SI. No.		Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
1	86	Annexure-10 (A) Bidder's Capabilities & Past Experiences		Evaluation Parameter- Accreditation Bidder has valid accreditation as below •ISO 9001: 2015 certification for the last 3 completed years - 5 Marks •ISO 9001: 2015 certification for less than three completed years - 0 Marks •ISO/IEC 27001:2013 certificate for the last 3 completed years - 5 Marks •ISO/IEC 27001:2013 certificate for less than three completed year - 0 Marks	Consider removing ISO 9001 and ISO/IEC 27001:2013 certification from the evaluation criteria. ISO certification is not relevant for consulting services	Bidder has to comply with RFP terms and conditions.
2	86	Annexure-10 (A) Bidder's Capabilities & Past Experiences		Evaluation Parameter- Industry Experience Bidder Capabilities & Past Experiences Industry Experience More than 15 years - 15 Marks More than 10 years - 12 Marks More than 5 years - 8 Marks Less than 5 years - 4 Marks	We suggest to look for breadth of expertise and implementation exerperience instead of simply evaluating based on years of experience. For example, more marks should be alloted if bidder has provided consulting/ advisory services in the areas of complaint management, social media servicing, conversational AI, collections etc.	Bidder has to comply with RFP terms and conditions.
3	88	Annexure-10 (C) Presentation and Customer (references) feedback		Evaluation Parameter-Presentation and Customer (references) feedback: 1. Presentation of the bidder on approach - 5 marks 2. Work plan and methodology covering complete scope of work - 7 marks 3. Project Management Plan for onboarding of new vendor for implementation of new Contact Centre - 8 marks Total: 20 marks	Consider increasing the marks to following to better evaluate the capabilities of a consultant: 1. Presentation of the bidder on approach - 20 marks 2. Work plan and methodology covering complete scope of work - 10 marks 3. Project Management Plan for onboarding of new vendor for implementation of new Contact Centre - 10 marks Total: 40 marks	Bidder has to comply with RFP terms and conditions.
4		Annexure-10 Technical Evaluation Criteria		Evaluation Criteria Consolidated Score for Relative Technical Evaluation (RTE): 1. Number of capability parameters to which vendor has responded as "Yes" - 25 marks 2. Bidder's Capabilities & Past Experiences as per Annexure-10 (A) - 25 marks 3. Bidder's Technical & Delivery Excellence (Parameters defined to evaluate Functional, Technical and Delivery Aspects) as per Annexure-10 (B) - 10 marks 4. Presentation of the bidder on approach, work plan and methodology as per Annexure-10 (C) - 20 marks 5. Key resource and their qualifications of experts propose for this project as per module 8 - 20 marks Total: 100 Marks	Consider changing the scoring mix to following for more objective evaluation: Consolidated Score for Relative Technical Evaluation (RTE): 1. Number of capability parameters to which vendor has responded as "Yes" - 15 marks 2. Bidder's Capabilities & Past Experiences as per Annexure-10 (A) - 15 marks (Post removal of ISO certification requirements) 3. Bidder's Technical & Delivery Excellence (Parameters defined to evaluate Functional, Technical and Delivery Aspects) as per Annexure-10 (B) - 10 marks 4. Presentation of the bidder on approach, work plan and methodology as per Annexure-10 (C) - 40 marks 5. Key resource and their qualifications of experts propose for this project as per module 8 - 20 marks Total: 100 Marks	

