be included in the one-time implementation and integration cost.

101	Further, all data captured and processed in the skeletal/interim system shall be securely migrated and made available in the final production environment without any data loss or operational disruption.	Please specify the legacy systems from where data has to be migrated, size of data expected to be migrated and who will bear the cost of storing this data?	Legacy systems/source applications from participating banks to be integrated with the Collections Platform will be finalized during the implementation phase in consultation with the respective banks. Since the project is being implemented in phases, the exact volume and size of data to be migrated cannot be estimated at this stage. The bidder is required to consider the necessary storage and migration activities as part of the proposed solution and not to be included as a separate cost.
102	Payment Terms	Please clarify payment timelines, treatment of disputed invoices, and reimbursement mechanism for third-party costs such as cloud hosting, telephony, SMS, email, payment gateway and map service charges.	Same will be shared with selected vendor.
103	All the invoices are to be raised in the name of PSB Alliance Private Limited as per the prescribed format given by PSB Alliance as per the pricing structure. All invoice-related disputes shall be settled/resolved with PSB Alliance Pvt. Ltd., with support from the concerned member bank if required.	Please clarify on the format here, also the process of dispute resolution mentioned above	Same will be shared with selected vendor.

104	Audits	Please clarify the scope, frequency and process of audits and confirm that audits shall be subject to prior notice, confidentiality obligations and reasonable access restrictions, without access to other customer data or source code.	RFP Stands
105	1. If at any time during performance of the contract, the Vendor should encounter unexpected conditions impeding timely completion of the services under the agreement and performance of the services, the Vendor shall promptly notify the PSB Alliance in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable, after receipt of the Vendor's notice, the PSB Alliance shall evaluate the situation and may at its discretion extend the Vendor's time for performance, in which case the extension shall be ratified by the Parties in writing, including by amendment of the Agreement, exchange letters or email. The Bidder shall have to enter into a "Service Levels Agreement" with PSB Alliance covering all terms and conditions of this tender.	Requesting an exemption to remove penalty clause for MSME bidders	RFP Stands
106	10. Financial of the Bidder for the last 3 Financial Years	Since financials for FY 25-26 are still unaudited, will it work? Can we submit unaudited but CA certified details	RFP Stands

107	14. Details of inputs, infrastructure & other requirements required by the Bidder to execute this assignment.	Please confirm what has to be shared herein as it is SaaS implementation hence no hardware has to be provided	Bidder may provide details of any inputs, infrastructure & other requirements required by the Bidder to execute this assignment. In case no specific requirements are envisaged, the bidder may mention "Not Applicable".
108	a. The Bidder must provide costs for all applicable line items included in the Bill of Materials (BOM).	Please confirm if hardware components have to be provided in the BOM or what exactly should we submit there	Commercial Bid (Annexure E) typically captures the quoted prices that are used for commercial evaluation. Bill of Material (Annexure F) usually provides a detailed item-wise breakup of all components, licenses, subscriptions, services, implementation effort, support, taxes (if applicable), quantities, and units that make up the commercial quote.
109	Perpetual / Enterprise-wide / Subscription / Others	Please specify what is the requirement of PSB Alliance. In SaaS setup subscription license can only be provided	Subscription
110	Indemnity and Vendor's Liability	Please clarify the overall liability cap applicable to the Vendor and confirm that indemnity obligations shall be subject to such liability cap.	RFP Stands
111	Intellectual Property Right and Ownership of Deliverables	Please confirm that all pre-existing IP, platform, software, source code, AI models, APIs, tools, workflows, methodologies and know-how of the Vendor shall remain the exclusive property of the Vendor.	RFP Stands

112	Exit Management and Termination	Please clarify termination rights, applicable cure periods, and compensation payable for services rendered, committed costs and exit/transition support upon termination.	RFP Stands
113	Volumes	The BOM assumes 1,000 Bank/PSBA users and 4,000 FOS users at a fixed qty.  What will volumes ramp up across the 5 years, and if so, will a revised volume assumption be shared for Years 2–5? Also number of agencies to be onboarded	The project will be implemented in phases, starting with six participating banks; therefore, accurate estimate of volumes and agencies can not be provided at this stage.
114	Payment	The BOM assumes 6 banks for the One-Time Implementation Cost. Please confirm: will all 6 banks be onboarded simultaneously at Go-Live, or in phases?	6 banks be onboarded in phases.
115	Other Charges	Please clarify whether cloud telephony, call recording storage, and telephony licenses should be included in the bid price or billed separately at actuals.	Cloud telephony, call recording storage, and telephony licenses should be included in the bid price
116	Implementation Fee	The one-time fee is paid 40% at UAT sign-off and 60% at Go-Live. Who is the authorized authority for each sign-off — PSB Alliance alone, or do member banks also need to confirm? What is the expected maximum TAT for sign-off post milestone completion?	RFP Stands, The detailed payment milestones will be discussed with the selected vendor.
117	Agency onboarding and empanelment module with state/territory mapping	Please explain the exact onboarding requirement	Same will be shared with selected vendor.
118	FOS onboarding workflow with document upload, verification and approval process	Please explain the exact verification requirement	Same will be shared with selected vendor.

119	Configurable agency ranking/order management	Please specify the exact requirement	Same will be shared with selected vendor.
120	Compliance reports such as Allocation Gap, Trail Gap and Attendance Reports	Please specify the exact requirement	Same will be shared with selected vendor.
121	Integration & Interface	Please confirm if APIs for these integrations will be provided by PSB alliance or not. Also please specify the scope of each integration.	As per the project scope, the APIs required for integration are to be identified by the bidder, and the same shall be developed and provisioned by the bidder.
122	Integration & Interface	Please confirm how to accommodate cost of each integration in commercial bid	Considering the project scope, the bidder shall identify all required integrations, and the same should be included in the one-time implementation and integration cost.
123	Integration & Interface	Please confirm if bidder already has an existing integration like google maps, etc, is external integration needed again or will it work?	Same will be shared with selected vendor.
124	NA	Please suggest volume and type of users expected on the platform	The project will be implemented in phases, starting with six participating banks; therefore, accurate estimate of volumes can not be provided at this stage. For type of users refer RFP.
125	NA	Please suggest volume of calls expected on the platform	The project will be implemented in phases, starting with six participating banks; therefore, accurate estimate of volumes of calls expected on the platform can not be provided at this stage.

126	NA	Please suggest volume of digital communications triggered from the platform	The project will be implemented in phases, starting with six participating banks; therefore, accurate estimate of volume of digital communications triggered from the platform can not be provided at this stage.
127	NA	Please suggest volume of digital notices expected to be triggered from the platform digitally and physically	This is not part of the RFP.
128	NA	Please suggest bifurcation among user categories expected to use the platform needed	RFP Stands.
129	NA	Please suggest agency users' count	The project will be implemented in phases, starting with six participating banks; therefore, accurate estimate of agency users' count can not be provided at this stage.
130	NA	Will it be purely on Software as a service model?	RFP Stands
131	NA	Please specify if any API integrations are required on the platform and if these APIs will be provided by the vendor or bidder?	Considering the project scope, the bidder shall identify all API integrations, and the same should be provided by bidder.
132	NA	If the bidder has a preintegrated software with all external APIs already integrated in the platform, is the bidder expected to use the same or still integrations are needed	Same will be shared with selected vendor.
133	NA	Please confirm the value of stamp paper for legal documents	Same will be shared with selected vendor.
134	NA	Please confirm if EMD and application fee both are exempted for MSME bidders	RFP Stands.

135	NA	How will implementation of 6 banks happen? All together in parallel or one by one?	Same will be shared with selected vendor.
136	NA	How long will implementation of a single bank expected to be?	Same will be shared with selected vendor.
137	NA	Please name the banks where implementation has to be done	Same will be shared with selected vendor.
138	NA	How do we accomodate variable costing of email, whatsapp etc	RFP Stands.
139	Integration support for invoice generation and reconciliation systems	Please specify the exact requirement	Requirement for Invoice generation and reconciliation systems
140	Generic Queries	How many FOS agents are currently operating across all member banks in total? The Commercial Bid assumes 4,000 field vendor users & 1000 bank users — is this a ceiling or a starting estimate?	Empanelment of FOS agents will be undertaken after the implementation of the CMS. This is only representative number considered for arriving at the TCO.
141	Generic Queries	How many collection agencies are currently empanelled or expected to be empanelled at go-live across all member banks?	Empanelment of FOS agents will be undertaken after the implementation of the CMS.
142	Generic Queries	What is the expected monthly account inflow into the CMS (new SMA accounts being allocated each month)?	The project will be implemented in phases, starting with six participating banks; therefore, accurate information about monthly SMA inflow can not be provided at this stage.

143	Generic Queries	<p>Please mention the vendors for all the communication systems that needs to be integrated with and mention that will there be a common central system or the vendors will be member bank specific:</p> <ol style="list-style-type: none"> <li>1. Telephony</li> <li>2. WhatsApp</li> <li>3. SMS</li> </ol>	Same will be shared with selected vendor.
144	Generic Queries	<p>Is there a Document Management System that LeadSquared is required to integrate with? Is there an existing BI Tool that LeadSquared is required to integrate with?</p>	If require same will be shared with selected vendor.
145	Onboarding of Collection agencies in Collection Management System. Providing dashboards to agencies for onboarding FOS personnel.	Please define the end-to-end onboarding workflow that needs to be captured on LeadSquared application and What specific KYC/document verification is required during FOS onboarding (e.g., Aadhaar OTP, PAN, police verification, training certificate)?	Same will be shared with selected vendor.
146	The system shall automatically compute service fees payable to collection agencies based on PSB Alliance's approved payout grid.	Will there be a single unified payout grid applicable to all member banks, or will each member bank have an independently configured payout grid? If bank-specific grids exist, What is the expected maximum number of payout parameters per grid?	Single unified payout grid applicable to all member banks. Same will be shared with selected vendor.

147	CMS shall support these processes through API-based integrations by providing the required activity, payout, and transaction data to downstream finance platforms.	Should the CMS also generate invoice or provide data feeds to the bank's finance system through APIs ? Please confirm the exact scope boundary and if invoice needs to be generated by the CMS then please mention if it will be template wise and will those Templates be provided to LeadSquared by PSBA and if yes will there be a single template format or different, if different then please mention how many templates has to be configured on LeadSquared?	Same will be shared with selected vendor.
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148	The system shall enable the generation of duplicate online payment receipts and provide duplicate links for viewing or downloading uploaded documents or photographs.	<p>When a customer makes an online payment through the CMS platform, what is the expected receipt generation and delivery workflow? Specifically, please clarify which of the following two models applies:</p> <p><b>Model A</b> — The CMS generates the payment receipt independently and delivers it directly to the customer via email/SMS/WhatsApp at the time of payment, and once the bank's backend shares the reconciliation details the CMS generates the final payment receipt and shares it with customer over email/SMS/WhatsApp. Is there a template for payment receipt? if yes its a standard common template or bank wise?</p> <p><b>Model B</b> — The CMS captures the payment transaction and passes the payment data to the member bank's CBS/backend system via API. The bank's system performs reconciliation and generates the authoritative receipt, which is then returned to the CMS via API integration. The CMS then delivers this bank-generated receipt to the customer via email/SMS/WhatsApp.</p>	Same will be shared with selected vendor.
149	CMS shall compute service fees based on PSB Alliance's approved payout grid.	Please share indicative payout grid parameters, formula logic, product/bucket variations, caps, penalties, and whether payout differs bank-wise.	Same will be shared with selected vendor.

