

Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	2	A. Bid Schedule & Abbreviation	1. Bid Schedule	9. Last date, Time and Venue for submission of bids- 29-12-2020	The current date of Bid Submission coincides with our year-end firm shutdown (24-Dec-2020 to 3-Jan-2021). We would request the bank to kindly provide an extension of 10 days on the Bid Submission date.	Kindly Refer Amendment -1 for Last Date of submission
2	2	A. Bid Schedule & Abbreviation	1. Bid Schedule	9. Last date, Time and Venue for submission of bids- 29-12-2020	We request Bank to extend the last day of submission of Bid by 3 weeks from 29/12/2020	Kindly Refer Amendment -1 for Last Date of submission
3	2	A. Bid Schedule & Abbreviation	1. Bid Schedule	9. Last date, Time and Venue for submission of bids- 29-12-2020	Requesting you to provide 3 weeks post query clarification response from Bank for submitting the bid.	Kindly Refer Amendment -1 for Last Date of submission
4	8	B. Deliverable and Service Level Agreements	2. Requirement Details	2.1. Retail/MSME /Agriculture/ Corporate Banking.	Assumption is Transaction Banking is not part of the scope, Request you to confirm	Transaction Banking (Digital Channels) are also covered under the scope.
5	9	B. Deliverable and Service Level Agreements	3. Scope of Work	The Broad Scope of work shall include but not be limited as mentioned in Annexure-2. Bidder has to confirm compliance to the Scope of Work as mentioned in Annexure-2. The bidders are required to go through the complete RFP document thoroughly. The obligation/ responsibilities mentioned elsewhere in the document, if any, shall be the integral part of the scope.	As part of the empanelment exercise conducted by the Bank, is this the only RFP which the bank will float or will there be additional RFPs floated as well. If yes, can the Bank kindly provide tentative timelines for these additional RFPs	The Bank may decide to float additional RFPs in future. However, as of now any timeline has not been fixed.
6	9	B. Deliverable and Service Level Agreements	4. Project Timelines	3. Implementation of Projects/Sub-Projects& Skill/Knowledge transfer to Bank - within 12 months from the date of acceptance of Purchase Order	As per the current scope and timelines the Project is expected to run for duration of 12 months. Our understanding is that post 12 months any on-going/yet to start initiatives would be handed over to the team identified by the Bank. We would request the Bank to kindly confirm this.	Yes (Confirmed). To be handed over with prompt knowledge transfer.
7	9	B. Deliverable and Service Level Agreements	4. Project Timelines	3. Implementation of Projects/Sub-Projects& Skill/Knowledge transfer to Bank - within 12 months from the date of acceptance of Purchase Order	Since during the design phase, the consultant will recommend multiple projects which may not be possible to be implemented in 12 months' time. Hence request the bank to consider phasewise approach where the consultant can recommend fixed set of journeys to be implemented in Phase-1 in 12 months' time	At present, the scope is restricted to 12 Months. However, if necessary, the Bank may extend the engagement for a suitable period.
8	9	B. Deliverable and Service Level Agreements	4. Project Timelines	3. Implementation of Projects/Sub-Projects& Skill/Knowledge transfer to Bank - within 12 months from the date of acceptance of Purchase Order	The multiple projects identified and agreed may not complete during the 12 month period and hence request Bank to create a provision to extend the contract by another year with the same terms and conditions.	At present, the scope is restricted to 12 Months. However, if necessary, the Bank may extend the engagement for a suitable period.
9	9	B. Deliverable and Service Level Agreements	5. Penalties/Liquidated Damages	5.1. The Bank will impose liquidated damages of Rs.10,000/- (Rupees Ten Thousand only) plus GST per week or part thereof, for delay in not adhering to the time schedules for commitments under each activity.	Our experience with other Public Sector Banks / Commercial Banks in similar engagements indicates that liquidated damages are limited to fees for the ongoing/in-progress Milestone / Outcome. In light of this we request the Bank to consider adding the following clause <i>The liquidated damages/ penalty clauses should trigger only if the [delay]/ [performance issues] is determined to be on account of reasons solely attributable to the bidder.</i> <i>"the LD will be applicable only the delay is solely attributable to the Consultant / Bidder".</i> <i>We propose to revise the liquidation damages from INR 10,000 per week to 0.5% of the respective milestone value</i>	Bidder to comply with RFP terms.
