S.No	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	Additional Remarks (if any)	NPCI Response
				Pre Bid Replies for NPCI/RFP/2014-15/IT/0020 dated 24/11/2014 -Request for Proposal for Supply and Implementation of NACH H2H Solution			
1	NPCI/RFP/2014-15/IT/0020	9	3.1(2)	Auto Split the NACH input/return file based on NPCI set limit	Since NPCI has set the limit for uploading/downloading size of files, based on which, Adroit's NACH solution takes care of the size of the files as per NPCI standards. Does it still require to build such splitter in H2H solution?	Please share optimum size of file formats for INP/RETURN/INW files	File size limit should be a configurable parameter in the solution which can be set as 20,000 to 1,00,000 transactions in a single file.
2	NPCI/RFP/2014-15/IT/0020	9	3.1(7)	Handling Acknowledgements received from NACH system	Adroit's NACH solution is already capable of Handling Acknowledgements.	What is the expected role of H2H, if the handling part is taken care of, by the solution itself.	In case of any negative ack , solution should be capable of sending alerts to the end user.
3	NPCI/RFP/2014-15/IT/0020	9	3.1(8)	Capability to handle NACH functionalities including Bank extension, Partially Rejected file, rejected files and cancelled files	These capabilities are already available in the NACH solution of Adroit. Does these capabilities are then required to be built-in H2H solution ? This needs to be clarified, because, essentially H2H is a file transport mechanism and does not have knowledge of internals/logic of files - it only knows file - types.		Yes, all the functionalities mentioned in RFP are expected as part of H2H solution.
4	NPCI/RFP/2014-15/IT/0020	9	3.1(10)	To read and use digital certificates from token or HSM issued by any CA	Please let us know which HSM and tokens are expected to be supported.		Solution to sign or unsign the file using Class2 or Class3 certificate issued by CA's which can be installed on any make/model of e-token or HSM.
5	NPCI/RFP/2014-15/IT/0020	9	3.1(12)	Solution should be Platform independent and should support all database systems	1. Please clarify on "Platform Independent" 2. NACH solution has been deployed by several vendors in .NET environment, which is not "platform independent". Should there be a need for H2H to be "platform independent" ? 3. Which databases are required to be supported? Can this be done in phases? We can provide MS SQL Server version in first phase, Oracle in next depending on requirement of more types of databases.		Solution should support all operating system and database system which members banks are using.

6	NPCI/RFP/2014-15/IT/0020	22	8.1 Terms of Delivery	The functionalities shall be delivered within 2 weeks of receipt of the Purchase Order. Implementation shall be completed within 4 weeks.	1) As per RFP, functionalities shall be delivered within 2 (Two) weeks of receipt of PO. At how many locations and where, these functionality needs to be delivered/demonstrated? What would be the structure of this deliverable (will it be in live enviornment at a single banks end or using our own system) 2) As per RFP, Implementation shall be completed within 4 weeks. Request you to confirm, wheather implementation shall be completed at the Bank's side or NCPI's side? Also clarify weather Implementation at all the 30 Banks are in scope of Work? 3) If implementation at all 30 banks are in scope of Work, request you to give the locations of these banks and also extend the Implementaiton timeline by 1 week for each bank.		Implementation will take place at member Bank side.Location of the banks will be shared at later stage.
7	NPCI/RFP/2014-15/IT/0020	19	7.3 Scoring Matrix	The technical evaluation will be based on the criteria and score given below: (As per table mentioned on Page no. 19)	All Evaluation parameters are functionality of the software proposed. Do we need to demonstrate all these functionalities (as a part of scoring system)? OR do we need to specify in the writeup of the technical proposal. Please Clarify In case Demonstration to be given, what would be the scoring for the same.		Techncial Evaluation is based on the documentary proof/writeup/presentation/customer reference and techncial compliance
8	NPCI/RFP/2014-15/IT/0020	27	9.2 Technical Specification	Auto Split the NACH input/return file based on NPCI set limit	1) Need to understand the Split and Merge logic and algorithm to be applied. Kindly brief the same. 2) Kindly specify the naming convention to be followed in case of Split and merge of files		Split and merge logic is explained in Section 9 of the RFP. For File naming conventions, please refer BSD V3.0 .Solution may use Sequence number field available in file naming convention for split.