150	Implementation of PIM (Privileged Identity Management) tool.	Is the PIM tool to be procured, deployed, and managed by the CMS vendor as part of the SaaS scope, or will PSB Alliance/member banks provide their own PIM solution that the CMS must integrate with?	PIM tool to be procured, deployed, and managed by the CMS vendor as part of the SaaS scope.
151	Discrepancy resolution through configurable workflow and task management.	Please define dispute categories on which resolution is mostly expected	Same will be shared with selected vendor.
152	The solution shall integrate with Core Banking System (CBS) via API/web services in a standard structure for easy adoption by PSB Alliance/member banks' IT teams.	What CBS platforms are currently in use across all member banks? How many distinct CBS integration configurations will be required to be implemented? Assuming that PSB Alliance provide CBS API documentation and sandbox environments for integration development.	Same will be shared with selected vendor.
153	A configurable payout structures, with parameterization of the payout grid to support periodic revisions without extensive redevelopment.	Can payout grids be configured independently per bank and per product type (e.g., SMA-1, SMA-2, NPA)? Does the system support multi-tier slab-based payout structures, and can these be modified by authorized bank users without a change request?	Same will be shared with selected vendor.
154	A separate Test/Development/UAT environment shall be provided.	Are Test, Development, and UAT environments provided as always-on, dedicated instances, or on-demand? What is the data refresh policy for UAT — are production data snapshots (masked) available for realistic testing by member bank teams?	Same will be shared with selected vendor.

155	Cloud infrastructure must be ISO 27001, SOC 2 Type II, and PCI-DSS certified	LeadSquared integrates with third party PCI-DSS certified payment gateways for all payment integrations. for the same.	RFP Stands.
156	A separate Test/Development/UAT environment shall be provided.	Will a single non-prod environment or tenant suffice as test/dev/UAT?	Same will be shared with selected vendor.
157	Vendor shall comply with member Bank's Information Security Policy, regulations, data privacy, access controls, encryption, and incident response. Detailed requirements shared post-selection. Solution shall support comprehensive, exportable (Excel/PDF) MIS reports.	Is there a common information security framework that can be adhered to by the vendor. Can this be restricted to regulatory information security guidelines applicable to the scope of work?	RFP Stands.
158	The system shall support encryption/decryption (sharing keys with PSB Alliance). Vendor shall coordinate API integration with PSB Alliance/member banks' IT teams.	It is assumed that there will be one single tenant and common encryption key for the PSB alliance for all banks. Please advise if that's not the case.	Same will be shared with selected vendor.
159	The bidder shall d. Assist in DR site relocation, if required	As the delivery model is SaaS with DR site as a part of the solution, DR site relocation might not be relevant to the context post termination. All customer data and log export handover to the customer will be done in this regard	RFP Stands.
160	Implement Data Analysis Management (DAM) Tool	We have an inhouse DAM tool that takes care of audit logging, notification, approval based query controls and logs of all admin activities. Please confirm if inhouse DAM solutions are acceptable? Does the PSBA IT team have a DAM solution that they would like to integrate with the solution?	Same will be shared with selected vendor.

161	Notwithstanding anything to the contrary contained in this RFP/Agreement, if the Bidder fails to perform or comply with any terms and conditions, or if any circumstance exists which, in the sole opinion of PSB Alliance, jeopardizes its interests, PSB Alliance shall have the absolute right to withhold all payments, including charges, commissions, fees, brokerage, etc., payable to the Bidder, until resolution of all issues to the satisfaction of PSB Alliance. Further, from the date of issuance of termination notice by either party or actual termination, whichever is earlier, PSB Alliance shall have the absolute right to withhold all payments until final settlement, reconciliation of accounts, and resolution of all issues, including return of all Bank-related documents, customer information, and materials.	We recommend Termination if there is a material breach in obligations with a 30 day cure or alternately have a singular SLA mechanism as proposed by the bidder as an alternative	RFP Stands.
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162	<p>The Bidder who wishes to submit responses to this RFP should note that they should abide (in true intent and spirit) by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the Respondents, such responses may be disqualified and may not be considered for the selection process.</p>	<p>"We seek the following clarifications in this regard: (a) Definition of 'Extraneous Conditions': The RFP does not define what constitutes an 'extraneous condition.' We request PSB Alliance to clarify whether this term extends to: (i) requests for clarification on ambiguous or undefined terms within the RFP; (ii) commercially standard qualifications or deviations that are customary in the industry for engagements of this nature; (iii) proposed modifications to clauses that may be inconsistent with applicable law or regulatory requirements; "</p>	RFP Stands
163	<p>Performance Bank Guarantee (PBG) for 10% of the TCO / total project cost for entire duration of the contract including claim period of 6 (six) months, validity starting from its date of issuance.</p>	<p>"1.Please clarify whether the 10% of order value is fixed across the contract or subject to adjustment in case of scope change or contract value revision. 2.Please clarify whether the Bank Guarantee will be returned only upon contract expiry/termination, or also pro-rata reduced in case of partial order execution and acceptance."</p>	RFP Stands
164	<p>The Company will consider the inability of Bidder to deliver the services within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of Bidder.</p>	<p>Can we tie the Liquidated damages to the SLA and have one mutually agreed mechanism?</p>	RFP Stands

165	<p>The Bidder shall, at its own cost and expense, defend and indemnify the Company against all third-party claims (subject to written notice within 30 days of receipt of such claim) arising out of infringement of Intellectual Property Rights, including patents, trademarks, and copyrights, directly attributable to the Bidder, in accordance with the Vendor's limitation of liability agreed under the Contract.</p>	<p>We can provide indemnification against third-party claims, including those arising from intellectual property infringement or violation of applicable laws. However, we request that the requirement for performance indemnities be removed, as the Company already retains the right to bring a claim for damages in case of any breach or non-performance under the Agreement. Can this clause be revised accordingly? In lieu of uncapped liability as we cannot proceed with uncapped liability can we propose a Supercap of 2X of annual revenue for the specific carve outs as illustrated in the section?</p>	RFP stands
166	<p>Neither the Contract nor any rights granted under it may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the Selected Bidder without the prior written consent of the Company, and any such sale, lease, assignment, or transfer made otherwise shall be void and of no effect.</p>	<p>Can exceptions be drawn for Mergers, Reorganizations and Acquisitions</p>	RFP Stands
167	<p>Notwithstanding anything contained in this RFP, the Vendor's aggregate liability in connection with the obligations undertaken as part of the project, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort, or otherwise), shall be limited to the actuals and shall not exceed the overall Contract value.</p>	<p>Can Bidders Liability be capped here?</p>	RFP Stands.

168	The Vendor grants the Company a perpetual, irrevocable, non-exclusive, royalty-free, enterprise-wide license to use, modify, and operate the solution (including any embedded third-party components) for its internal business purposes, without restriction.	As this is a SAAS platform can this language to "The Vendor grants the Company a time limited, revocable, non-exclusive, royalty-free, enterprise-wide to use and operate the solution... "	RFP Stands.
169	The Bidder shall not subcontract, assign, or delegate, in whole or in part, any of its obligations for supply of the Software i.e. Collection Management System to any third party	"a) Can we propose the following revision that the Bidder may engage sub-processors, including application service providers and hosting service providers, as necessary for delivery of the Services without requiring prior consent, while remaining responsible for such sub-processors?(c) (b) Additionally, we request that the Bidder be permitted to share a list of sub-processors with the Company and intimate on any changes to such list from time to time.(c)As this is a complex project, there could be requirement of sub con partners for specific tasks.We request PSB alliance to allow sub contracting as part of the process."	RFP Stands
170	Any dispute arising out of or in connection with this Contract, which cannot be resolved amicably, shall be referred to arbitration in accordance with the Arbitration and Conciliation Act, 1996, as amended from time to time.	Can we propose Mediation prior to Arbitration?	RFP Stands

171	The Vendor shall, upon commencement of the Exit Management Period, extend full cooperation and necessary support to ensure a smooth, seamless, and orderly transition of the services to the Company or to any vendor nominated by the Company.	We request confirmation that such support will be limited to a mutually agreed transition period and scope?	RFP Stands.
172	This RFP document contains confidential and proprietary information of the Company and shall not be disclosed, reproduced, transmitted, or made available by the Recipient to any third party without prior written consent of the Company.	Please confirm that the Service Provider retains ownership of its pre-existing IP and proprietary material, as the Service Provider is a SAAS entity and there is no IP creation for the Company.	RFP Stands
173	Termination for Convenience	Can it be clarified whether termination for convenience may be removed, and in case of early termination by the Company (other than for material breach), an exit fee equivalent to the remaining subscription term be made applicable?	RFP Stands.
174		"Can the audit rights be limited to Company's regulators as the Service Provider operates a multi-tenant environment Can SOC2 Type2 audit report and SAR Report suffice as evidences for certain controls where evidences can't be shared due to privacy confidentiality reasons?"	RFP Stands.
175	The PSB Alliance envisages selecting a Bidder to deliver and manage a collection management system for use by Collection Agencies, PSB Alliance & its member Banks	List of member banks that are included as part of this RFP	Same will be shared with selected vendor.

176	DC-DR Sites in Different Seismic Zones” and “Data backup and disaster recovery with RPO ≤ 2 hours and RTO ≤ 1 hours	Kindly clarify whether PSB Alliance expects the bidder to provide only Near DR within India across different availability zones / seismic zones, or whether a separate Far DR site is also mandatory. If Far DR is required, please confirm the expected geographic separation between DC and DR	PSB Alliance expects the bidder to provide only Near DR within India across different availability zones / seismic zones.
177	The Collection Management System must support all features for managing member banks' end-to-end collection processes. This includes—but is not limited to—digital identification for Feet on Street (FOS), allocation of accounts to collection agencies and subsequently to their FOS, geo-tagging of field visits with integrated online payment options, submission of visit feedback and thereby ultimately facilitating regularization of allocated SMA Accounts.	<p>We understand, as part of the Collection Management System, Bidder needs to provide the following modules only:</p> <ul style="list-style-type: none"> <li>- back-office interface/ module used by member Banks supporting DPD Bucketing, Collections Strategies, Agent/ Agency Allocation, PTP workflows, Settlement workflows, Restructuring workflows, Legal and Recovery workflows</li> <li>- portal/ mobile interface/ module to collections agencies with Geo-tagging, Geo-fencing, Site Visit, Payment Collections capabilities.</li> </ul> <p>Kindly confirm this understanding.</p>	RFP Stands.

178	<p>The Collection Management System must support all features for managing member banks' end-to-end collection processes. This includes—but is not limited to—digital identification for Feet on Street (FOS), allocation of accounts to collection agencies and subsequently to their FOS, geo-tagging of field visits with integrated online payment options, submission of visit feedback and thereby ultimately facilitating regularization of allocated SMA Accounts.</p>	<p>We understand, as part of the Collection Management System, Bidder is only expected to integrate with Bank's Telecalling system.</p> <p>Kindly confirm this understanding.</p>	RFP Stands.
179	<p>The system should provide comprehensive functionality for onboarding and managing collection agencies, along with linking their Feet-on-Street (FOS) personnel. Key features include:</p> <ul style="list-style-type: none"> <li>• Onboarding of Collection agencies in Collection Management System.</li> </ul>	<p>Kindly elaborate on the activities which need to be performed in the Collection Management System in terms of Onboarding of Collection Agencies (KYC/ KYB, Authentication etc.)</p>	RFP Stands

180	The system shall provide controlled access for allocating delinquent accounts of individual banks to different Field Collection agencies, selected on a state-wise basis. This module will enable PSB Alliance and member banks to manage account distribution efficiently.	It is understood that the allocation of delinquent accounts to Field Collection Agencies is typically a bank-specific operational activity, driven by each member bank's business rules, allocation logic, performance criteria, regulatory policies, and operational requirements.  Kindly clarify the role envisaged for PSB Alliance in the Allocation process distribution process.	RFP Stands
181	Implementation of PIM (Privileged Identity Management) tool	Please confirm, PIM tool will be provisioned by the member Banks and Bidder only needs to integrate with the PIM tool  OR  Bidder is expected to provision and implement PIM tool.  Requesting Bank to clarify the same.	Bidder is expected to provision and implement PIM tool.
182	4.2.6. Dashboard for FOS Agencies	Does PSB Alliance need a centralized dashboards view for each of the member Banks and FOS agencies	PSB Alliance need a centralized dashboards view for each of the member Banks and FOS agencies.
183	The system shall enable onboarding of bank officials tasked with supervising collection activities, while providing tools for MIS reports and reconciliation	Does PSB Alliance need a centralized dashboards view for each of the member Banks and FOS agencies	PSB Alliance need a centralized dashboards view for each of the member Banks and FOS agencies.