10	9	B. Deliverable and Service Level Agreements	5. Penalties/Liquidated Damages	5.3. If any act or failure by the selected bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	We would request the bank to kindly consider revising the clause as under <i>"If any act or failure by the selected bidder... which may be equal to the direct cost it incurs or the loss it suffers from the failures"</i>	Bidder to comply with RFP terms.

11	9	B. Deliverable and Service Level Agreements	5. Penalties/Liquidated Damages	5.1. The Bank will impose liquidated damages of Rs.10,000/- (Rupees Ten Thousand only) plus GST per week or part thereof, for delay in not adhering to the time schedules for commitments under each activity.	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value. We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	Bidder to comply with RFP terms.
12	10	B. Deliverable and Service Level Agreements	6. Payment Terms	1. Study, analysis & documentation of the present scenario & finalizing the Plan of Action for the Scope of Work as per Annexure-2 - 30% on submission of relevant documents duly signed by the bank officials.	As per the RFP, the first milestone for payment would be completed 3 months from the date of commencement of the engagement. In light of this we would request the bank to kindly modify the stages of payment by including "10% of payment on Project Commencement"	Bidder to comply with RFP terms.
13	11	B. Deliverable and Service Level Agreements	9. Right to Audit	9.1. The selected bidder (Service Provider) has to get itself annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank. The Service Provider and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.	As our Firm is in the business of providing professional services to multiple clients and at any point in time has several confidential information related to these clients. Therefore, as per our Internal Firm Policy, Audit of our offices by any external agencies is not permitted. We would request the bank to modify the clause as under The selected bidder (Service Provider) has to get the <i>project office of the Bidder and any documents relevant to the current engagement</i> annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank.	Bidder to comply with RFP terms.
14	14	C. Bid Process	5. Preparation of Bids	The Bid shall be typed or written in English language with font size of 12 in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall affix signature (not initials) in all pages of the Bids, except for un-amended printed literature.	Please confirm if digitally scanned signature of the authorized person is allowed. Due to COVID 19 restrictions, request you to allow online submission of the bids	Bidder to comply with RFP terms.
15	22	D. Selection of Bidder	7. Commercial Evaluation and Selection of Bidder:	7.2. The L-1 bidder will be determined on the basis of the lowest price quoted in the Bill of Material submitted in Part B- Commercial Bid.	This is a strategic RFP for the Bank to position Canara Bank as a full digital bank touching almost all departments of the bank . Hence in such a strategic RFP, Technical competency becomes critical based on our experience in setting up digital departments for large public sector banks. Therefore our sincere submission is to consider Techno Commercial bid of 80% technical score and 20% Commercial score to award the contract given the strategic importance of the RFP to the bank.	Bidder to comply with RFP terms.
16	27	E. Ownership & Awarding of Contract	13. Order Cancellation/Termination of Contract	13. Order Cancellation/Termination of Contract	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	Bidder to comply with RFP terms.

17	27	E. Ownership & Awarding of Contract	13. Order Cancellation/Termination of Contract	13. Order Cancellation/Termination of Contract	(Cancellation/rescission of contract) - Rescission/cancellation means voiding the contract and making the contract ineffective from its inception, thereby restoring the parties to the positions they would have occupied if no contract had ever been formed. In this scenario, we cannot seek payments any payment for delivered services and the client may also seek for refund of all payments made already. Therefore we seek deletion of this clause.	Bidder to comply with RFP terms.
18	29	F. General Conditions	2. General Order Terms	Normally, the Order will be placed on the selected bidder as per the details given in the bid document. But, if there is any change in name/address/constitution of the bidding Firm/Company at any time from the date of bid document, the same shall be informed by the bidders to the Bank immediately. This shall be supported with necessary documentary proof or Court orders, if any. Further, if the bidding Firm/Company is undergoing any re-organization/ restructuring/ merger/ demerger and on account such a change the Firm/Company is no longer performing the original line of business, the same shall be informed to the Bank. There shall not be any delay in this regard. The decision to place orders or otherwise under such situation shall rest with the Bank and the decision of the Bank shall be final.	We would request the Bank to kindly consider adding the following clause to General Order Terms The Consultant may suspend or terminate the Contract, by not less than thirty (30) days in case - Client does not make the payment to the Consultant - Does not adhere to the arbitration judgement - If Bidder determines that a law, regulation or anything having similar import, or a circumstances (including cases where client's ownership or constitution has changed), makes Bidder's performance of the Contract impermissible or in conflict with independence or professional rules applicable to Bidder.	Bidder to comply with RFP terms.