9	NPCI/RFP/2014-15/IT/0020	27	9.8 Technical Specification	Capability to handle NACH functionalities including Bank extension, Partial Rejected file, rejected files and cancelled files	Need understanding of NACH functionalities in more details how it handle this processing in application. Kindly brief the same.		Please refer BSD document V3.0
10	NPCI/RFP/2014-15/IT/0020	27	9.13 Technical Specification	Alerts to users by Email or any other mode	Will the configuration of Email and other mode (e.g. SMS) will be done on NPCI Server or Banks environment.? Who is going to pay for the SMS or any other charges.		Solution will be deployed at Bank Side.

#	RFP Ref	Page	Clause/Section	RFP Statement	Query	Additional Remarks	NPCI Response
11	NPCI/RFP/2014-15/IT/0020	10	4.2	The Bidder should have minimum annual turnover of Rs. 10 crores during the last three financial years. (2011-12, 2012-13 and 2013-14) or Calendar years 2011, 2012, 2013 or the Bidder's financial year)	Can this criterion be relaxed? If yes, Then what would be minimum turnover expected?		No change in RFP
12	NPCI/RFP/2014-15/IT/0020	10	4.2			Can OEM form consortium with SI for providing all India support?	Consortium is not applicable to this RFP
13	NPCI/RFP/2014-15/IT/0020	27	Section 9 -Technical Specifications	Capability to process all file formats (text/xml) present and future supported by NACH system	Solution is capable of supporting the existing file formats. The RFP statement is open ended and support cost for future file format at fixed price is not reasonable. Support Cost for future file format has to be considered as and when required and cannot be assumed now.		Solution to support mandatorily all NACH existing file formats
14	NPCI/RFP/2014-15/IT/0020	27	Section 9 -Technical Specifications	Automatic digital Signing of NACH input and return file as per NACH defined format	H2H solution will expect only standard NPCI file formats; It will not validate the files from the banks.		Solution to sign and transfer the files to NACH server and process the Ack received from the NACH.
15	NPCI/RFP/2014-15/IT/0020	10	b	The Bidder should have minimum annual turnover of Rs. 10 crores during the last three financial years. (2011-12, 2012-13 and 2013-14) or Calendar years 2011, 2012, 2013 or the Bidder"s financial year)	Requesting for relaxation and reduction in the annual turn over to 4 crores for the last three years.	Requesting NPCI for consideration, as we have a established customer base of 300 + banks for the NACH solutions by offering stable product and good support. Our H2H solution also has been sucessfully deployed in upto 6 Banks majority of which are PSU's. Additionally we have quite a few banks who are in initial and PoC stage.	No change in RFP
16	NPCI/RFP/2014-15/IT/0020	42	12	Solution should be Platform independent and should support all database system	Please confirm if the solution can be provided as a standard offering for Windows only. Support of other platforms can be taken up on actuals and on case to case basis, in order to avoid price differences.		NPCI recommends solution as platform independent.