SI	יםוי.	ana Na I	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
5		77 I	Techno Commercial Evaluation process	3.3.	3.3.8.The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 70:30.	Consider changing Technical Evaluation and Commercial Evaluation from 70:30 to 80:20. To give more weightage to capabilities as ROI of getting the project right has far higher benefits compared to professional fees. In general, Broader Transformation & Build RFPs tend to have 80:20 on capabilities vs commercial. Several examples - Union Bank Of India, Central Bank of India, and SBI YONO Specifically for the contact center consulting support, a RFP from State Bank of India in 2020 weighted scoring at 80:20 on capabilities vs commercial	Bidder has to comply with RFP terms and conditions.
6		80 I	Annexure-9 Scope of Work	Module 8: Eligibility and Team Composition and Qualification Requirements for the Key Experts (and any other requirements which will be used for evaluating the key experts under the Bid data sheet)	Broadly, a team of consultants of quality resources, exclusively identified for the Project work to be on-boarded. Team of Consultant should comprise a suitable mix of senior and junior resources broadly classified in the following Roles:	Consider removing Full time MBA as a restriction for experienced resources with hands on experience - For delivering these services specialised consultant with deep hands experience will be greatly valuable vs education background	Bidder has to comply with RFP terms and conditions.
7		83	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	B. TIMELINES	Segment of Assignment- Studying existing Contact Centre process Suggesting best industry practices in Contact Centre, discussions with Stakeholder Wings and consolidation of scope of work including Plan & strategize the functions of proposed Contact Centre based on new aged technologies as per Bank's requirements 5 weeks	Consider increasing the timelines for 1st segment of assignment (mentioned below) to 8 weeks Studying existing Contact Centre process Suggesting best industry practices in Contact Centre, discussions with Stakeholder Wings and consolidation of scope of work including Plan & strategize the functions of proposed Contact Centre based on new aged technologies as per Bank's requirements.	Bidder has to comply with RFP terms and conditions.
8		NA	Bid Document		Due date of submission- 14/06/2023, 3:00pm	Consider extending submission timelines to 22-06-2023 3:00pm, as it will allow us to submit detailed proposal to the bank	Bidder has to comply with RFP terms and conditions. W.r.t to the bid submission date if any changes are there, it will be communicated through the GeM portal and bank's website.



	il. Io.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
·		NA	Bid Document	General	General	We would like to request for following data from the current contact centres performance value/impact estimates: 1.Number of contact centre agents and associated costs for service, telesales, and collections 2.Products (loan, card, etc.) and channels (e.g. email, chat, voice) supported by the contact centre 3.Any current performance that can be shared - e.g. service level etc.	Data will be provided to the successful bidder only.
1	0	50	Annexure-10(B) Functional and Technical Aspects		Supporting Document- Documentary/Certification proofs are to be enclosed to substantiate the claims made.	We have signed confidentiality agreements with our clients that limit our ability to disclose copy of engagement letter/ work order/ letter of award, etc. While we shall be happy to disclose the same where we are legally permitted to, we request you to accept the certificate with a brief description of our client (without disclosing their names), the nature of services we performed for them, the duration of the project and a tentative contract value duly attested by CA	Bidder to submit the required documents as per RFP terms duly masking the Price Component only.
	1	31	General	General	General	We request to add the following: "McKinsey's work for the Client is confidential and for the Client's internal use only. McKinsey will not disclose the Deliverables to any third parties without the Client's prior written permission. Similarly, the Client agrees that it will not disclose any materials or information that McKinsey furnishes to the Client, including the Deliverables, to any third parties without McKinsey's prior written permission. Each party further agrees not to use the other party's name or trademarks in any communication with any third party without the other party's prior written permission."	Bidder has to comply with RFP terms and conditions.



SI. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
12		General	General	General	As a result of extensive knowledge-building efforts, and in the course of serving clients, we gain a broad base of knowledge about various industries, and we use, improve and develop conceptual frameworks, approaches, generic industry perspectives, and other ways of thinking about issues and opportunities relevant to those industries. These problem-solving tools do not contain the confidential information of any particular company, and we bring them to each new engagement and continue to build and expand on them in each engagement. We are able to use these problem-solving tools to serve our clients because we have retained ownership of them. We are happy to license our intellectual property to clients as appropriate, including our pre-existing intellectual property where necessary, provided it is used for the client's internal use. We do ask that such intellectual property is not sub-licensed to a third party without our consent. Subject to our ownership of our tools and any improvements to them, we agree that clients will own all of the materials we give to them in the course of providing our services. In the event external use of the content of such materials is contemplated references to McKinsey should be removed and clients should make no attribution to McKinsey without our prior written consent. We respect the intellectual property rights of third parties and highly value our relationships with our own data sources. We therefore ensure that we have all appropriate licenses in place with external data providers to enable us to use such information in connection with our consulting services to clients. We request to add the following: 'In relation to any Deliverables' We request to add the following: 'In relation to any Deliverables'	
13	31-32	General RT 100 */ 100 RT 100 */ 100 RATION OF THE PROPERTY	General	General .	we request to add the lottowing. In relation to any betwerables or Services which relates to technology (if applicable):- (i)Where the Deliverables under this agreement consists of any open source software, it is agreed that Client shall obtain licenses to such open source software by itself and shall conduct its own assessments before deploying such open source software. (ii)Client warrants that it will not use the Deliverables in a "closed-loop" system, including where no Client employee or agent is materially involved in implementing the Deliverables and/or insights derived from the Deliverables. The Deliverables are not meant for any autonomous use and Client undertakes that where it intends to use the Deliverables in a mechanical unit, it shall seek consent from McKinsey before such use and shall engage expert third parties to conduct appropriate tests and releases McKinsey from any loss, claims or damages that may result from such use. (iii)Client will be responsible at all times for the functionality and security of Client's devices, systems, and networks, including without limitation any industrial controls systems (e.g., programmable logic controllers (PLCs), Robots, Motion Controllers, DCSs) to which McKinsey may access to retrieve or view Client's data. Client is responsible for disclosing to McKinsey Client's security protocols and any other administrative, technical, and organizational measures McKinsey must follow to comply with Client's access and security protocols. Client represents and warrants that it has the right to provide McKinsey with access to Client's devices and that the provision of	Bidder has to comply with RFP terms and conditions.

