

S. No.	Page No.	Section	Point as stated in RFP document	Comments/ suggestions/ Deviations	KPMG Comments
1	16	7. Scope of Work	CCBL intends to onboard a Service Provider who will provide private cloud for 5 years (post go-live) for hosting Core Banking & allied applications.	<p>Please confirm what is meant by "Private Cloud". Does it mean a Dedicated Private cloud where all physical server, Storage, network Firewall etc. are all dedicated to one customer only.</p> <p>OR</p> <p>Does it mean a Virtual Private Cloud, where the Physical infra is a multi tenant and all Virtual Machines, Virtual storage, Virtual firewall etc. are all logically isolated and dedicated to one customer.</p>	A Virtual Private Cloud, where the Physical infra is a multi tenant and all Virtual Machines, Virtual storage, Virtual firewall etc. are all logically isolated and dedicated to one customer and provided as Infrastructure as a service.
2	16	7. Scope of Work	1. The proposed DR Infrastructure should be logically segregated environment on a private cloud dedicated to BFSI clients.	This point complies that the Private cloud should be dedicated to BFSI clients only. However CSP's cloud infra is a multi tenant and is shared among tenants from across industry verticals. However, the Virtual Private cloud (VPC) built on top of this multi tenant cloud is isolated and is dedicated for Contai Co-operative Bank. Please confirm if a VPC dedicated to Contai Co-operative bank is OK.	A VPC dedicated to Contai Co-operative Bank will be fine.
3	16	7. Scope of Work	3. The Physical to virtual core ratio for application server should be at least 1:2, DB server should be 1:1 and Infrastructure server at least 1:4.	<p>We request to modify the clause as below:</p> <p>The Physical to virtual core ratio for application server should be at least 1:2, DB server should be 1:2 and Infrastructure server at least 1:4.</p>	<p>Revised Clause:</p> <p>3. The Physical to virtual core ratio for application and DB servers server should be at least 1:2 and Infrastructure server at least 1:4.</p>
4	17	7. Scope of Work	The Bidder shall be responsible for provisioning adequate Internet Bandwidth and internet connectivity at the DR.	In the commercial sheet, the P2P replication link bandwidth is mentioned as 10 Mbps. We assume that this is sufficient to maintain the RPO of 15 min. In case it is not sufficient to maintain the RPO of 15 min, Contai Co-operative bank will increase the bandwidth at additional charges. Please confirm if this understanding is correct.	Please refer RFP carefully as commercial sheet does not mention P2P. Replication will be done through encrypted tunnel over the 2 no. of Internet links.
5	17	7. Scope of Work	e. The Bidder shall ensure that the proposed DR site will be in a different seismic zone than DC within Indian geographical borders. The proposed DR should be at least 500km away from DC location (Bank's HO).	Confirm DC Location	Contai Co-operative Bank Ltd. Head Office: Contai Purba Medinipur, West Bengal -721401
6	17	7. Scope of Work	c. The bidder should provide 3 no. of cross-connect free of cost at DR during the project tenure.	It is mentioned that 3 cross connect to be provided FOC, however in the commercials sheet 5 no. of cross connects are also mentioned. Please confirm if these 5 qty of cross connects is inclusive of these 3 cross connects or these 5 are in addition to 3 cross connects (totaling to 5+3= 8 cross connects)	Please refer RFP carefully.

7	17	7. Scope of Work	9. The Bidder shall provide backup solution as per Contai Cooperative Bank Ltd 's requirement.	Under commercial sheet, it is mentioned that total of 3Tb backup storage is considered. It is assumed that this storage is sufficient to store all backup as per the Backup policy mentioned in the RFP. In case the storage is not enough, either the Backup policy would be revised, or previous backup data set will be removed to keep the size as per the mentioned value or Bank will procure additional backup storage space at additional price. Please confirm if this understanding is correct.	Understanding is correct
8	17	7. Scope of Work	10. The Bidder shall provision monitoring tools for measuring the service levels, application performance and utilization, server performance and utilization, storage performance and utilization and network performance and utilization from their existing monitoring tool. The tool shall be capable of providing the exact utilization of servers and shall be able to generate per day, per month and per quarter utilization reports based on which the payments will be made to the Bidder.	What level of Application performance and Network performance is expected.	It the standard level of monitoring tool available from cloud provider. Application & network should suffice RFP & SLA requirement.
9	18	7. Scope of Work	13. The Bidder shall be responsible for ensuring security of Bank's applications and infrastructure from any threats and vulnerabilities. The Bidder shall address ongoing needs of security management including, but not limited to, monitoring of various devices/ Tools such as Next Gen firewall, PIM/PAM, Anti-DDOS, Antivirus, HIPS and vulnerability protection through implementation of proper patches and rules.	The Bidder can only be responsible for the security of the cloud infrastructure. Security of the Application is Bank's responsibility. Please modify this point as below: The Bidder shall be responsible for ensuring security of cloud infrastructure from any threats and vulnerabilities. The Bidder shall provide security tools such as Next Gen firewall, PIM/PAM, Anti-DDOS, Antivirus, HIPS and vulnerability protection through implementation of proper patches and rules	Revised Clause: 13. The Bidder shall be responsible for ensuring security of the cloud infrastructure from any threats and vulnerabilities. The Bidder shall address ongoing needs of security management including, but not limited to, monitoring of various devices/ Tools such as Next Gen firewall, PIM/PAM, Anti-DDOS, Antivirus, HIPS and vulnerability protection through implementation of proper patches and rules.
10	18	7. Scope of Work	14. Initially, the new CBS and allied applications will run from DR till the primary DC site gets upgraded. Once the primary DC site is active, the Bidder shall ensure data is successfully replicated between the DR and DC and as per the required specifications of the bank. The Bidder shall offer DR as a service for all resources offered on primary DC site. DC and DR infrastructure/services should be in 1:1 ratio. The Bidder shall be responsible for provisioning of bandwidth for replication of data between the DC site and DR Site. The RPO (Recovery Point Objective) shall be <=15 minutes and RTO (Recovery Time Objective) shall be <=60 Mins.	Any challenge in reverse replication from DR to DC (after DC is upgraded) due to change in OS/application/Database version or configuration shall not be the CSP/Bidder's responsibility.	RFP requirement stands
11	18	7. Scope of Work	15. The infrastructure provisioned by the Bidder must be scalable and shall allow the Bank to add/reduce cloud resources on demand basis.	We understand that this point is in context of Horizontal scalability. Please confirm if your understanding is correct.	Understanding is correct