19	32	F. General Conditions	11. Insurance	The Hardware to be supplied will be insured by the bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder has to obtain transit insurance cover for the items to be delivered from their factory/godown to the location and such insurance cover should be available till installation of the Solution. If there is any delay in the installation which could be attributed to Bank, in such an event the insurance must be available for minimum 30 days from the date of delivery of Solution	We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.	Bidder to comply with RFP terms.
20	32	F. General Conditions	13. Intellectual Property Rights	13.1. Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder.	We would request the Bank to kindly modify the clause as under Upon expiration of this Agreement / Contract or sooner upon written request of the Client, all Confidential Information in the possession of Bidder shall be returned to the Client or destroyed under conditions which preserve the confidentiality of the Confidential Information, at the option and instruction of the Client. Notwithstanding the foregoing, Bidder retains all rights in the Deliverables and work product, and in any software, materials, know-how and/or methodologies that Bidder may use or develop in connection with this Contract.	Bidder to comply with RFP terms.

21	32	F. General Conditions	13. Intellectual Property Rights	13. Intellectual Property Rights	<p>We request client to include the following exceptions and procedure as these are industry standards and reasonable. They are also mentioned in the MeitY guidelines.</p> <p>1. Notwithstanding anything contained in this agreement, if the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages, that may be finally awarded against Indemnified Party.</p> <p>2. Indemnifying Party will not indemnify the Indemnified Party, however, if the claim of infringement is caused by: a) Indemnified Party's misuse or modification of the Service; b) Indemnified Party's failure to use corrections or enhancements made available by the Indemnifying Party; c) Indemnified Party's use of the Service in combination with any product or information not owned or developed by Indemnifying Party; However, if any service, information, direction, specification or materials provided by Indemnified Party or any third party contracted to it, is or likely to be held to be infringing, Indemnifying Party shall at its expense and option either: i. Procure the right for Indemnified Party to continue using it; ii. Replace it with a noninfringing equivalent; iii. Modify it to make it noninfringing.</p> <p>3. The foregoing remedies constitute Indemnified Party's sole and exclusive remedies and Indemnifying Party's entire liability with respect to infringement.</p>	Bidder to comply with RFP terms.
22	33	F. General Conditions	14. Confidentiality and Non-Disclosure	14.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.	<p>Please appreciate that this is a prestigious project for us and we would like to showcase this project in our future proposals. We request client to allow us to refer to you and the services we have performed for you for citation / reference purposes, as long as we do not disclose your confidential information.</p>	Bidder to comply with RFP terms.
23	34	F. General Conditions	15. Indemnity	15.2.3. All Employees engaged by the Bidder shall be in sole employment of the bidder and the bidder shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.	<p>Client is requested to delete exceptions to the limitation of liability. The exceptions render the limitation of liability ineffective and make the liability unlimited.</p>	Bidder to comply with RFP terms.
24	34	F. General Conditions	15. Indemnity	15.3. Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.	<p>Client is requested to include to clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and MeitY guidelines and also the industry standard. Even the law, Contract Act, stipulates and remote and consequential damages are not payable.' Client is requested to include the below clause:</p> <p>Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss.</p>	Bidder to comply with RFP terms.
25	34	F. General Conditions	15. Indemnity	15.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	<p>We request that any obligation arising under the agreement shall survive for a period of 12 months, post termination/expiry of the Contract</p>	Bidder to comply with RFP terms.

26	40	Annexure-2 Scope of Work	1.5. Study, analysis & documentation of the present scenario and planning the way forward:	1.5.1. Understanding of Current Initiatives and benchmarking the digital stature of Canara Bank viz-a-viz its peer competitors.	As mentioned in the RFP, Canara Bank has undertaken several initiatives in order to bring itself at the forefront of digitization and innovation. While Bank has mentioned few such initiatives as part of this RFP, in order for the bidders to have a better understanding of the current systems and processes and initiatives being already taken by the Bank, would the Bank kindly consider providing a 7-day diagnostic study to the interested Bidders	Bidder to comply with RFP terms.
27	40	Annexure-2 Scope of Work	1.5. Study, analysis & documentation of the present scenario and planning the way forward:	1.5.2. Performing an end-to-end analysis of major systems presently deployed within the bank for providing insights on the extent of Digital Adoption in business.	Please provide details of major source systems/applications used for current digital setup of the Bank.	Kindly refer page 8 of RFP document Point Number 2 - Requirement Details.