184	The system shall enable onboarding of bank officials tasked with supervising collection activities, while providing tools for MIS reports and reconciliation	Kindly elaborate on the activities which need to be performed in the Collection Management System in terms of Onboarding of Bank officials (KYC, Authentication etc.)	RFP Stands
185	<p>The system shall enable &amp; manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements.</p> <p>The system shall mandatorily support call recording, with all recordings securely stored on cloud. Recordings shall be easily retrievable and indexed for timely review, monitoring, and quality assurance.</p> <p>The system shall automatically mark loans as Do Not Disturb (DND) or remove the DND status based on predefined conditions.</p> <p>The telephony setup shall ensure compliance with guidelines prescribed by regulatory authorities, including the Department of Telecommunications, Telecom Regulatory Authority of India (TRAI), and Reserve Bank of India (RBI).</p>	<p>Kindly clarify whether the Bidder is expected to provide and implement a complete Cloud Telephony/Calling solution, including Click-to-Call, telecalling functionality, call recording, recording storage and retrieval, DND management, and compliance with applicable regulatory guidelines.</p> <p>OR</p> <p>Bidder only needs to integrate with Member Bank's Cloud telephony/PSTN systems as mentioned in Annexure C of the RFP.</p> <p>Requesting Bank to clarify the same.</p>	Bidder is expected to provide and implement a complete Cloud Telephony/Calling solution, including Click-to-Call, telecalling functionality, call recording, recording storage and retrieval, DND management, and compliance with applicable regulatory guidelines.

186	The solution shall support SMS communication through a whitelisted Bank channel to notify customers regarding the field collection agency to which their accounts have been assigned for recovery and collection activities.	We understand, Bidder only needs to integrate with Member Bank's SMS/ Email/ Communication gateways for dispatching and delivering the communication.  Kindly confirm this understanding.	RFP Stands
187	The selected bidder shall provide end-to-end application support to all user - Bank Staff, Field Agencies staff, PSB Alliance Staff through an online helpdesk (phone number & email) covering: 1. Query resolution for all users 2. User role and business division updates as required 3. Technical and product issue resolution 4. Periodic performance reviews and continuous improvement support 5. Assessment of new bank requirements and delivery of relevant enhancements 6. The Bidder shall provide a support team consisting of but not limited to two Project managers.	Our understanding is that the two support (Project Managers) resources will only be stationed at Mumbai and that too in PSB alliance office?  Kindly confirm this understanding.	RFP Stands

188	The Solution shall be delivered as a Software-as-a-Service (SaaS) offering, hosted on a secure, scalable, and resilient cloud infrastructure. The Bidder must provide complete cloud hosting services as an integral part of the solution with the following requirements:	Given our understanding of Public Sector Lenders, their preferred mode of hosting critical business solutions is on-premise on their private cloud. Hence, would request the competent authorities to consider on-premise deployment under the scope of this RFP.  Request confirmation.	RFP stands
189	Integration & Interface	We understand, the provisioning of the systems mentioned (including, but not limited to) i.e - Payment Gateways - cloud telephony/PSTN systems - GPS, Google Maps or equivalent map-based services  will be done by the Bank and Bidder only needs to integrate.  Kindly confirm this understanding.	Provisioning of the system will be done by the Bidder alongwith its integration.
190	Performance support for 4,000 concurrent users and 95 TPS	Requesting PSB Alliance to help us with bifurcation basis, - concurrency of Member Bank's users - concurrency of Agency/ FOS agent users	RFP Stands
191	Performance support for 4,000 concurrent users and 95 TPS	Kindly elaborate on 95 TPS requirement	RFP Stands
192	Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs.	We understand, NBFCs will also include ARCs (Asset Reconstruction Company).  Kindly confirm this understanding.	RFP Stands

193	The Bidder must have a positive net worth and should be profitable in the last financial year (FY 2025-26). MSMEs & Startups shall be exempted from the same.	Considering the criticality of the project and exemption to MSMEs and Startups, we request client to consider Profitability over the last 3 FYs	RFP Stands
194	No. of Scheduled Commercial Banks and /or *NBFCs, the bidder has provided collection management system	Considering that implementation of an enterprise-grade Collection Management System is a specialized capability and that relevant experience with a reasonable number of successful implementations adequately demonstrates the bidder's expertise, we request PSB Alliance to consider awarding the maximum score upon submission of five (5) qualifying client references.	RFP Stands
195	Bill of Material (BOM)	Kindly clarify the difference between Bill of Material (BOM) Annexure F and Commercial Bid Annexure E.	Commercial Bid (Annexure E) typically captures the quoted prices that are used for commercial evaluation. Bill of Material (Annexure F) usually provides a detailed item-wise breakup of all components, licenses, subscriptions, services, implementation effort, support, taxes (if applicable), quantities, and units that make up the commercial quote.
196	Commercial Bid	Please clarify if Monthly Subscription and Maintenance Cost is for the License Cost of the solution.	A detailed breakup of the monthly subscription and maintenance cost has been provided. Kindly refer to the same.

197	Successful Deployment and Go-Live of the Complete Collection Management System Within 6 months	Please confirm if the mentioned timeline of 6 months if for Go-live of centralised Collections Management System for PSB Alliance which would then be made available to Member Banks and Collection Agencies.	RFP Stands
198	Generic Query	<p>We understand that the envisaged scope of this RFP is limited to implementation and provisioning of a centralized Collections Management System as a SaaS offering for PSB Alliance, its member banks, and empaneled collection agencies. Accordingly, bank-specific customizations, workflows, business rules, and configurations are not envisaged as part of the current scope.</p> <p>Kindly confirm our understanding.</p>	Bank-specific customizations, workflows, business rules, and configurations will be shared with selected vendor.
199	Generic Query	<p>We understand that the vendor submitting this Bid has the authority to raise concern for PSBA's consideration pertaining to legal, Functional, and Compliances where the vendor has a divergent view or which appears as a roadblock for submission under this RFP.</p> <p>Kindly confirm our understanding.</p>	The RFP has been prepared comprehensively after discussions with all stakeholders involved. In case of any divergent views, the same will be discussed with the successful bidder.

200	Sec 5.8 & Annexure E — Change Requests	Clause 5.8 states that change requests under 20 man-days are free of charge. Please confirm: (a) whether this 20 man-day threshold resets annually (i.e., 20 free man-days per contract year) or is a cumulative ceiling across the full 5-year contract term; and (b) whether PSBA will issue formal change orders for each request or operate on a pooled annual basis.	a. RFP Stands. b.The same will be shared with selected vendor.
201	Sec 4.4 — Implementation Milestones	The RFP specifies payment milestones at 40% post-UAT and 60% post go-live. Please clarify: (a) whether UAT sign-off is conducted per member bank individually or collectively for all 6 banks as a single event; and (b) if per bank, whether the 40% milestone is payable proportionally per bank (i.e., 40% ÷ 6 upon each bank's UAT sign-off).	a. UAT sign-off is conducted per member bank individually. b.The same will be shared with the selected vendor.
202	Annexure E — Volume Pricing	Annexure E uses a benchmark of 100,000 accounts/month for platform fee pricing. Please clarify whether the sizing is cumulative for all the banks under the PSB alliance.	This is only representative number considered for arriving at the TCO.

203	Sec 4.1 — Deployment Architecture	The RFP will onboard multiple PSB Alliance member banks onto the CMS. Please clarify the expected deployment architecture: (a) a single-tenant deployment per bank (separate instance / schema per bank), (b) a multi-tenant shared platform with logical data segregation per bank, or (c) whether bidders may propose their preferred architecture subject to PSBA approval. This has material implications for licensing, infrastructure, and pricing.	It will be multi tenant shared platform with logical data segregation per bank. The same will be shared with the selected vendor.
204	Annexure C — Module 1 / Integration	Please confirm the total number of Loan Management Systems (LMS) / Core Banking Systems (CBS) across all member banks that will need to be integrated. Also, please indicate which CBS platforms are in use (e.g., Finacle, BaNCS, Flexcube, Nucleus) so bidders can assess integration readiness and effort.	The same will be shared with the selected vendor. At the same time currently we will start with 6 member banks and gradually as we increase the integration will also be done with those banks.
205	Annexure C — Module 1 / Integration	The CMS is expected to interface with member bank CBS/LMS systems for real-time account fetching and updating. Please clarify: (a) whether PSBA or member banks will provide API specifications / integration documentation to the vendor pre-award or post-award, and (b) whether a sandbox / mock CBS environment will be made available for integration testing.	Member banks will provide API documentation. The same will be shared with the selected vendor.

206	Annexure C — Module 1 / Integration	The CMS is expected to interface with member bank CBS/LMS systems for real-time account fetching and updating. Will all memberbanks whitelist their internal systems to cloud infra for their integration.	The same will be shared with the selected vendor.
207	Sec 4.1 — Portfolio Scope	Please clarify the nature of the delinquent portfolio to be managed on the CMS: (a) the expected DPD (Days Past Due) range of accounts at the time of upload — e.g., 30+, 60+, 90+ DPD buckets; (b) whether the ageing profile will be consistent across all member banks or vary by bank; and (c) whether NPA (Non-Performing Asset) accounts are in scope alongside pre-NPA delinquent accounts.	RFP Stands
208	Annexure C — Module 3 / Allocation	Please confirm whether portfolio bucket definitions (DPD ranges, product types, etc.) and allocation rules will be standardised across all PSB Alliance member banks, or whether each bank will define its own bucket taxonomy. This will determine the level of configurability required in the allocation engine.	Allocation rules will remain standardized, with few exception as per banks requirement.
209	Annexure E — Section B, B1 & B2	Annexure E lists separate subscription rates for 'Bank / PSBA Staff Users' (1,000) and 'Field Vendor / FOS Users' (4,000). Please confirm: whether the 1,000 / 4,000 figures are per-bank or aggregate across all the member banks.	This is only representative number considered for arriving at the TCO.

210	Sec 4.4 — Subscription Commencement	The RFP specifies that monthly subscription billing commences from Month 9 (implying 8 months free of subscription charge). Please clarify: (a) whether this 9-month period is calculated from the project kickoff date collectively for all banks, or from each individual bank's go-live date; and (b) whether the free period covers all users and modules or only specific components.	RFP Stands
211	Annexure C — Module 6 / Cloud Telephony	The RFP references SMS communication through DLT-whitelisted channels. Please clarify whether the scope of outbound communication also includes WhatsApp Business API messages and / or IVR (Interactive Voice Response) broadcasts, or whether the scope is limited to SMS and click-to-call only. This will affect both technical design and commercial pricing.	The scope of outbound communication also includes WhatsApp Business API messages and / or IVR (Interactive Voice Response) broadcasts.