17	NPCI/RFP/2014-15/IT/0020	10	4.2 - Eligibility Criteria, Clause b	The Bidder should have minimum annual turnover of Rs. 10 crores during the last three financial years. (2011-12, 2012-13 and 2013-14) or Calendar years 2011, 2012, 2013 or the Bidder"s financial year)	We request for change in eligibility criteria to - Cumulative 30 Crores turnover in last three financial years with profit in each year.		No change in RFP
18	NPCI/RFP/2014-15/IT/0020	9	Section 3 - Scope of Work, 3.1 Scope of Work, Clause 1) Page 27, Section 9 - Technical Specifications, Clause 1)	Capability to process all file formats (text/xml) present and future supported by NACH system i.e. ACH DR, ACH CR, NACH CR(ECS), NACH DR(ECS), APB ,EBT ,MMS, Aadhaar Mapper, Aadhaar Vlookup file formats, etc.	Please list all the file formats that are required to be processed.		File Formats are available in BSD specification v3.0

19	NPCI/RFP/2014-15/IT/0020	27	Section 9 - Technical Specifications, Clause 9) Page 42, Section 11 - Documents to be put in Envelope "B", Annexure J - Technical Evaluation Compliance, Clause 9)	Admin menu to maintain parameters for record count limit where ever applicable, polling time interval, folder path, NACH user ID password, configurable private key, SFTP IP, Port, etc. which can be modified by front end user.	Please list all the configurable parameters that should be available for modification.		These are the mandatory parameters which needs to be configurable in solution. Other than these parameters Solution can have email id's, mobile no as an added parameters for the banks
20	NPCI/RFP/2014-15/IT/0020	22	Clause 8.12	In case of deficiency in performance of the application under consideration, as per the Scope of Work, during the warranty period, the successful bidder shall perform requisite analysis and provide solution to overcome issue at no extra cost to member Bank	As part of Technical Specifications or elsewhere, there is no mention of throughput requirements of the solution whereas deficiency in performance mandates solution analysis and rectification at no additional cost. How will performance be measured ? If as throughput (tps), what is the minimum requirement for each activity ?		System should have a capability to split any given file to record count of 20,000 transactions to 1,00000 transactions. Based on the file size tps can be calculated.
21	NPCI/RFP/2014-15/IT/0020	19	Clause 7.3	Scoring Matrix.	It is unclear as to how NPCI shall evaluate the metrics mentioned. Are documents needed to be submitted (if yes, please specify), will Client reference be the sole evaluation methodology or will there be a requirement to run a POC to showcase the capabilities ? Please clarify		Techncial Evaluation is based on the documentary proof/write-up/presentation/customer reference and techncial compliance
22	NPCI/RFP/2014-15/IT/0020	22	Clause 8.8	Selection of vendor by Bank	Would Banks be permitted to use a solution from a non-empanelled vendor ? If any Bank does select a non-empanneled vendor, would there be any action taken by NPCI to prevent such Bank's participation at NACH ? If No, would there be any compensation for loss of businesss opportunity provided by NPCI to the empanelled vendors ?		Pls refer clause 8.7, 8.8 and 8.15 related to NPCI & Banks Roles and Responsibility.
23	NPCI/RFP/2014-15/IT/0020	22	Clause 8.9	Performance Bank Guarantee	Since this RFP is only for empanelment, what would be the PBG as it mentions in this clause that it shall be 10% of total value of purchase order whereas in Clause 8.7 it is mentioned that NPCI's role shall be only of empaneling the vendors. Would the PO be issued to the empaneled vendors by NPCI after the vendor is selected by the Bank after its own due diligence ? The PBG to be provided within 14 working days of receipt of notice of empanelment needs to be calculated on what basis ?		The Purchase Order will be issued by the individual member banks to empaneled vendors by NPCI. Successful bidder shall submit the PBG of 10% of PO value to member Bank.
24	NPCI/RFP/2014-15/IT/0020	21	Clause 8.5	Signing of Contract	Would there be a contractual obligation with NPCI for this empanelment ?		NPCI shall issued the notification of empanelment with successful bidder and NPCI will sign contract with successful bidder within 30 days from the date of issuance of notification

25	NPCI/RFP/2014-15/IT/0020	21	Clause 8.4	Term of the Contract	Should this be interpreted as Term of the empanelment ?		Yes
26	NPCI/RFP/2014-15/IT/0020	19	Clause 7.3	Scoring Matrix.	Is there a minimum score required for a vendor to be declared as technically qualified ? Please clarify		No. Bidder should comply to the techncial requirement.