12	18	7. Scope of Work	23. The bidder should have full-time CCTV surveillance at the proposed Disaster Recovery site and should maintain the CCTV camera footage for a period of six (06) Months.	Since the Bank is procuring the Cloud services from the CSP and no physical space in the datacenter, thus we do not understand the requirement of CCTV footage for 6 month. Kindly explain.	In case of any requirement the CCTV footage of the rack area hosting the Cloud infrastructure should be made available to the Bank.
13	19	7. Scope of Work	The bidder shall provide P2P Link for replication to meet the RPO of 15 Min and RTO of 60 Min,	Ambiguity: The Bill of Material specifies a 10 Mbps P2P link for DC-DR replication. Please confirm whether the bidder should consider this bandwidth sufficient to meet the required replication, RPO, and RTO parameters.	Revised Clause: The bidder shall provide DC-DR replication over the internet links being procured to meet the RPO of 15 Min and RTO of 60 Min. In case the bandwidth is not sufficient, Bank will increase the internet bandwidth at a later date.
14	19	7. Scope of Work	32. The bidder should conduct the VAPT audit yearly once for the complete IT infrastructure.	The scope of the VAPT will be the IT infra, No Application level VAPT will be performed. Please confirm if this understanding is correct.	Understanding is correct
15	22	7. Scope of Work	Replication Management 1. Manage the replication between DC and DR 2. Monitor the replication activity 3. Troubleshoot any issue	In Shared BOQ, no replication and DRM tool are considered. kindly consider the adequate quantity of Replication and DRM tool.	RFP requirement stands. Since the volume of data is small bidder to do replication without DRM tool. If bidder thinks that DRM tool is mandatory bidder can proposed the same as additional item as part of TCO. Commercial sheet already mentions "Pls add(if any)" for any additional item required.
16	23	7.2 Maintenance & Support of Implemented Cloud	Bidder is required to provision additional VM's when the utilization exceeds 80%.	Ambiguity: It is unclear whether the provisioning of additional virtual machines (VMs), when utilization exceeds 80%, should occur at the Data Center (DC), the Disaster Recovery site (DR), or both	Bidder is required to provision additional VM's when the utilization exceeds 80% at the Disaster Recovery site (DR).
17	23	7.2 Maintenance & Support of Implemented Cloud	i. DR & Branch links utilization report.	We are not providing any branch links, thus we will not be monitoring Branch Links utilization. CSP will be responsible for only monitoring the links provided by them (replication link and Internet link at DR). Please confirm, if this understanding is OK.	Understanding is correct
18	23	7.2 Maintenance & Support of Implemented Cloud	3. The Bidder shall conduct vulnerability and penetration test (from a third-party testing agency which may be CERT-IN empaneled) on the Cloud facility every year and reports should be shared with the Bank. The Bidder needs to update the system in response to any adverse findings in the report, without any additional cost to Bank except for any new device or tool or service is required to be newly provisioned to mitigate the observed threat, vulnerability from the VAPT test carried out or as per any new guidelines from RBI or ISO 27001 guidelines released from time to time, in such cases Bank may ask for price discovery of any such new device or tool or service from multiple vendors and decide the lowest price and bidder will have to accept it and implement such solution for Bank in the provisioned Cloud Infrastructure.	In case the lowest price is discovered from a third party, then CSP should mutually agree to implement the solution with in the lowest discovered commercials. In case CSP does not agree to implement, Bank can get the solution implemented by the Third party. All support and access required to deploy such solution will be extended to the third party for the installation of the new solution. The new solution will be out of scope from the CSP and the third party vendor who sold/installed the solution shall be responsible. Please confirm if our understanding is correct.	Understanding is correct