212	<p>"The bidder must be a Registered entity (Public/Private/PSU/PSE/Partnership Firm/LLP) in India and should have been in operation for at least 5 years."</p>	<p>Request that the 5-year operational vintage requirement be relaxed for DPIIT-recognised startups, in line with GFR 2017 (Rule 173) and the Government of India / Department of Expenditure procurement relaxations for startups, where the bidder can demonstrate live production deployments of an Automated Collection Management System at Scheduled Commercial Banks and/or NBFCs. Kindly confirm in writing whether this relaxation will be extended for the present RFP.</p>	RFP Stands
213	<p>"Minimum annual turnover of Rs. 50 crore and above in each of the last three financial years (FY 2023-24, 2024-25 and FY 2025-26)... In case of MSME/Start-up: Minimum annual turnover of Rs. 35 crore and above in each of the last three financial years..."</p>	<p>Request waiver of the prior-turnover requirement for DPIIT-recognised startups, in line with GFR 2017 (Rule 173), which permits relaxation of prior turnover and prior experience for startups subject to meeting quality and technical specifications. In the alternative, kindly clarify whether a startup that has not completed three full financial years since incorporation may qualify on the basis of audited financials for the actual period of its existence.</p>	RFP Stands

214	"Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or NBFCs." (NBFC AUM >= Rs. 500 Cr)	Kindly clarify whether this criterion requires the bidder entity to have been incorporated / in existence for three years, or whether live production deployments at two or more qualifying institutions WITHIN the trailing three-year period satisfy the requirement, irrespective of the bidder's incorporation date. Request confirmation that the latter interpretation applies, read together with the startup relaxations referenced above.	RFP Stands
215	"The Bidder must have a positive net worth and should be profitable in the last financial year (FY 2025-26). MSMEs & Startups shall be exempted from the same."	Kindly confirm that the term "Startups" in this criterion includes DPIIT-recognised startups, and that such startups are exempt from BOTH the positive-net-worth and the profitability requirements.	RFP Stands
216	"The bidder shall not subcontract, outsource, or enter any consortium, joint venture, or partnership arrangement with any third party for supply of software - Collection Management System under this RFP."	Kindly confirm that this prohibition applies only to the core CMS application software (owned and developed by the bidder as OEM), and does not restrict the bidder's use of standard third-party enabling infrastructure and services inherent to SaaS delivery - namely MeitY-empanelled cloud hosting, cloud-telephony, SMS aggregation, and payment-gateway integration - for which the bidder remains solely responsible and liable under the contract.	RFP Stands

217	<p>"...the vendor must hold a valid certification for ISO/IEC 27001 (latest version: ISO/IEC 27001:2022) and possess a valid SOC 2 Type II report at the time of onboarding."</p>	<p>Kindly confirm that ISO/IEC 27001:2022 and SOC 2 Type II are required at the time of onboarding (post-award) and not at the bid-submission stage. Further, clarify whether, at onboarding, a SOC 2 Type II report covering an initial observation window - or a SOC 2 Type I report with a committed, time-bound path to Type II - would be acceptable.</p>	<p>The same will be shared with selected vendor.</p>
218	<p>"MSME Bidders will be exempted from payment of cost of RFP..." / "...Company has decided to waive off Tender Fee &amp; EMD for MSME entrepreneurs."</p>	<p>Kindly confirm whether the exemption from the Tender Application Fee (Rs. 10,000) and EMD (Rs. 10,00,000) extends to DPIIT-recognised startups, or is limited to MSME-registered entities only. If limited to MSMEs, kindly clarify whether a startup that also holds Udyam/MSME registration may claim the exemption.</p>	<p>RFP Stands</p>
219	<p>"One Time Implementation &amp; Integration Cost" — Qty: "6 Banks".</p>	<p>The One-Time Implementation &amp; Integration Cost line carries a quantity of "6 Banks". As implementation, configuration, CBS/API integration, UAT and Go-Live activities are required to be carried out separately at each participating bank, we understand that this One-Time cost is to be quoted on a per-bank basis and will accordingly be applied as six (6) times the single-bank implementation cost for the purpose of TCO. Kindly confirm that this interpretation is correct.</p>	<p>The one-time cost should be quoted collectively for all participating banks and not on an individual bank basis.</p>

220	<p>"Bill of Material (BOM)" — Category: Licenses (Perpetual / Enterprise-wide / Subscription / Others) and Other Components / Services.</p>	<p>The Commercial Bid (Annexure E) is comprehensive and already captures the implementation cost, per-user and per-account subscription, SMS, and change-request components across the contract period. Kindly clarify what additional information is expected to be furnished in the Bill of Material (Annexure F) over and above what is already quoted in Annexure E — for example, whether Annexure F is intended only to list the underlying licenses/components mapped to the SaaS offering (without separate pricing, since the solution is delivered on a per-user/per-account SaaS basis), or whether any line items not already covered in Annexure E are expected. A sample/illustrative entry would help ensure consistency across bidders.</p>	<p>Commercial Bid (Annexure E) typically captures the quoted prices that are used for commercial evaluation. Bill of Material (Annexure F) usually provides a detailed item-wise breakup of all components, licenses, subscriptions, services, implementation effort, support, taxes (if applicable), quantities, and units that make up the commercial quote.</p>
221	<p>"The bidder shall not subcontract, outsource, or enter into any consortium, joint venture, or partnership arrangement with any third party for supply of software."</p>	<p>Request for Clarification: Would the Bank consider permitting consortium/JV/partnership arrangements specifically with the Original Equipment Manufacturer (OEM) or OEM-authorized technology partner for specialized software components? This would enable bidders to offer best-in-class AI-enabled technologies and enterprise platforms while maintaining a single point of contractual responsibility, implementation accountability, and support through the prime bidder.</p>	<p>RFP Stands.</p>

222	Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs.	Request for Clarification: Request the bank to consider permitting Automated collection Management system with 1 NBFC in last 3 years for the bidder.Request to accept the change.	RFP Stands.
223	"Solution Deployment: The proposed solution shall be implemented as SaaS (Software-as-a-Service) with a per-user license model, irrespective of user role/hierarchy, for domestic operations in India."	Request for Clarification: For appropriate infrastructure sizing, performance planning, and capacity estimation, kindly confirm whether the indicative user and transaction volumes mentioned in the Commercial Bid Format should be considered for solution sizing. Additionally, please provide the expected growth assumptions (users, transactions, storage, and concurrent sessions) over the proposed contract period (up to five years), if available.	Indicative user and transaction volumes mentioned in the commercial bid format are representative number considered for arriving at the TCO. The project will be implemented in phases, starting with six participating banks; therefore, accurate information about growth assumptions (users, transactions, storage, and concurrent sessions) over the proposed contract period (up to five years)
224	"The selected bidder should design, develop, implement, support and maintain a Collection Management System for facilitating end-to-end monitoring and management of collection activities of member banks."	Request for Clarification: The RFP primarily specifies a Collection Management System and does not explicitly mention AI-enabled capabilities. May bidders propose advanced AI/ML-based features. If yes, will such capabilities be considered during the technical evaluation?	RFP Stands.

225	<p>"Data backup and disaster recovery with RPO ≤ 2 hours and RTO ≤ 1 hours"</p>	<p>RTO/RPO scope is not specified by data type.</p> <p>Please confirm whether RTO ≤1 hour and RPO ≤2 hours apply to all services/data, including media, recordings, logs and analytics, and specify any tiered recovery classes.</p>	<p>The specified Recovery Time Objective (RTO) of ≤ 1 hour and Recovery Point Objective (RPO) of ≤ 2 hours shall apply to all business-critical application components and data required for restoration of the SaaS solution and continuity of banking operations. This includes transactional data, application databases, configuration data, and other critical system components. Non-critical data (such as historical logs, analytics, reports, media files, or recordings, where applicable) may be restored subsequently, provided that such restoration does not impact the prescribed RTO/RPO for business-critical services. The bidder shall clearly identify and document the backup and recovery strategy for all data categories as part of the solution design</p>
226	<p>50 - "PSBA would expect the bidder to commit to the service level assurances. The Bidder shall commit to maintaining uptime of 99.95 and above per month."</p> <p>57 - Infrastructure &amp; Scalability sheet -point 3 - "Minimum 99.50% uptime commitment"</p>	<p>Uptime requirements conflict at 99.95% and 99.50%.</p> <p>Please issue a corrigendum confirming the governing uptime target, measurement point, exclusions and service-credit/penalty basis.</p>	<p>The modified clause published on our website.</p>

227	<p>"Further, the vendor must hold a valid certification for ISO/IEC 27001 (latest version: ISO/IEC 27001:2022) and possess a valid SOC 2 Type II report at the time of onboarding."</p>	<p>Certification scope and validity are not fully defined.</p> <p>Please confirm whether ISO 27001:2022 and SOC 2 Type II must be held by the bidder, CSP or both, and the acceptable report/certificate age.</p>	<p>The successful bidder shall hold a valid ISO/IEC 27001:2022 certification covering the scope of the proposed SaaS solution and related service delivery. In addition, the cloud infrastructure used for hosting the solution shall be hosted on a Cloud Service Provider (CSP) possessing valid and applicable security certifications, including ISO/IEC 27001:2022 and SOC 2 Type II (or equivalent, where applicable). All certificates and reports shall be valid and current as of the date of onboarding/contract execution. The bidder shall furnish documentary evidence upon request.</p>
228	<p>4.2.3 - "to enable real-time location tracking and navigation for field agents"</p> <p>4.2.8 - "The system shall mandatorily support call recording"</p> <p>4.2.9 - "The solution shall support SMS communication"</p>	<p>Consent ownership for tracking, calls, recordings, photos and SMS is not stated.</p> <p>Please confirm that the respective bank/PSBA will establish the lawful basis, notices and customer/employee consents, while the bidder implements required controls.</p>	<p>RFP Stands. Detailed information will be shared with the selected vendor.</p>

229	"Providing dashboards to agencies for onboarding FOS personnel"	<p>External verification requirements are not defined.</p> <p>Please confirm whether integrations are required for Aadhaar/PAN/KYC, police verification, employee verification or bank HR/vendor systems, and identify the responsible party for obtaining consent and credentials.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
230	"Change the allocation percentage among the agencies."	<p>Reallocation lifecycle rules are missing.</p> <p>Please define recall, return, rejection, expiry, reassignment, hold and transfer workflows, including audit trail and customer-notification implications.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
231	"The system shall provide controlled access for allocating delinquent accounts of individual banks to different Field Collection agencies"	<p>Allocation timing and interface are not defined.</p> <p>Please confirm whether allocations will be real-time, scheduled batch, file-based or API-driven and provide expected batch sizes.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
232	"The mobile application shall support integration with GPS and map-based services (such as Google Maps or equivalent) to enable real-time location tracking and navigation for field agents"	<p>The RFP permits Google Maps or equivalent.</p> <p>Please confirm that the bidder may use MapmyIndia Maps, geocoding, routing, navigation, tracking and geo-fencing</p>	RFP Stands. Detailed information will be shared with the selected vendor.

233	"The Mobile application shall be available for both android & iOS Platforms."	<p>Supported device/OS baseline is not specified.</p> <p>Please provide the minimum Android and iOS versions, device specifications and device-ownership model (BYOD, agency-owned or bank-managed).</p>	<p>The proposed mobile application shall support the latest stable versions of Android and iOS, along with the immediately preceding two major operating system versions available as on the date of deployment. The application shall be compatible with commercially available smartphones meeting the respective operating system requirements. The bidder shall specify the supported device specifications and compatibility matrix as part of the proposed solution. The application should be capable of operating on Bank-managed devices and, where applicable, agency-owned devices, subject to the Bank's security and device management policies.</p>
234	<p>4.2.3 "Mobile Application"</p> <p>4.2.4 "Runtime Application Self-Protection (RASP) Requirements for Mobile Application"</p>	<p>App distribution/deployment is unclear.</p> <p>Please confirm whether the apps will be distributed through public app stores, enterprise distribution or MDM, and identify certificate/account ownership and release-approval responsibilities.</p>	<p>RFP Stands. Detailed information will be shared with the selected vendor.</p>

235	<p>4.2.3 "It shall operate in offline mode with the ability to display full feedback &amp; payment history of the customer."</p> <p>4.2.4.5 "Non-Persistent Data Storage"</p>	<p>Offline access to full feedback/payment history conflicts with non-persistent sensitive-data requirements.</p> <p>Please define the exact offline data set, maximum offline retention, encryption/key storage, synchronization and secure-deletion rules.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
236	"Screen Capture and Recording Protection"	<p>iOS screen-recording prevention may be subject to OS limitations.</p> <p>Please confirm whether detection and masking/blanking of sensitive screens will be considered compliant where complete prevention is not supported by the operating system.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
237	"MDM (Mobile Device Management) Compatibility"	<p>MDM compatibility is generic</p> <p>Please provide the MDM products used by PSBA/member banks and the required app-configurations and controls implemented by MDM.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
238	"It should also be capable of predicting the best time & mode to connect with the customers to maximise collections."	<p>Prediction of best contact time/mode is stated without data or acceptance criteria.</p> <p>Please confirm whether this AI/ML feature is mandatory at Go-Live, whether the historical training data will be provided or rulesets will be provided</p>	RFP Stands. Detailed information will be shared with the selected vendor.