28	40	Annexure-2 Scope of Work	1.5. Study, analysis & documentation of the present scenario and planning the way forward:	1.5.5. Building sustainable short, medium and long-term digital roadmaps & operating models, and put in place a strategic plan for a continuous digital overhaul/re-engineering/platform models for the Bank, for the next 5 years.	The time for 12 month is too short to implement short, medium and long term plans. We request Bank to clearly specify that in 1st 12 months only the short term plan will be achieved with many of the initiatives of medium and long term will be under different stages of implementation	As mentioned under the said point, Bank requires the 'expertise' for building sustainable short, medium and long-term digital roadmap and also a strategic plan for a continuous digital overhaul of Bank's systems. Bank, if so decides, may/may not extend the 12 month time period. The bidder must help the Bank in identifying and putting in place the plan and roadmap for short, medium and Long Term. Other terms and conditions will hold as per the RFP document
29	40	Annexure-2 Scope of Work	1.5. Study, analysis & documentation of the present scenario and planning the way forward:	1.5.7. Drawing and planning the need of new technologies as part of the existing digitisation phase and new digital platform phase, for the Bank to procure and provision, covering digitisation, automation, CRM, marketplace, customer engagement platform etc.	Please provide details of the existing digitization phase and status of the same	Details will be shared with the Selected Bidder.
30	41	Annexure-2 Scope of Work	1.6. Assistance on the initial set-up	1.6.1. Outline and finalise the constitution and timelines for setting up "Centre for Digital Customer Experience(C-DICE)" under Project Canara Universe. Provide end-to-end capability including conceptualization, business-casing and developing POC.	Can the bank kindly clarify the scope of the POC and the role of the consultant in developing the POC.	When Bank proposes to adopt a digital roadmap under Canara Universe, the bidder is expected to present a project roadmap and a business case for the Bank to benefit from. A Proof of Concept(POC) may be planned in consultation with the Bank for better understanding and to realize the potential of the same.
31	41	Annexure-2 Scope of Work	1.7. Assistance on selection of the Digital Partners	1.7.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licences etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	We would request the Bank to kindly elaborate the process for selection of the FinTechs. Our understanding is that a single RFP would be run for selection of multiple FinTech partners. Can the Bank kindly confirm this.	Bank has a Fintech Policy for on-boarding Fintech firms. The same will be followed as mentioned in the said point
32	41	Annexure-2 Scope of Work	1.7. Assistance on selection of the Digital Partners	1.7.2. The consultant shall assist the Bank in presenting the projects/sub-projects planned before higher committees/bodies of the Bank such as the 'Operational Risk Management Committee, Systems & Procedures Committee, IT Advisory Committee, Information Security Group, The Board of Directors etc. as required. The assistance in this regard shall be on various aspects such as preparation of Office Notes, Reports on Peer Bank Study, and related documents necessary for approval from the committees.	Our understanding is that the benchmarking has to be only conducted for Banks in India. Can the bank kindly confirm.	Banks in India would be the primary focus for Canara Bank. However, the Bank would also prefer to be a pioneer in the country by engaging in new digital services which are available to customers abroad.

33	41	Annexure-2 Scope of Work	1.7. Assistance on selection of the Digital Partners	1.7.4. The Bank expects to achieve its digital transformation journey mainly by way of Fintech Partnerships and by way of changing the Bank's internal digital systems including CBS and other packages wherever required. The bank expects the partner to guide the bank in finalising the means of effecting the plans set for transformation under each of the focus areas by selection of suitable Fintechs/Partners.	Our understanding is that upgrade/replacement of existing CBS is not part of the scope for current RFP. We would request the Bank to kindly confirm this	Bank may/may not upgrade/completely change the existing CBS solution of the Bank. However, upon engagement and study of the Internal Systems of the Bank, the Bidder may suggest suitable digital transformation journey and Bank may decide on the same based on the suggestions made
34	41	Annexure-2 Scope of Work	1.7. Assistance on selection of the Digital Partners	1.7.4. The Bank expects to achieve its digital transformation journey mainly by way of Fintech Partnerships and by way of changing the Bank's internal digital systems including CBS and other packages wherever required. The bank expects the partner to guide the bank in finalising the means of effecting the plans set for transformation under each of the focus areas by selection of suitable Fintechs/Partners.	In case, replacement of CBS is a part of the current scope of work. Will the RFP process for the selection of Vendors for these systems (LOS, CRM, digital platforms & Fintechs apart from CBS) run in parallel as per the RFP timelines	Bank may/may not upgrade/completely change the existing CBS solution of the Bank. However, upon engagement and study of the Internal Systems of the Bank, the Bidder may suggest suitable digital transformation journey and Bank may decide on the same based on the suggestions made