St.		Section / Annexure /	DED 61	n 1 nt	D. I. G. L. I. O.	
No.	Page No	Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
14	32	General	General	General	It is our longstanding policy and practice to work behind the scenes and not to permit our clients to refer to our work or to make our work products available outside their organization without our prior written consent. This policy is implemented worldwide and is an important part of the way we work with clients and present ourselves and our work to the business community. It serves a three-fold purpose: (1) it protects our reputation as an objective fact-based strategic advisor, (2) it permits us to deliver our analyses and recommendations without censorship, and (3) it reflects the client's responsibility for its decisions and actions. Accordingly, we request to add the following clause: "McKinsey will keep confidential any confidential information, including any personal data (as defined below), furnished by or on behalf of the Client to McKinsey in connection with the Services ("Confidential Information"). Confidential Information shall not include information that is or becomes publicly available, already known to McKinsey, independently acquired or developed by McKinsey or legally required to be disclosed. McKinsey will disclose Confidential Information only to its employees, agents and contractors who have a need to know and are bound to keep it confidential, will use Confidential Information only for purposes of performing the Services, including preparing Proposals and evaluating potential Services, or as otherwise requested or authorized by the Client, and will protect Confidential Information in accordance with the McKinsey Data Protection Protocols available at	Bidder has to comply with RFP terms and conditions.
15	32	General	General	General	https://solutions.mckinsev.com/msd/data-protocols.pdf (the We request to add the following: "Without limiting the foregoing, if McKinsey processes data as part of the Services and on behalf of the Client which relates to an identified or identifiable person ("personal data"), McKinsey shall (i) only process such personal data, including with respect to McKinsey's use of subcontractors or sub-processors, as set forth in this agreement and the Protocols, as otherwise authorized in writing by the Client, or as required by applicable law, (ii) implement appropriate technical and organizational measures to protect such personal data as set forth in the Protocols, (iii) promptly notify the Client of any incident in which the confidentiality, integrity or security of the personal data has been compromised, and (iv) collaborate with the Client as required by applicable law or the Client's request to document the personal data, data subjects and processing activities related to the Services, including as part of an applicable Proposal. With respect to transfers of personal data from the Client to McKinsey, where required by law to ensure an adequate level of data protection, the Parties agree that such standard contractual clauses as applicable to the respective transfer and to McKinsey's Services and as available at https://solutions.mckinsey.com/msd/sccs.pdf shall be deemed automatically incorporated into this agreement and binding upon the parties hereto, including their affiliates, unless an alternate data transfer arrangement authorized by applicable law is agreed by the parties. McKinsey will comply with the Client's reasonable requests to furnish information regarding McKinsey's processing activities as is reasonable, necessary to enable the Client to verify.	Bidder has to comply with RFP terms and conditions.