27	NPCI/RFP/2014-15/IT/0020	22	Clause 8.10	Terms of Delivery	Delivery time is from date of PO. PO is issued by Bank as and when they decide to procure from any of the empaneled vendors. Is our understanding correct ? Will there be a specific time-frame within which NPCI will ensure that all Member Banks of NACH procure a H2H solution – as in Page 23 Clause 8.15 - it is mentioned - "It may be noted that Banks are not bound to procure the solution at the price finalized under this RFP. Banks will be at liberty to continue with their existing arrangement or adopt their own process to procure the functionalities from the Vendor of their choice" - which makes the entire PO issuance and delivery commitments asked for vague and unclear !		The delivery should be within 2 weeks of receipt of the Purchase Order from Bank.Pls refer clause 8.7,8.8 and 8.15 for Roles and Responsibility.
28	NPCI/RFP/2014-15/IT/0020		Page 27, Section 9 - Technical Specifications, Clause 10	To read and use digital certificates from token or HSM issue by an CA	Are there any specific make and models of e-token / HSM that are required to be supported by the solution out-of-the-box? If so, please provide a list		Solution to sign or unsign the file using Class2 or Class3 certificate issued by CA's which can be installed on any make/model of e-token or HSM.
29	NPCI/RFP/2014-15/IT/0020		Page 27, Section 9 - Technical Specifications, Clause 12	Solution should be platform independent and should support all database system	A solution that provide an RDBMS / DBMS as part of the solution itself, be acceptable ? or is it required that the solution has to support RDBMS / DBMS independent of itself. Please clarify		Solution should be platform independent and support all database
30	NPCI/RFP/2014-15/IT/0020		Page 27, Section 9 - Technical Specifications, Clause 13	Alerts to users by Email or any other mode	Please clarify what is acceptable as any other mode ? Is a ticker / pop-up within the application browser window acceptable as an alert ?		Since this is STP process it is not recommended to use a ticker/popup.Application may support SMS or Auto Email Alerts to the user.
31	NPCI/RFP/2014-15/IT/0020		Page 9, 3.1 Scope of work, 1st paragraph	Initial deployment would be at - banks located across the country	Deployment is expected to be a single deployment for each Bank ?		Yes, this is expected as Single deployment for each Bank.
32	NPCI/RFP/2014-15/IT/0020	10	4.2	The Bidder should be a Company registered under the Companies Act, 1956 since the last three years.	Can we show that the company is in existense for the past 3 years across the globe instead of registered under Indian Companies Act for 3 years.		No change in RFP
33	NPCI/RFP/2014-15/IT/0020	19	7.3	Documents to be submitted	What kind of documents is expected for the technical evaluation?		Documents includes Technical Specification Document, Benchmark report on volume handling capacity with hardware specifications used and a demonstration to NPCI on the functionalities.
34	NPCI/RFP/2014-15/IT/0020	22	8.13	AMC for a period of 3 years	In Section 8.15, it says "The price including AMC finalized under this RFP will be valid for a period of 4 Years.". Should we assume AMC is for 3 years, 1 year for Warranty post acceptance of Product by NPCI (Period of 4 weeks as mentioned in Sec 8.10)		AMC for the solution is 3 Years post 1 Year warranty period.

35	NPCI/RFP/2014-15/IT/0020	23	8.16	The vendor will raise invoice for the quantities supplied along with documentary evidence to the member bank.	What is the payment structure. Once the bidder is finalised, when will NPCI make payment to the vendor for 30 units. Section 8.17 mentions 90% payment after 4 weeks of implementation, however, this point mentions about member bank		Qty-30 is given in commercial format to arrive successful bidder. Purchase order will placed by Bank to successful Bidder on agreed unit prices.
36	NPCI/RFP/2014-15/IT/0020	45	Annexure N	Units	Kindly define Units. Is it number of installations or number of banks?		Number of bank is referred as units.