35	42	Annexure-2 Scope of Work	1.7. Assistance on selection of the Digital Partners:	1.7.4. The Bank expects to achieve its digital transformation journey mainly by way of Fintech Partnerships and by way of changing the Bank's internal digital systems including CBS and other packages wherever required. The bank expects the partner to guide the bank in finalising the means of effecting the plans set for transformation under each of the focus areas by selection of suitable Fintechs/Partners.	Request to clarify if CBS due diligence is part of the scope of work	Yes. It is clearly mentioned in the said point that the digital transformation has to be achieved by Fintech engagement/changes in CBS wherever warranted
36	42	Annexure-2 Scope of Work	1.8. PMO & Change Management	1.8.1. The selected consultant shall provide integrated Project Management services through its, full time Project Managers allotted to the C-DICE Team, to ensure prompt management and timely implementation of the projects/sub-projects entrusted to the prospective digital partners.	Is there a cap on the minimum number of resources which the Bank expects the Consultants to deploy for running PMO and Change Management. We would request the Bank to kindly clarify.	The bidder may allocate the dedicated Project Managers as per the scope of work. Bidder to ensure adherence of timelines committed to the Bank and availability of resources for Project Planning/execution
37	42	Annexure-2 Scope of Work	1.8. PMO & Change Management	<u>Annexure-2</u> <u>Scope of Work</u> <u>17. Assistance on selection of the Digital Partners</u>	Our understanding is that for any new initiatives identified as part of Phase I (Study, analysis and documentation of the present scenario and planning the way forward) and Phase III (Assistance on selection of the digital partner) the Bank would already have SI/Vendor Partners identified for implementing these initiatives. The role of the Consultant would be limited to coordinating with the SI/Vendor partner for implementation of the initiatives. We would request the Bank to kindly confirm this.	Kindly refer the page number 41, under point 1.7 - Assistance on selection of the Digital Partners.
38	43	Annexure-2 Scope of Work	1.9. Other Areas	1.9.3. Design of new processes and products for digital transformation of the Bank's key products and segments.	Request you to clarify whether design of 1. Digital Policy covering digital lending operational and credit policy is in scope 2. Digital Product notes for approval to Risk and Product and process committees	Yes
39	43	Annexure-2 Scope of Work	1.9. Other Areas	1.9.5. Development of dashboards and SOPs.	Please provide more clarity on the number, type and functional scope of dashboards and SOPs. Please also clarify if the existing SOPs need to be enhanced or the Consultant is expected to prepare new SOPs.	Dashboards and SOPs to be developed in consultation with the bidder as and when required by the Management.
40	43	Annexure-2 Scope of Work	1.9. Other Areas	1.9.6. Assistance in identification, selection, floating RFPs and on-boarding of digital Fintech partners and other relevant vendors and partners.	Please clarify the number of RFPs to be required. Please clarify if the bank would be open for System Integrator approach	The number of RFPs can be determined only after a system study is conducted by the bidder and the roadmap/suggestions are submitted to the Bank.

41	44	Annexure - 3 Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	The total score for this section is 10 marks. Can the bank kindly elaborate on distribution of the marks per credential.	Bidder to comply with RFP terms.
42	44	Annexure - 3 Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	As per the RBI guidelines on Rationalization of Branch Authorisation Policy, dated May 18, 2017, RBI has included Banking Outlets (BO) as part of its definition of Branches. Our understanding is that the 3000+ Branches mentioned by the bank would also cover these Banking Outlets. Can the bank kindly clarify.	Branches mentioned under this point refers to those branches that do not fall under 'Banking Outlets'
43	44	Annexure - 3 Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	Our understanding is that relevant experiences would include Commercial Banks which meet any one of the following criteria's 1) 25,000+ Branches 2) 3000+ Branches 3) INR 5 Lakh Crore+ of Business preferably during the last 5 years. Can the bank kindly clarify.	Yes. Bidder to comply with anyone of the criteria mentioned
44	44	Annexure - 3 Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	Our understanding is that the employees would also include on-field customer facing representatives. Can the bank kindly clarify.	No. Branches here would mean the physical branches.
45	44	Annexure - 3 Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	Request you to let us know how many such credentials need to be provided	Bidder to submit at least one credential for the same.