Page 5 of 9

SI.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
16		General	General	, General	While we believe that the best method to manage the risk on this project, and the method we will adopt, is to ensure high quality project management and staff are assigned to the project, we do require a reasonable allocation of risk which is in proportion to the reward we may gain. We are in a materially different position to our clients with respect to controlling the risk. Specifically, we have no board authority to act and we do not make the decisions for the client, which means that we have no control over who at the client will implement our recommendations, how well they will be implemented, or when they will be implemented. Therefore, if a third party is allegedly damaged by any steps taken by client management, the third party should seek redress from, and be compensated by, the client and not the Firm. Indemnification recognizes the reality that the client, not the Firm, is responsible for the success or failure of client action. We would like to ask that our liability under the Agreement howsoever arises be limited to actual and direct loss or damage due to gross negligence and willful misconduct by us and capped at the fee payable by the Client under the Agreement. Accordingly, we request to add the following clause: "The Deliverables/ Services are not intended as a substitute for financial, investment, legal, accounting or other professional advice, and McKinsey does not intend to supplant Client's management or other decision-making bodies and does not guarantee results. The Client remains solely responsible for its decisions, actions, use of the Deliverables and compliance with applicable laws, rules and regulations. The Client acknowledges.	Bidder has to comply with RFP terms and conditions.
17	35	Section G - General Conditions	16.Adoption of Integrity Pact	16.3. The Bidders shall submit signed Pre Contract integrity pact as per Appendix-G along with Part A - Technical cum Eligibility. Those Bids which are not containing the above are liable for rejection.	Please clarify if amendments to the Pre-Contract Integrity Pact are permitted and how such amendments should be reflected, i.e. the bidder shall note in Annexure 12 - Compliance Statement or directly edit in the Pre-Contract Integrity Pact.	Bidder has to comply with RFP terms and conditions.
18	14-15, 31, 40,	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS Section G - General Conditions SECTION H- PURCHASE PREFERENCE Appendix G - Pre-contract Integrity Pact	Right to Audit	Right to Audit	Due to our confidentiality obligations to our other clients, and consistent with our policy against disclosure of Firm financial information, we do not generally permit clients or other third parties to audit/inspect our site, books and records.	Bidder has to comply with RFP terms and conditions.



SI. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
19	106	SECTION D -BID PROCESS	6. EARNEST MONEY (SECURITY DEPOSIT)	6.3. In the case of successful BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.	We fully stand behind the commitments that McKinsey makes in terms of ensuring that the deliverables of the project are completed within the timeframe and resources set out in our proposal. We negotiate our work carefully and do not generally undertake engagements where we do not believe that we can have significant impact. That being said, the success of a project is dependent on: certain assumptions (including with respect to industry performance, general business and economic conditions and other matters) that we will develop with the client's management team, whether or not the client chooses to implement our advice, the quality of the client's implementation of such advice, and other factors which are beyond our control. For that reason, we will not guarantee particular results. Therefore, we request to remove performance bond requirements.	Bidder has to comply with RFP terms and conditions.
20		SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Penalties/Liquidate d Damages	Penalties/Liquidated Damages	It's our Firm's general policy not to agree to any deduction/liquidated damages provision or alike. Client may not set-off or deduct any amounts due or payable to McKinsey in respect of the Services provided under this agreement. Further, no amount shall become deductible for any substitution of key personnel for reasons of any incapacity or due to health, so long as we provide a substitute consultant with no less experience and qualification than the original personnel. We therefore request the deletion of the clauses or any references to deduction/ liquidation damages or alike.	Bidder has to comply with RFP terms and conditions.
21		SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Payment Terms	1.2 All interim / progress payments shall be regarded as payments by way of advance against the final payment only and not as payment for work actually completed and shall not preclude to disallow payment proportionately in respect of defective / imperfect / incomplete work. It will not be considered as an admission by the Bank of the due performance of the contract, or any part thereof by the bidder nor shall it preclude, determine or affect in any way the powers of the Bank under the conditions in any other way vary or affect the contract.	Given that individual payment milestones are already subject to sign off at each stage, as stated in 1.3, i.e., The Bank shall provide sign off for each stage of payment of fees after satisfying with the completion of deliverables and number of resources deployed in the Project'; consider deletion of clause 1.2.	Bidder has to comply with RFP terms and conditions.
22	12	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	General	Fees excluding GST	Our understanding is that quoted fees (for commercial submission) shall be excluding GST, which shall be invoiced and payable by Bank additionally at the applicable GST rate.	As per Gem Guidelines
23	2	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Payment Terms 3.8 Payments of Invoices	3.8.1. The Bank may withhold payment of any charges that it disputes in good faith, and may set-off against penalty amount and any other amount which the Consultant owes to the Bank against charges payable to the Consultant under this Agreement.	Bank must give written intimation in case of dispute, including reason for payment withheld.	Bank will provide necessary information regarding the payment withheld.