239	"CBS Integration"	<p>The number and types of CBS/platforms are unknown.</p> <p>Please provide the CBS, loan-management, data-warehouse, payment and finance platforms to be integrated for each participating bank.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
240	<p>4.2.9 "shall also support seamless API integration with the Bank's Core Banking System (CBS)"</p> <p>4.2.15 "The vendor shall integrate with existing systems using standard protocols"</p>	<p>The integration topology is not specified.</p> <p>Please provide the target integration architecture and confirm whether banks connect directly to the CMS or through a centralized PSBA API/integration layer.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
241	<p>4.2.7 "Process &amp; Compliance Reports such as Agency Allocation Gap Report, Trail Gap Report, Trail Intensity Report, Payment Report &amp; Attendance Report, Trail history report etc."</p> <p>Annexure C "Compliance reports such as Allocation Gap, Trail Gap and Attendance Reports"</p>	<p>Terms such as Allocation Gap, Trail Gap and Trail Intensity are undefined.</p> <p>Please define the business meaning, formula, data sources and drill-down dimensions for each compliance report.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
242	"A comprehensive audit trail capturing all calculations, modifications, approvals, overrides, user-level traceability, and timestamps for full transparency and accountability."	<p>Recalculation and adjustments are not defined.</p> <p>Please confirm requirements for retrospective rule changes, historical recalculation, manual overrides, debit/credit adjustments and complete audit trail.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

243	<p>4.2.3 "The system shall enable processing of customer payments"</p> <p>4.2.9 "the solution shall support the sharing of secure digital payment links/options through SMS directly through the Company, wherever applicable"</p>	<p>It is unclear whether CMS processes payments or only facilitates bank-hosted payments.</p> <p>Please clarify whether the CMS will generate/redirect to payment links only, or initiate/process payment transactions, and identify the merchant, settlement and regulatory responsibility.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
244	"The solution should support both options for sending and completing payment transactions, either through the Company or through the Bank's gateway."	<p>Target payment gateways are not identified.</p> <p>Please provide the payment gateways/aggregators used by participating banks and the expected number of bank-specific integrations.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
245	"Further, the solution shall support the sharing of secure digital payment links/options through SMS"	<p>Payment lifecycle requirements are not specified.</p> <p>Please define payment-status callbacks, reconciliation, duplicate/failed payment handling, reversals, refunds, expiry and exception management.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
246	"The solution shall support SMS communication through a whitelisted Bank channel"	<p>SMS sender IDs, DLT templates and whitelisting ownership are not stated.</p> <p>Please confirm whether PSBA/member banks will provide approved sender IDs, DLT templates and whitelisted channels, or whether the bidder must arrange them.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

247	"The telephony setup shall ensure compliance with guidelines prescribed by regulatory authorities"	<p>Telephony provider responsibility is unclear.</p> <p>Please confirm whether PSBA will nominate an approved provider or the bidder may propose a licensed provider compliant with DoT/TRAI/RBI requirements.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
248	"The system shall automatically mark loans as Do Not Disturb (DND) or remove the DND status based on predefined conditions."	<p>DND tagging rules are undefined.</p> <p>Please provide the business events and regulatory conditions for automatic DND tagging/untagging and clarify whether this is account-level, customer-level or phone-number-level.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
249	"The system shall mandatorily support call recording, with all recordings securely stored on cloud"	<p>Recording retrieval and legal hold requirements are not specified.</p> <p>Please define call-recording indexing, search fields, retrieval TAT, retention, legal hold, export and deletion controls.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
250	"Integration with Big Data Lake (BDL)/Data Warehouse and other external systems through APIs"	<p>Integration with Big Data Lake/Data Warehouse is introduced in Annexure C but not detailed in the main scope.</p> <p>Please confirm whether BDL/Data Warehouse integration is mandatory at Go-Live and provide the target platforms, interfaces, data sets, frequency and expected direction of data flow.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

251	"Supervisor console with live monitoring, whispering and barging"	<p>Supervisor live monitoring, whispering and barging are introduced in Annexure C but not detailed in the RFP scope.</p> <p>Please confirm whether these contact-center capabilities are mandatory and provide expected supervisor concurrency and compliance requirements.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
252	"Screen pop/Customer 360 view during connected calls"	<p>Screen-pop/Customer 360 during calls is introduced without data/UX specifications.</p> <p>Please provide the required Customer 360 fields, integration source, response-time expectation and role-based masking requirements.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
253	"Performance support for 4,000 concurrent users and 95 TPS"	<p>The requirement specifies 4,000 concurrent users and 95 TPS without defining workload composition.</p> <p>Please provide the user mix, API/transaction mix.</p>	RFP Stands.
254	Annexure C "Performance support for 4,000 concurrent users and 95 TPS"	<p>Annexure C requires 4,000 concurrent users, while Annexures D/E assume only 5,000 total users.</p> <p>Please confirm whether 4,000 is truly simultaneous concurrency or the total field-user population, and provide peak concurrency assumptions by user type.</p>	RFP Stands.

255	"*The NBFC must have at least an AUM of 500 Cr."	Kindly clarify the acceptable evidence for validating the requirement of minimum AUM of ₹500 crore, as AUM details may not be publicly disclosed by all NBFCs.	RFP Stands.
256	"10 marks for each Bank/NBFC where the no. accounts handled on the platform are more than 20,000 per month."	Kindly clarify whether "accounts handled on the platform" refers to the loan/customer accounts of the Bank/NBFC or to the number of field-user accounts using the platform.	RFP Stands.
257	"Bidder must be in the business of providing Automated Collection Management systems in the last 3 years for at least 2 Scheduled Commercial Banks or *NBFCs."	Kindly clarify whether experience of providing an Automated Collection Management System to a large Fintech organisation with AuM > 500Cr for its collection field-force operations will be considered eligible under this criterion.	RFP Stands.
258		The qualifying scope of an 'Automated Collection Management System' is not defined.  Please define the minimum mandatory functional scope that a prior implementation must include to qualify as an Automated Collection Management System credential.	RFP Stands.
259	"The Monthly Subscription & Maintenance Cost shall become payable from the 9th month onwards..." (Go-Live is within 6 months)	As Go-Live is at month 6 but monthly fees commence only from month 9, please confirm how the vendor's cloud-hosting and support costs during the 3-month cooling/observation period (months 7-9) are to be recovered.	RFP Stands. Detailed information will be shared with the selected vendor.

260		<p>It is not stated whether 1,000 users, 4,000 users, 100,000 accounts and 150,000 SMS are monthly or annual quantities.</p> <p>Please confirm the period represented by each quantity and provide the exact TCO formula for every row and year.</p>	RFP Stands.
261		<p>Unit-cost bases are not defined.</p> <p>Please confirm whether rates are per bank, per named user per month, per field user per month, per unique account per month, per SMS and per man-day, respectively.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
262		<p>The one-time implementation row displays six banks in every year, although the cost is described as one-time.</p> <p>Please confirm that implementation/integration cost is payable only once in Year 1 for six banks and explain the Year 2-5 cells marked 'X'.</p>	Implementation/integration cost is payable only once.
263		<p>The commercial model covers six banks but future-bank onboarding is in scope.</p> <p>Please clarify whether onboarding/integration of all six banks is included in one-time cost, and provide a pricing mechanism and evaluation quantity for each additional bank beyond six.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

264		<p>The RFP says subscription is payable from the 9th month, while Annexures D/E show nine non-billable months and three billed months in Year 1.</p> <p>Please confirm the exact first billable month and whether Year 1 TCO includes three or four months of recurring charges.</p>	RFP Stands.
265		<p>The billable event for 'accounts handled' is undefined.</p> <p>Please define whether billing is based on unique accounts allocated in a month, active accounts, accounts with at least one action/visit, or allocation instances; and how reallocations/reopened accounts are counted.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
266		<p>The commercial template includes SMS but not telephony, call recording, maps, payment gateway or media storage.</p> <p>Please specify whether these mandatory services are included in subscription or provide separate standardized line items, quantities and unit bases for TCO evaluation.</p>	RFP Stands.

267		<p>Change requests under 20 man-days are stated to be free, but the basis is ambiguous.</p> <p>Please clarify whether the 20-man-day threshold applies per CR, cumulatively per month/year, or only to minor changes; and prescribe an annual cap on free effort.</p>	RFP Stands.
268		<p>Billing uses a 10th-of-month cut-off but does not define full-month/partial-month treatment.</p> <p>Please clarify billing for users created or disabled exactly on the 10th, users disabled after the 10th, reactivated users and partial-month usage.</p>	RFP Stands.
269		<p>The meaning of 'users onboarded' is unclear.</p> <p>Please define whether billing is based on created, enabled, assigned, monthly active, named or concurrent users, and whether one individual with multiple roles/bank access is counted once or multiple times.</p>	RFP Stands.
270		<p>Field-user billing may be affected by high churn.</p> <p>Please define whether inactive/suspended/deactivated FOS users are billable and the process for monthly user-count reconciliation.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

271		<p>The same account may move across agencies/FOS and months.</p> <p>Please confirm whether the account is billed once per month irrespective of reallocations/visits and whether it is billable again in subsequent months while still active.</p>	RFP Stands.
272		<p>An open-ended 'Any other charges' row has no standardized quantity and may make bids incomparable.</p> <p>Please remove the open-ended row or prescribe mandatory cost heads and evaluation quantities applicable uniformly to all bidders.</p>	RFP Stands.
273		<p>Actual usage may exceed TCO assumptions while cloud cost is fully vendor-borne.</p> <p>Please define a volume-band/CR mechanism if actual users, accounts, transactions, media or storage materially exceed stated assumptions.</p>	RFP Stands.
274		<p>The template assumes 200 man-days every year.</p> <p>Please confirm whether 200 man-days is an annual evaluation quantity, whether actual procurement is guaranteed, and whether unused quantities carry forward.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

275		<p>The note says all costs to manage the solution, including support, are included in CR cost.</p> <p>Please clarify that BAU support is covered in subscription and the CR blended rate applies only to approved out-of-scope development effort.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
276		<p>There is no separate line for onsite training/travel despite nationwide onsite sessions being required.</p> <p>Please confirm whether a defined number of onsite days/locations is included in implementation or provide a standardized reimbursable/priced line item.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
277		<p>Security audits, RASP/MDM tools, DR drills and additional environments are not separately priced.</p> <p>Please confirm that all mandatory certifications, audits, tools, environments and biannual DR drills must be included in the quoted implementation/subscription rates.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
278		<p>No line item exists for historical data migration.</p> <p>Please confirm the migration volume included in the one-time implementation fee and provide a unit-rate mechanism for volumes beyond the stated baseline.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

279		<p>Prices are fixed for five years despite regulated third-party tariffs.</p> <p>Please permit pass-through revision, against documentary evidence, for statutory/telco/DLT/cloud/map/payment charges outside the bidder's control, or provide fixed baseline quantities and escalation assumptions.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
280		<p>The treatment of GST and other taxes in unit costs/TCO is not explicit.</p> <p>Please confirm whether quoted rates and TCO should exclude GST and state the treatment of new or changed statutory taxes/levies.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
281		<p>The template does not specify decimal precision or rounding.</p> <p>Please specify permitted decimal places for unit rates and the rounding convention for annual totals and five-year TCO.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
282		<p>The workbook contains no formulas, increasing the risk of inconsistent calculations.</p> <p>Please provide a protected formula-enabled commercial template or a worked example for each cost row.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

283		<p>PSBA may award the PO in whole or part, but unit prices may depend on scale.</p> <p>Please confirm that rates may be revisited if fewer banks/quantities or only part of the scope is awarded.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
284		<p>Scope can be expanded/reduced during the contract.</p> <p>Please confirm that material scope additions or new mandatory integrations not described in the RFP will follow the CR/commercial-agreement process.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
285		<p>Commercial billing reconciliation evidence is not specified.</p> <p>Please define monthly supporting reports, approval process and dispute timeline for users, accounts, SMS and other usage charges.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
286		<p>There is no pricing model for future banks with different complexity.</p> <p>Please confirm whether additional-bank integration can be priced by a standard unit rate or estimated through CR based on interface complexity.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