46	44	Annexure 3: Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	There are approx 17 requirements as mentioned in the RFP. Request you to suggest if experience in 6-7 of such requirements can be considered as relevant experience	Bidder to comply with RFP terms.
47	44	Annexure 3: Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	Request you to let us know if ongoing credentials can be provided	Bidder to submit such credentials that are ongoing/completed in the last 5 years
48	44	Annexure 3: Technical Evaluation Criteria	1. Experience/case studies on projects related to the Primary Focus Areas mentioned in the RFP.	Relevant Experience of working with Scheduled Commercial Banks in India with 25,000 + employees / 3000+ branches / INR 5 Lakh Crore+ Business, preferably during the last 5 years - Maximum 10 marks	1. Requesting you to consider clients with 10000+ employees/ INR 10000 crore+ business. 2. Please also let us know minimum number of case studies that are required for scoring. 3. Requesting you to please include other banks/ NBFCs in India and international experience as well	Bidder to comply with RFP terms.
49	46	Annexure-4 Non-Disclosure Agreement	New Clause	New Clause	We would request the Bank to kindly add the following clause to the agreement This agreement shall terminate on the earlier of the following events (1) the termination of the discussions and negotiations between the Parties concerning the Purpose, or (2) on the signing of a definitive agreement between the Parties relating to the Purpose or (3) after a period of six (6) months from the effective date of this Agreement.	Bidder to comply with RFP terms.
50	52	-	CI 2.2 & 2.3	Exclusivity	We request the deletion of the same.	Bidder to comply with RFP terms.
51	63	Appendix-F Pre Contract Integrity Pact		Fall Clause	We request deletion of this clause as all our solutions are bespoke in nature and customized as per specific client requirements	Bidder to comply with RFP terms.

52	66	Appendix-G Vendor Risk Assessment	II) BUSINESS PARTICULARS OF FIRM:	2. No. of business projects received for last 2 year (nos) Value of the above projects (Rs.) No. of projects, participated in last 2 year No. of projects in execution phase of last 2 year receipts.	i) Our understanding is that business projects would only include projects with clients in the BFSI domain. Can the bank kindly clarify this? ii) Additionally, our Firm has delivered several projects outside India in the past 2 years, would these projects be also included in the definition of the business projects? We would request the bank to kindly clarify this. ii) The RFP also mentions that the bidders would have to provide supporting documents against these criteria's, would a self declaration letter on company's letter head suffice as a supporting document for this criteria. Can the bank kindly clarify?	i) It can include all the Domains. ii) We are considering Business of the entity as a whole. iii) Required to submit Documentary proof.
53	28 66 59		Point 13.2.8 CI III(i) Annex 1	Pre-qualification requirement regarding blacklisting / debarment Declaration with respect to prior debarment / blacklisting is sought	The Client is requested to revise the pre-qualification regarding blacklisting/ debarment. Entities that are not blacklisted / debarred at the time of the submission for fraud or corrupt practices should be allowed to participate in the tender process. Further, entities whose blacklisting was subsequently revoked / set aside for such activities should also be allowed to participate in the tender process. The Client is requested to allow us to submit the blacklisting declaration based on the present status of our blacklisting / debarment as on date of submission of the bid for reasons of fraud and corrupt practices.	Bidder to comply with RFP terms.
54	NA	NA	NA	Additional clarification	Our experience with Public Sector Bank RFPs indicates presence of clause to limit the liabilities of the bidder. The current RFP doesn't have any such clause. In light of this we would request the Bank to kindly consider the following clause as part of the RFP "Notwithstanding anything contained in the contract, Client agrees that the Vendor/ Bidder / Consultant shall not be liable to Client, for any losses, claims, damages, liabilities, cost or expenses ("Losses") of any nature whatsoever, for an aggregate amount in excess of the fee paid under the contract for the services provided under the contract, except where such Losses are finally judicially determined to have arisen primarily from fraud or bad faith of the Vendor/ Bidder / Consultant. In no event shall the Vendor/ Bidder / Consultant, be liable for any consequential (including loss of profit and loss of data), special, indirect, incidental, punitive, or exemplary loss, damage, or expense relating to the services provided pursuant to this Contract."	Bidder to comply with RFP terms.
55	NA	NA	NA	There is no restriction on the usage of deliverable. No third party disclaimers.	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our understanding is correct.	Bidder to comply with RFP terms.

Place: Bengaluru
Date: 01-01-2021

[Signature]
Deputy General Manager