19	24	7.4 Infrastructure	<p>Performing DR Drills on half yearly basis or suggested by regulatory body and submission of reports indicating success/ failure, remedies etc. For the purpose, the SOP may be so prepared to achieve RTO of 60 minutes and RPO of 15 minutes. However, the replication in DR should be real-time so as to be as close to zero with respect to RPO.</p> <p>In order to maintain RPO of 15 minutes and RTO of 60 minutes, the selected bidder should ensure real-time so as to be as close to zero with respect to RPO.</p>	<p>1. Kindly clarify, considering that the defined RPO is 15 minutes, how real-time DR synchronization is expected to be achieved. Additionally, please confirm which parameter will take precedence — the real-time synchronization requirement or the stipulated RPO of 15 minutes.</p> <p>2. Kindly clarify the expected data change rate considered for achieving the defined RPO of 15 minutes, as the bandwidth has already been specified BOQ. In the event that the actual data change rate exceeds the assumptions made by the Contai Co-operative Bank Ltd, there is a potential risk of RPO SLA deviation. Please advise on how this scenario is proposed to be addressed or mitigated.</p> <p>3. Kindly clarify whether there are specific workloads, databases, data classes, or applications that have been prioritized or identified for replication as part of the DR setup.</p> <p>4. Kindly clarify the success criteria for RPO/RTO compliance — whether it will be evaluated at the application level, data level, or both.</p>	RFP requirement stands
20	24	7. Scope of Work	<p>6. The bidder needs to facilitate physical access to the Data Center for the IS Auditors identified by the bank, bank officials and regulators and other authorized persons of the bank. The auditors are to be allowed to run their own tools on the hardware provided for this project or provide the necessary tools for extracting the required inputs. The Bidder shall also permit a forensic audit of the hardware/ software whenever required.</p>	<p>Physical access to the Data center can be provided to the auditors, however we cannot allow to run any third party tool or software on the CSP's hardware. However, auditor's may run any tool on the Bank's VM provided Bank authorises this and any issues arising due to such software or tools will not impact the CSP SLA.</p>	The auditor may run third-party tool in Bank's VPC with adequate prior information to the Bank's application & cloud provider.
21	3	Commercial Bill Of Material	14. AV+HIPS Server	<p>AV/HIPS is offered as a service, thus, no software is required to be installed on this server. This can be removed from the BOQ.</p>	Please refer correct Commercial BoM. Bidder may not quote "34. AP+HIPS Server for all DR servers" and mention as "Not required & considered" in commercial BoM.
22	3	Commercial Bill Of Material	16. Backup Server	<p>Backup is offered as a service in DR. Thus this server can also be removed from the BOQ.</p>	Please refer correct Commercial BoM. Bidder may not quote "25. Backup Server for all DR servers" and mention as "Not required & considered" in commercial BoM.
23	3	Commercial Bill Of Material	Windows CAL license Windows CAL user license for users	<p>Since the Licenses for Windows Operating system and MS-SQL are provided on SPLA model, CALs are not required.</p>	Please refer correct Commercial BoM. Bidder to quote "33. Windows CAL license☐ Windows CAL user license for 250 no. of desktop users". This will be used by Bank 250 no. of end users to access windows servers in DC & DR.

24	3	Commercial Bill Of Material	24. Antivirus + HIPS For all DR servers	The qty of this item is mentioned as 17, however the VMs which may not be required as Yotta will provision them as services the Antivirus + HIPs will not be applicable. The provisioned VMs will be considered for Antivirus + HIPs.	Please refer correct Commercial BoM. Bidder may not quote "34. AP+HIPS Server for all DR servers" and mention as "Not required & considered" in commercial BoM.
25	Generic	Commercial Model	Service Model	As per industry practice, Cloud Managed Services are typically offered as a bundled managed service priced as a percentage of overall cloud spend, rather than as disaggregated component-wise costs. We request to kindly consider allowing the bundled pricing model (percentage of cloud spend) for Cloud Managed Services to align with standard MSP pricing structures and simplify cost governance.	RFP requirement stands
26	Generic	Generic	Technology Support	Please ensure that all technologies and components not supported as per Yotta's technology matrix are explicitly scoped under the customer's application team responsibility.	Query not clear. RFP requirement stands
27	37	9.16 Time Schedule of the Project:	The installation, configuration and go-live of the Disaster Recovery site should be completed as per requirement of Bank : Within 6 Weeks of PO issuance	We request the bank to kindly consider timeline for completion and go-live to be 12 weeks from PO issuance.	RFP requirement stands
28	6	Last date of submission of the Technical and Commercial bid.	10/03/2026 on or before 3:00 PM at Bank's head office	We request the honorable tendering authority to kindly allow the bid submission till the last working day of the same week ie, 13th of March 2026, because of the non-availability of our key resources due to the ongoing Holi festival.	Revised Clause: Last date of submission of the Technical and Commercial bid.: 13/03/2026 on or before 3:00 PM at Bank's head office Date of opening of the Technical Bids: 13/03/2026 at 03:30 PM