287		<p>The RFP repeatedly uses 'empanelment', but Clause 1.2 says one vendor will be selected.</p> <p>Please confirm whether PSB Alliance intends to select a single vendor or empanel multiple vendors. If multiple vendors are contemplated, please clarify allocation of scope, commercial evaluation and purchase-order mechanism.</p>	PSB Alliance intends to select a single vendor.
288		<p>The EMD Bank Guarantee format contains a different RFP reference/date.</p> <p>Please issue a corrected EMD Bank Guarantee format with the current RFP reference and confirm that use of the corrected text will not be treated as a deviation.</p>	The modified clause published on our website.
289	<p>"MSME Bidders will be exempted from payment of cost of RFP if bidder can furnish requisite proof subject to satisfaction of the Company."</p>	Please clarify if any other documents in addition to the MSME Certificate will be required as requisite proof to avail exemption from the tender application fee.	RFP stands.
290		<p>The commercial template assumes six banks, but the participating banks and rollout sequence are not identified.</p> <p>Please provide the indicative list/number of banks at initial Go-Live and the expected year-wise onboarding plan for additional member banks.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

291		<p>The commercial template shows quantities across Years 1 to 5; however, the underlying annual volume assumptions are not provided.</p> <p>Please provide year-wise annual projections for Years 1–5, including minimum, expected and peak volumes for bank/PSBA users, field users, accounts and SMS, along with the relevant growth assumptions.</p>	<p>The project will be implemented in phases, starting with six participating banks; therefore, accurate information about volume assumptions can not be provided at this stage.</p>
292		<p>MeitY CSP eligibility is mandatory but the acceptable deployment model is not clear.</p> <p>Please confirm whether any currently MeitY-empanelled CSP may be proposed and whether the bidder may rely on the CSP's empanelment/certifications while holding its own application/organization certifications.</p>	<p>The bidder may propose deployment of the SaaS solution on any Cloud Service Provider (CSP) that is currently empanelled by MeitY and complies with the requirements specified in the RFP. The bidder may rely on the CSP's MeitY empanelment and infrastructure-related certifications for the underlying cloud environment. However, the bidder shall remain solely responsible for the SaaS application, service delivery, security, compliance, operations, and all contractual obligations under the RFP. The bidder shall also possess and maintain the organization- and application-level certifications required under the RFP.</p>

293		<p>Annexure C contains 90 RA/RC/RD requirements (maximum 450 marks) plus 150 capability marks, totaling 600.</p> <p>Please confirm that the Technical-cum-Functional score will be computed as 90 requirements x 5 marks maximum plus 150 capability marks, for an aggregate maximum of 600 marks.</p>	RFP stands.
294		<p>The 400-mark product demonstration criteria are not provided.</p> <p>Please provide the complete product demonstration and presentation matrix, including use cases, scripts, data, marks, duration, evaluators and documentary/evidence expectations.</p>	RFP stands.
295		<p>All requirements are scored RA/RC/RD, but it is not stated whether RD is acceptable for mandatory requirements.</p> <p>Please confirm whether an RD response remains technically compliant, the maximum number/marks of RD responses permitted, and the deadline by which RD functionality must be delivered</p>	RFP stands.

296		<p>The commercial-score formula shown as L1 price/bidder price x 100 conflicts with the stated 30-mark commercial weight.</p> <p>Please provide the exact QCBS formula and a worked example showing raw technical marks, normalized technical score, commercial score out of 30 and final composite score.</p>	RFP stands.
297		<p>The requirement specifies 4,000 concurrent users and 95 TPS without defining workload composition.</p> <p>Please provide the workload model, user mix, API/transaction mix, test duration, think time, payload sizes, response-time thresholds and pass criteria for 4,000 concurrent users and 95 TPS.</p>	RFP stands.
298		<p>CMS is asked to compute agency fees, while invoice/reconciliation is said to be managed by bank systems.</p> <p>Please identify the system of record and responsibilities for payout calculation, maker-checker approval, invoice generation, accounting, payment and reconciliation.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

299		<p>Response/resolution SLAs do not state business-hours versus 24x7 measurement.</p> <p>Please confirm the service window for each severity and the event that starts the SLA clock (ticket, call, email or monitoring alert).</p>	RFP Stands. Detailed information will be shared with the selected vendor.
300		<p>High-impact resolution is one hour, but a penalty day starts only after continuous failure beyond four hours.</p> <p>Please clarify the consequence for breaching a one-hour resolution SLA but restoring service within four hours.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
301		<p>The uptime formula and treatment of partial outages are unclear.</p> <p>Please provide the exact uptime formula and rules for tenant-specific, module-specific, mobile-only, web-only and degraded-service incidents.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
302		<p>The 'below 90% - no payment' provision may conflict with the 10% cap.</p> <p>Please confirm whether non-payment below 90% uptime is independent of the cap and identify the affected payment components.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

303		<p>A skeletal solution is required within one month across all geographies/products/buckets.</p> <p>Please confirm the exact acceptance criteria, mandatory integrations, data availability and user volumes for the one-month skeletal-system milestone.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
304		<p>Milestones do not explicitly account for customer dependencies.</p> <p>Please confirm that milestone dates will be extended for delays in requirements, data, APIs, approvals, connectivity, UAT or third-party services not attributable to the bidder.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
305		<p>Included changes versus chargeable CRs are not clearly separated.</p> <p>Please define which configuration changes, reports, regulatory changes, upgrades and enhancements are included in subscription and which are chargeable under the CR rate.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

306		<p>Ownership language could transfer the bidder's pre-existing SaaS platform and reusable IP.</p> <p>Please confirm that the bidder retains ownership of pre-existing product, generic enhancements, frameworks, libraries, connectors, know-how and third-party components, while PSBA owns only bespoke deliverables developed exclusively and paid for.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
307		<p>A perpetual enterprise-wide right to modify the solution may exceed SaaS and third-party licensing rights.</p> <p>Please clarify that any licence to PSBA remains subject to the agreed SaaS licence and third-party terms and does not transfer source code or ownership except under defined escrow release events.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
308		<p>The bidder has no termination right for non-payment or uncured material breach.</p> <p>Please provide reciprocal termination rights for prolonged non-payment, uncured material breach and prolonged force majeure.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

309	“Last date & time for submission of Bid: 13th July 2026, 5:00 PM”	Considering the detailed scope and requirements of the RFP, kindly consider extending the bid submission deadline by 7–10 working days.	The modified bid submission deadline published on our website.
310	The Monthly Subscription & Maintenance Cost shall become payable from the 9th month onwards... The tentative timeline for completion of the above stages shall be six (6) months from the effective date of execution of the SLA.	The payment structure mentions Monthly Subscription Cost becoming payable from Month 9 onwards. What happens if the Go-Live milestone (Month 6) is delayed due to member bank-side delays in CBS access/UAT sign-off — will the payment clock still start at Month 9	RFP Stands. Detailed information will be shared with the selected vendor.
311	The selected bidder should design, develop, implement, support and maintain a Collection Management System... The system shall enable onboarding of bank officials tasked with supervising collection activities.	The RFP mentions collection agencies and FOS as primary users. Will PSB Alliance also require the CMS to support in-house bank recovery teams (bank staff directly doing field visits), or is it restricted to empaneled external agencies only?	It is restricted to empaneled external agencies only.
312	The solution shall integrate with Core Banking System (CBS) via API/web services in a standard structure for easy adoption by PSB Alliance/member banks' IT teams.	The scope references CBS integration across all member banks. How many member banks are expected to be onboarded in Year 1, and will PSB Alliance facilitate a common API specification or will each bank have a different CBS (Finacle, BaNCS, etc.) requiring separate integrations?	RFP Stands. Detailed information will be shared with the selected vendor.
313	The solution shall support SMS communication through a whitelisted Bank channel to notify customers regarding the field collection agency to which their accounts have been assigned.	Section 4.2.9 mentions SMS through a whitelisted bank channel — will member banks provide their own DLT-registered sender IDs and templates, or is the vendor responsible for DLT whitelisting?	RFP Stands. Detailed information will be shared with the selected vendor.

314	The system shall provide controlled access for allocating delinquent accounts of individual banks to different Field Collection agencies... Example: At the initial stage, accounts of each bank are allocated in a 40%:30%:30% ratio across three agencies.	Section 4.2.2 describes the Allocation Engine with a 40:30:30 ratio example. Will PSB Alliance provide the allocation logic/rules upfront, or is the vendor expected to propose and configure these rules during implementation?	RFP Stands. Detailed information will be shared with the selected vendor.
315	The Commercial Score shall be calculated based on the quoted price submitted by the bidders in the Commercial Bid.	For commercial evaluation, kindly share the indicative number of FOS users, bank staff users, and approximate account volumes	The project will be implemented in phases, starting with six participating banks; therefore, number of FOS users, bank staff users, and approximate account volumes can not be provided at this stage.
316	PSB Alliance Private Limited invites tender offers... for the empanelment of vendor to provide and manage a collection management system to be utilized by Collection Agencies, PSB Alliance & its member banks.	The RFP is for a common platform across all PSBs. Will PSB Alliance act as the single contracting and invoicing entity, or will individual member banks also have separate contractual relationships with the vendor?	PSB Alliance act as the single contracting and invoicing entity.
317	High Business Impact Issues... Unable to log in, Allocation of Accounts, Trail/Feedback Update – 2% of total monthly payout for each day of default.	Penalties for High Business Impact issues include 2% of monthly payout per day. If the root cause of unavailability is traced to a member bank's CBS or network, will the penalty still apply to the vendor?	RFP Stands. Detailed information will be shared with the selected vendor.
318	The Vendor shall... extend full cooperation and necessary support to ensure a smooth, seamless, and orderly transition of the services... The entire transition process shall be completed within a maximum period of four (4) months.	Section 5.24 specifies a 4-month exit transition at no additional cost. Given the data complexity across multiple banks and agencies, is there any provision to commercially negotiate this timeline upward if mutually agreed?	RFP Stands. Detailed information will be shared with the selected vendor.

319	<p>The system shall provide controlled access for allocating delinquent accounts... Change the allocation percentage among the agencies. Adjust the ranking or order of agencies. Allocation of accounts pin code wise to FOS. Any other allocation method deemed fit.</p>	<p>4.2.2 - Allocation Engine</p> <ol style="list-style-type: none"> <li>1. What is the Maker / Checker workflow for allocations?</li> <li>2. Who creates and who approves?</li> <li>3. Define roles and permissions. Who provides the agency ranking / ordering — client admin, auto-computed, or both?</li> <li>4. Are there allocation methods required beyond the standard ones? Please list.</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
320	<p>The system shall enable processing of customer payments through online modes. Integration with payment aggregators, payment gateways, or other digital payment channels shall be facilitated by the solution, based on the arrangements, infrastructure, and approvals provided by the respective Member Banks.</p>	<p>4.2.3 - Mobile App</p> <ol style="list-style-type: none"> <li>1. List the payment gateways need to be integrated? Please confirm.</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
321	<p>Create a daily schedule for FOS agents in the dashboard, prioritizing accounts with the highest total outstanding amounts... It should also be capable of predicting the best time &amp; mode to connect with the customers to maximise collections.</p>	<p>4.2.6. Dashboard for FOS Agencies: As this is FOS visit, what data inputs should drive the predictive best time &amp; mode to contact customers?</p>	RFP Stands. Detailed information will be shared with the selected vendor.

322	Process & Compliance Reports such as Agency Allocation Gap Report, Trail Gap Report, Trail Intensity Report, Payment Report & Attendance Report, Trail history report etc.	4.2.7. Bank Staff Empanelment and dashboard Module: 1. Agency Allocation Gap Report - What is the Gap reports means? 2. Trail Gap Report - explain more about this report. 3. Trail Intensity Report - Is this Visit / Digital communication intensity report? 4. Trail history report - What are all the information expected in this report?	RFP Stands. Detailed information will be shared with the selected vendor.
323	State-Union Territory Combinations for Dashboard Reports and Access Allocation – The following state-union territory combinations require dashboard reports to be generated.	4.2.7. Bank Staff Empanelment and dashboard Module: 1. State-Union Territory Combinations for Dashboard Reports and Access Allocation: Would like to know what are all the possible customization that are needed?	RFP Stands. Detailed information will be shared with the selected vendor.
324	The system shall automatically mark loans as Do Not Disturb (DND) or remove the DND status based on predefined conditions. The telephony setup shall ensure compliance with guidelines prescribed by... TRAI... and Reserve Bank of India (RBI).	4.2.8. Cloud Telephony: 1. The system shall automatically mark loans as Do Not Disturb (DND) or remove the DND status based on predefined conditions? 2. What are all the pre defined conditions? or DND list will be provided in any means? 3. How are DND records integrated with TRAI DND registry?	RFP Stands. Detailed information will be shared with the selected vendor.