SI. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
24	107	Appendix-G Pre Contract Integrity Pact	7. SANCTIONS FOR VIOLATIONS	7. SANCTIONS FOR VIOLATIONS iv. To recover all sums already paid by the BUYER, and in case of the Indian BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of (Name of the Bank/Financial Institution) while in case of a BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER from a country other than India with Interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER/SELLER/CONTRACTOR from the BUYER in connection with any other contract such outstanding payment could also be utilized to recover the aforesaid sum and interest. The BUYER shall also be entitled to recover the replacement costs from BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER	Please consider removing any interest clause (e.g., 2% higher than the prevailing Prime Lending Rate) in case of outstanding payments	Bidder has to comply with RFP terms and conditions.
25	43	Annexure 2	5	The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years (i.e. 2019-20, 2020-21 and 2021-22).	As per GOI guideline it should be read as cumulative ,not individual and this will be evaluated on cumulative basis	The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three years ending on 31/03/2022.
26	10	Section B - Introduction	7 - Scope of Work	•7.3. During the course of the project, there might be related areas which Bank would like the selected Bidder/Consultant to undertake which may not have envisaged earlier	Please clarify the scope of related work here.	The related areas will be purely in connection with the onboarding/implementation/post onboarding monitoring of the new contact center vendor
27	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2 - Penalties/Liquidate d Damages	The Bank will impose liquidated damages 0.50% of the total contract value per week or part thereof, for delay in not adhering to the time schedules for commitments under each activity under Clause 1.3. with the maximum cap of 10% of total contract value.	Request you to consider penalty on delay in respective services instead of Total contract value.	Refer the Corrigendum.
28	27	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12 - Order Cancellation/Termi nation of Contract	12.1 The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: Delay in delivery of services in the specified period. Serious discrepancies noted in the inspection. Breaches in the terms and conditions of the Order.		Penalty will not be imposed for any delay from bank's side.
29	28	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12 - Order Cancellation/Termi nation of Contract	12.2.9 Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank.	Request bank to clarify the scope of Core system or Core Business of the Bank	The core system or core business of the bank primarily includes the data owned by the Bank. The vendor will have no right to disclose data any where. The related regulatory norms to be strictly followed up by the vendor. The call center work should not affect core functioning of the bank.

SI No		ו חוא ב	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
30	43	3	Anneyure.7	Pre-Qualification Criteria	The Bidder should have experience of 3 Years in providing Consultancy services for Call center/Similar IT Services.	,	Bidder has to comply with RFP terms and conditions.
31	87	7	Annevure-10 (R)	Functional and Technical Aspects	Bidder should have provided consultancy services for above Projects in last three years: Public Sector Banks Private Sector Banks Foreign Banks NBFC Payment Banks	· ·	Bidder has to comply with RFP terms and conditions.
32	51	1	Anenxure-7	Anenxure-7	Satisfactory Letter from customer to be Enclosed or Purchase Orders to be enclosed	As per Annexure 2 Pre-Qualification Criteria both Satisfactory Letter and PO/WO is requested whereas here as per Annexure 7 either of them is requested. Please provide clarifications or please confirm if no change.	Satisfactory performance certificate from client along with purchase order/work order should be provided. Refer the Corrigendum.
33	83	3	Annexure-9 Scope of Work	Module 9: Miscellaneous	The Consultant shall be liable to pay penalty of 1% (One percent) of total project cost for delay of one month or part thereof each time, subject to maximum of 10 % (Ten percent) of the total consideration.	Request bank to consider penalty of 1% on respective service(s) delay beyond permitted period instead of Total Project Cost.	Refer the Corrigendum
34		E	Bid Document	General	Bid Submission Date: 14/06/2023		Bidder has to comply with RFP terms and conditions. W.r.t to the bid submission date if any changes are there, it will be communicated through the GeM portal and bank's website.

Date:

Place: Bangalore

Deputy General Manager