325	The solution shall generate MIS reports as per the need of PSB Alliance or its member banks or any requirement sought by any regulatory or statutory body.	<p>4.2.15. Operating Regulations:</p> <p>1.8 Reporting: The solution shall generate MIS reports as per the need of PSB Alliance or its member banks or any requirement sought by any regulatory or statutory body.</p> <p>Is this report will be in pre defined structure? Is this report to be generated on an automated basis and available for download?</p>	RFP Stands. Detailed information will be shared with the selected vendor.
326	The solution shall integrate with Core Banking System (CBS) via API/web services... shall include all required bank front-end methods and built-in security. Logs shall capture transaction details (type, amount, front-end, IP, device ID, username, MAC ID).	<p>4.2.15. Operating Regulations:</p> <p>in Section 1.13 CBS Integration: and 1.14 Logging &amp; Encryption - The term front-end was mentioned, what is this refer to? is ti API or an interface?</p>	RFP Stands. Detailed information will be shared with the selected vendor.
327	Onboarding of Collection agencies in Collection Management System. Providing dashboards to agencies for onboarding FOS personnel, managing FOS activities, etc.	<p>1. What is the expected number of agencies to be onboarded initially vs. at full capacity?</p> <p>2. What is the typical FOS team size per agency (10, 50, 100+ agents)?</p>	RFP Stands. Detailed information will be shared with the selected vendor.
328	State-Union Territory Combinations for Dashboard Reports and Access Allocation – The following state-union territory combinations require dashboard reports to be generated. For each combination, access must be allocated to member banks based on their requirements.	<p>1. Are the 30 state-UT combinations (listed in section 4.2.7) the only allocations, or can bidders propose different combinations?</p> <p>2. Can an agency operate across multiple states, or is it restricted to assigned state-territory?</p>	RFP Stands. Detailed information will be shared with the selected vendor.

329	After the creation of FOS User IDs, their Digital IDs should be displayed with bank-specific branding along with validity details.	What format should digital IDs be?	RFP Stands. Detailed information will be shared with the selected vendor.
330	The system should include provisions to: Change the allocation percentage among the agencies. Adjust the ranking or order of agencies. Allocation of accounts pin code wise to FOS. Any other allocation method deemed fit.	<ol style="list-style-type: none"> <li>1. Is allocation ratio configurable at runtime, or must it be pre-configured and locked?</li> <li>2. What is the maximum number of agencies that can receive allocations simultaneously?</li> <li>3. Can allocation ratios be changed retroactively for already-allocated accounts?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
331	Allocation of accounts pin code wise to FOS.	<ol style="list-style-type: none"> <li>1. Is pin code allocation automatic based on FOS location/capability, or manual?</li> <li>2. Can one pin code be allocated to multiple FOS agents?</li> <li>3. Should the system prevent/flag over-allocation to specific pin codes?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
332	The system should include provisions to: Change the allocation percentage among the agencies. Adjust the ranking or order of agencies.	<ol style="list-style-type: none"> <li>1. In real-time, what is the impact on already-allocated accounts if agency order changes?</li> <li>2. Can we pause allocation to specific agencies?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
333	The mobile application shall support integration with GPS and map-based services... to enable real-time location tracking and navigation for field agents. Geo Fencing for better monitoring and control.	How frequently should GPS location be logged (continuous, every 5 min, every visit)?	RFP Stands. Detailed information will be shared with the selected vendor.

334	The system shall enable processing of customer payments through online modes. Integration with payment aggregators, payment gateways, or other digital payment channels shall be facilitated by the solution.	<ol style="list-style-type: none"> <li>1. Which payment gateways are expected?</li> <li>2. Should payment receipts be SMS'd or only in-app?</li> <li>3. What is the transaction limit per payment (INR 50k, 100k, unlimited)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
335	Geo Fencing for better monitoring and control.	What's the geo fence radius?	RFP Stands. Detailed information will be shared with the selected vendor.
336	The application shall identify and prevent usage when GPS/location spoofing or mock location tools are detected.	<ol style="list-style-type: none"> <li>1. What is the tolerance for GPS accuracy (<math>\pm 5m</math>, <math>\pm 20m</math>, <math>\pm 100m</math>)?</li> <li>2. Should the system log spoofing attempts for audit purposes?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
337	The application shall include mechanisms to detect code tampering, reverse engineering, repackaging, or unauthorized modifications, and prevent execution in such scenarios.	<ol style="list-style-type: none"> <li>1. What method for code integrity verification (code signing, checksum, runtime scanning)?</li> <li>2. Should app auto-uninstall on tampering detection?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
338	The application shall block screen recording on iOS devices. The application shall prevent screen capture (screenshots) on Android devices.	<ol style="list-style-type: none"> <li>1. For Android, should system-level screen capture be allowed or only app-level?</li> <li>2. Should screen recording detection apply to MDM-managed devices?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
339	The application shall ensure that no sensitive data is stored locally on the device after user logout. Any cached or temporary data must be securely cleared upon session termination.	Which specific data fields should NOT be cached (customer PII, payment details)?	RFP Stands. Detailed information will be shared with the selected vendor.
340	The application shall support device binding to uniquely associate a user account with a specific device, thereby preventing unauthorized access from unregistered devices.	<ol style="list-style-type: none"> <li>1. What happens if user switches to a new device (re-authentication, admin approval)?</li> <li>2. Can one user account be bound to multiple devices for redundancy?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

341	The application shall support deployment and management through standard Mobile Device Management (MDM) solutions, enabling enterprise control over installation, configuration, and usage.	<ol style="list-style-type: none"> <li>1. Which MDM platforms (Apple School Manager, Microsoft Intune, MobileIron)?</li> <li>2. Should MDM policies override app-level security settings?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
342	Account lockout after failed attempts (3 Attempts).	Can admins manually unlock accounts?	RFP Stands. Detailed information will be shared with the selected vendor.
343	Implementation of CAPTCHA to prevent bots.	<ol style="list-style-type: none"> <li>1. Which CAPTCHA version (reCAPTCHA v2, v3, hCaptcha)?</li> <li>2. Should CAPTCHA appear on every login or only after failed attempts?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
344	Strong password policies (length, complexity, expiry).	<ol style="list-style-type: none"> <li>1. What is the minimum length (8, 12, 16 characters)?</li> <li>2. Should password history prevent reuse (last 5, 10 passwords)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
345	Role-Based Access Control (RBAC). Provide Least Privilege.	<ol style="list-style-type: none"> <li>1. How many distinct roles are envisioned (Admin, Manager, Operator, Viewer)?</li> <li>2. Can roles be custom-defined by PSB Alliance or fixed?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
346	Maintain audit logs (login, transactions). Real-time monitoring (SIEM tools).	<ol style="list-style-type: none"> <li>1. How long should audit logs be retained (6 months, 1 year, 3 years)?</li> <li>2. Can audit logs be purged/archived?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
347	Create a daily schedule for FOS agents in the dashboard, prioritizing accounts with the highest total outstanding amounts as well as the accounts in which the customer has given a commitment for payment on a specific date.	<ol style="list-style-type: none"> <li>1. How should tie-breaking work (highest amt, oldest delinquency, nearest location)?</li> <li>2. Can FOS agents override the system-suggested order?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

348	A dashboard for FOS agencies comprising performance reports, unresolved accounts reports, and rankings of FOS relative to other FOS within the same agency.	<ol style="list-style-type: none"> <li>1. Should rankings be real-time or daily snapshot?</li> <li>2. What metrics determine ranking (recovery %, visit completion %, customer satisfaction)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
349	Capturing detailed interaction history and audit trail on system for all actions taken by FOS agents. All data on actions taken is to be made available to the banks and to PSBA.	<ol style="list-style-type: none"> <li>1. Who has access to this data (agency leads, PSB Alliance, member banks)?</li> <li>2. How granular is the audit trail (field-level changes or transaction-level)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
350	User-friendly onboarding and role assignments. All the reports and dashboards shall be made available to the respective staff of the Bank... on a role-based access basis.	<ol style="list-style-type: none"> <li>1. What is the expected number of bank staff to be onboarded per bank?</li> <li>2. Should roles be provisioned by PSB Alliance or each individual bank?</li> </ol>	The project will be implemented in phases, starting with six participating banks; therefore, number of bank staff to be onboarded per bank can not be provided at this stage. Roles be provisioned by each individual bank while PSB Alliance will also have appropriate access rights.
351	The system shall enable the generation of duplicate online payment receipts and provide duplicate links for viewing or downloading uploaded documents or photographs.	<ol style="list-style-type: none"> <li>1. Should duplicate receipts be identical or marked as "duplicate"?</li> <li>2. What is the retention period for receipts (permanent, 7 years, indefinite)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
352	Ability to customize and configure reports/dashboards as per requirements of PSB Alliance Private Limited and its member banks.	<ol style="list-style-type: none"> <li>1. Who creates/maintains customizations (PSB Alliance or vendor)?</li> <li>2. Can bank staff customize their own dashboards, or only admins?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
353	Real-time or near real-time data refresh. The system should provide customizable MIS dashboards offering real-time insights into collection performance and operational efficiency.	<ol style="list-style-type: none"> <li>1. Should reports show daily, weekly, or monthly aggregations?</li> <li>2. What is the data freshness requirement (real-time, 1 hr, end-of-day)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

354	Process & Compliance Reports such as Agency Allocation Gap Report, Trail Gap Report, Trail Intensity Report, Payment Report & Attendance Report, Trail history report etc.	<ol style="list-style-type: none"> <li>1. What are the thresholds for "allocation gap" or "trail gap"?</li> <li>2. How are these metrics calculated (mathematical formula needed)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
355	Drill-down and filter capabilities across multiple parameters such as search agent, search agency, search account etc.	<ol style="list-style-type: none"> <li>1. Should drill-down be unlimited depth or limited to 3-4 levels?</li> <li>2. Can users save custom filter combinations for reuse?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
356	Real-time or near real-time data refresh.	<ol style="list-style-type: none"> <li>1. Is "near real-time" acceptable at 5 min, 15 min, or 1 hr latency?</li> <li>2. Should real-time dashboard data be available for mobile access?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
357	Export options (Excel, PDF, etc.).	<ol style="list-style-type: none"> <li>1. Should exports include chart/visualization or data only?</li> <li>2. Are there export size limits (rows, file size)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
358	Role-based access control for report visibility. All the reports and dashboards shall be made available to the respective staff of the Bank, Field Collection Agencies, and PSB Alliance on a role-based access basis.	<ol style="list-style-type: none"> <li>1. What are the use cases of RBAC?</li> <li>2. Can bank managers see agency performance data from all banks or only their own?</li> <li>3. Can FOS agents view performance of other FOS agents in same agency?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
359	State-Union Territory Combinations for Dashboard Reports and Access Allocation... For each combination, access must be allocated to member banks based on their requirements.	<ol style="list-style-type: none"> <li>1. Should each state-UT combo have separate dashboards or consolidated?</li> <li>2. If a bank operates in multiple states, should they have access to all or only assigned states?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

360	The system shall enable & manage Click to Call functionality for agents of empaneled collection agencies, as well as authorized staff of PSB Alliance and its member banks, based on defined roles and business requirements.	<ol style="list-style-type: none"> <li>1. Should calls be routed through vendor's infrastructure or PBX system?</li> <li>2. What is the maximum concurrent calls supported?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
361	The system shall mandatorily support call recording, with all recordings securely stored on cloud. Recordings shall be easily retrievable and indexed for timely review, monitoring, and quality assurance.	<ol style="list-style-type: none"> <li>1. Should calls be recorded by default or only for compliance/audit?</li> <li>2. Can FOS agents delete their own call recordings?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
362	The solution shall support SMS communication through a whitelisted Bank channel to notify customers... The solution shall also support seamless API integration with the Bank's Core Banking System (CBS) and other relevant systems.	<ol style="list-style-type: none"> <li>1. Should SMS be triggered automatically or manually by FOS agents?</li> <li>2. What is the daily SMS quota per agency (100, 1000, unlimited)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
363	The solution shall integrate with Core Banking System (CBS) via API/web services in a standard structure for easy adoption by PSB Alliance/member banks' IT teams.	<ol style="list-style-type: none"> <li>1. What is the expected response time for CBS API calls (100 ms, 500 ms, 1 sec)?</li> <li>2. Should there be queuing/retry logic for failed API calls?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
364	The system shall ensure appropriate masking of personally identifiable information (PII) and other sensitive customer data in compliance with applicable regulatory and data privacy requirements.	<ol style="list-style-type: none"> <li>1. Which fields require masking (customer name, account number, amount)?</li> <li>2. Should PII be masked for all users or only non-admin users?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

365	The solution should support the sharing of secure digital payment links/options through SMS directly through the Company... to enable customers to conveniently make online payments towards their overdue amounts.	<ol style="list-style-type: none"> <li>1. Who generates payment links (system auto, bank, or FOS agent)?</li> <li>2. What is the expiry period for payment links (24 hrs, 7 days, 30 days)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
366	Integration with payment aggregators, payment gateways, or other digital payment channels shall be facilitated by the solution, based on the arrangements, infrastructure, and approvals provided by the respective Member Banks.	<ol style="list-style-type: none"> <li>1. How are multiple payment gateways prioritized if customer defaults to one?</li> <li>2. Should payment gateway be configurable per agency or centralized?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
367	The bidder shall ensure these enhancements are implemented with minimal turnaround time... The solution should maximize configuration-driven changes to reduce dependency on extensive redevelopment and enable faster deployment.	<ol style="list-style-type: none"> <li>1. What is "extensive redevelopment"? Is 40 hrs, 80 hrs, or 200 hrs the threshold?</li> <li>2. Who approves configuration changes (PSB Alliance, member bank, or vendor)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

368	The bidder shall ensure these enhancements are implemented with minimal turnaround time, without adversely affecting system performance, data integrity, or ongoing operations.	<p>1. What is the acceptable turnaround time (1 week, 2 weeks, 1 month)?</p> <p>2. Should enhancements be tested in UAT before production or deployed directly?</p>	<p>The turnaround time for enhancements shall be mutually agreed upon based on the nature, complexity, priority, and business criticality of the enhancement request. The bidder shall ensure timely implementation without adversely affecting system performance, data integrity, or ongoing operations.</p> <p>All enhancements shall be developed, tested, and validated in the designated Development and User Acceptance Testing (UAT) environments before deployment to the Production environment. Production deployment shall be carried out only after obtaining written approval/sign-off from the Bank. The bidder shall follow a documented change management and release management process for all enhancements.</p>
369	The solution should maximize configuration-driven changes to reduce dependency on extensive redevelopment and enable faster deployment.	<p>1. What percentage of typical requests should be configuration-only (50%, 70%, 90%)?</p> <p>2. Should configuration changes be self-service or require vendor assistance?</p>	RFP Stands. Detailed information will be shared with the selected vendor.

370	Computations shall be performance-driven, executed monthly, and based on parameters such as recovery efficiency, resolution rates, allocation performance, compliance adherence, and other prescribed criteria.	<ol style="list-style-type: none"> <li>1. What performance metrics drive fees (recovery %, resolution %, compliance %)?</li> <li>2. Are fees tiered or linear?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
371	Configurable payout structures, with parameterization of the payout grid to support periodic revisions without extensive redevelopment.	<ol style="list-style-type: none"> <li>1. How frequently are payout grids expected to change (quarterly, annually)?</li> <li>2. Should retroactive fee adjustments be supported if grid changes mid-month?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
372	A robust maker-checker mechanism for validating and authorizing all fee computations and payouts prior to finalization that can be implemented in online or offline mode.	<ol style="list-style-type: none"> <li>1. Should this be online (real-time approval) or offline (batch approval)?</li> <li>2. What is the SLA for approval (1 day, 3 days, 5 days)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
373	A comprehensive audit trail capturing all calculations, modifications, approvals, overrides, user-level traceability, and timestamps for full transparency and accountability.	<ol style="list-style-type: none"> <li>1. Should audit trail capture user identity, timestamp, and reason for override?</li> <li>2. Can overrides be applied by anyone with a specific role, or only CFO-level?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
374	Discrepancy resolution is supported through the system's configurable workflow and task management capabilities, allowing agencies and authorized users to log issues, assign ownership, and track resolution progress.	<ol style="list-style-type: none"> <li>1. Who should be notified of discrepancies (agency, PSB Alliance, member bank)?</li> <li>2. What is the SLA for discrepancy resolution (5 days, 10 days, 30 days)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

375	Comprehensive MIS reporting, dashboards, and data export capabilities to enable effective operational tracking, performance monitoring, and verification of collection agency service fees.	<ol style="list-style-type: none"> <li>1. Should reports be auto-generated monthly or on-demand?</li> <li>2. What format for export (Excel, CSV, XML)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
376	The CMS shall support these processes through API-based integrations by providing the required activity, payout, and transaction data to downstream finance platforms for accurate fee calculation and reconciliation.	<ol style="list-style-type: none"> <li>1. Which finance systems should be integrated (SAP, Tally, QuickBooks)?</li> <li>2. What is the invoice delivery timeline (same day, next day, within 3 days)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
377	...which shall allow role based access to collection agencies, PSB Alliance & member banks.	<ol style="list-style-type: none"> <li>1. Should agencies see their own payout data only, or also see peer payouts?</li> <li>2. Can PSB Alliance view all agency data, or only member banks their own?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
378	The selected bidder shall be responsible for providing training for different groups of users... Training shall be provided to all the users during the onboarding phase. The training for the users shall be conducted in online mode.	<ol style="list-style-type: none"> <li>1. What is the expected duration per training session (2 hrs, full day, multi-day)?</li> <li>2. Should training materials be provided in regional languages or English only?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
379	Refresher training to be conducted at least once a year.	<ol style="list-style-type: none"> <li>1. Should refresher training be mandatory or optional?</li> <li>2. What is the maximum gap between trainings (6 months, 1 year)?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.

380	The Bidder shall provide comprehensive user manuals, Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and training videos covering all functionalities, modules, processes, and operational aspects of the Collection Management System.	<ol style="list-style-type: none"> <li>1. Who should maintain these documents (vendor or PSB Alliance)?</li> <li>2. How frequently should documentation be updated?</li> </ol>	RFP Stands. Detailed information will be shared with the selected vendor.
381	General Query	The RFP repeatedly refers to "The Mobile Application" for the Collection Management System. Kindly confirm the total number of mobile applications proposed to be secured under the scope of this RFP. Additionally, request you to provide the projected year-wise user base (annual active users), and any anticipated growth during the contract period for appropriate sizing and commercial estimation.	RFP Stands. Detailed information will be shared with the selected vendor.
382	The selected bidder should design, develop, implement, support and maintain a Collection Management System for facilitating end-to-end monitoring and management of collection activities of member banks.	Kindly confirm whether the proposed solution may include commercially licensed third-party components/OEM products, with the prime bidder remaining solely responsible for the overall solution and contractual obligations.	RFP Stands. Detailed information will be shared with the selected vendor.

383	<p>Runtime Application Self-Protection (RASP) Requirements</p>	<p>The RFP currently specifies a limited set of runtime security controls. Considering the application will handle sensitive banking/customer information, we request the Bank to enhance the RASP requirements by including additional enterprise-grade runtime security capabilities such as:</p> <p>Hooking Framework Detection, Emulator Detection, SSL Pinning/Anti-MITM, VPN &amp; Proxy Detection, Malware Detection, Overlay Detection, Screen Sharing Detection, Runtime Code Injection Detection, Dynamic Policy Updates, Threat Intelligence Dashboard, etc.</p> <p>Further, the solution should support compliance with applicable RBI Digital Payment Security Controls (DPSC), NPCI runtime security recommendations, I4C advisories, and any future regulatory guidelines issued during the contract period for runtime security controls.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
384	<p>Device Binding</p> <p>The application shall support device binding to uniquely associate a user account with a specific device, thereby preventing unauthorized access from unregistered devices.</p>	<p>The RFP requires support for Device Binding. Kindly confirm whether the requirement is limited to Device Binding only or whether Device &amp; SIM Binding is also expected as part of the solution.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

385	<p>MDM (Mobile Device Management) Compatibility</p> <p>The application shall support deployment and management through standard Mobile Device Management (MDM) solutions, enabling enterprise control over installation, configuration, and usage.</p>	<p>Kindly clarify the expectation behind the requirement for MDM Compatibility. Specifically, please confirm whether the proposed RASP solution is only expected to remain compatible with existing MDM platforms deployed by the Bank, or whether integration/deployment through an MDM solution is expected as part of the bidder's scope.</p>	RFP Stands. Detailed information will be shared with the selected vendor.
386	Data masking and protection of customer PII information.	<p>Kindly clarify whether this requirement pertains to application-level protection of customer PII during runtime or whether implementation of data masking functionality is expected as part of the RASP solution. Since, the RASP solution doesn't collect or process any PII data, Requesting Bank to modify the requirement to read:</p> <p>"The solution shall protect customer PII information against runtime threats."</p>	RFP Stands. Detailed information will be shared with the selected vendor.
387	Intellectual Property Rights	<p>Since the proposed RASP solution is a commercially available OEM product deployed across multiple organizations, kindly confirm that all pre-existing Intellectual Property Rights, product enhancements, source code, SDKs, and product-related developments shall remain the exclusive property of the OEM. Only project-specific customizations, if any, developed exclusively for PSB Alliance shall be governed under the applicable contractual terms.</p>	RFP Stands. Detailed information will be shared with the selected vendor.

388	<p>The Bidder shall not subcontract, assign, or delegate, in whole or in part, any of its obligations for supply of the Software i.e. Collection Management System to any third party. However, subcontracting related to fulfilling any other obligations mentioned in this RFP, the vendor has to take prior written consent from the Company. The Company reserves the right to withhold such consent at its sole discretion. Notwithstanding any approval, the Bidder shall remain fully responsible and liable for the performance of all obligations and compliance with applicable SLAs under the Contract.</p>	<p>Kindly clarify this clause with Annexure B, Criterion 9, which appears to prohibit subcontracting. Please confirm whether security OEM components embedded within the solution are permissible with prior written consent and do not violate the subcontracting restriction.</p>	<p>RFP Stands. Detailed information will be shared with the selected vendor.</p>
389	<p>Monthly Subscription &amp; Maintenance Cost (based on the number of users onboarded, number of accounts handled, and miscellaneous charges such as SMS charges &amp; charges for any other agreed services)</p>	<p>Since the proposed RASP solution is an annual subscription-based software license, request the Bank to revise the payment terms to Annual License Subscription payable in advance at the beginning of each contract year. Annual Support &amp; Maintenance charges may be released on a quarterly or annual advance basis, as mutually agreed.</p>	<p>RFP Stands. Detailed information will be shared with the selected vendor.</p>

390	The Monthly Subscription & Maintenance Cost shall become payable from the 9th month onwards and shall be paid monthly.	Since the proposed solution will be deployed on a cloud-hosted SaaS model, infrastructure and subscription costs become applicable immediately upon deployment. Accordingly, we request that the License Subscription and Annual Support charges become payable from the UAT Sign-off date , instead of the 9th month.	RFP Stands. Detailed information will be shared with the selected vendor.
391	The bidder shall not subcontract, outsource, or enter any consortium, joint venture, or partnership arrangement with any third party for supply of software - Collection Management System under this RFP	Request confirmation that this restriction applies only to the core Collection Management System (CMS) software. Kindly confirm that integration of specialized third-party security OEM components (such as Section 4.2.4 RASP requirements for Mobile Application and 4.2.5 Web Application Security Controls) as part of the overall solution will not be considered subcontracting.	RFP Stands. Detailed information will be shared with the selected vendor.
392	Technical Cum Functional Evaluation	Annexure C referred to in the RFP is not available in the published document. Kindly share the complete Annexure C for review and bid submission.	Annexure C is available along with the RFP document.
393	Masked Commercial Bid	Annexure D referred to in the RFP is not available in the published document. Kindly share the complete Annexure D for review and bid submission.	Annexure D is available along with the RFP document.