PREBID QUERIES FOR RFP-132019

Supply, Installation, Implementation, Integration and Maintenance of MIS, RBI ADF Project, RBI ADEPT Project and RBI CIMS Project

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1	8	1.1. Invitation for Tender	We request the bank to extend the bid submission deadline by at least two weeks from response to queries to enable bidders sufficient time to prepare a competitive bid.	Bank agrees to extend the deadline. The same has been informed through a corrigendum published on Bank's Official Website.
2	8	Date of opening technical bids 10th October	Request the bank to provide extension of 20 working days	Bank agrees to extend the deadline. The same has been informed through a corrigendum published on Bank's Official Website.
3	10	Introduction-3.1	Does the bank have any overseas branches currently?	No, Bank doesn't have any overseas branches currently.
4	10	Introduction-3.1	If so, which are the countries in which the bank has overseas presence & also mentioned the process by which bank would share the data related to overseas branches?	NA
5	19	At present, Bank is having around 254 applicable Reports for RBI and other Regulatory/Statutory Authorities as a part of RBI ADF project. The bidder is expected to integrate various data sources as per the RBI ADF/ ADEPT/ CIMS requirement, and develop all the RBI reports and 62 identified MIS Reports,	254 ADF reports - our experience has been that generally Bank are able to automate approx. 100 reports. We thus request Bank to rationalize and provide exact number of reports to be automated as part of this project. The commercials will be directly related to the number of reports finalized as part of this scope On top of this, there are other 62 MIS reports as part of Annexure XIX which are not ADF reports. Even on this set of reports, we request bank to rationalize and provide exact reports to be automated with report formats or at least with level of complexity. Few reports such as Ownership of property in India, List of Expat officers, Notes to accounts, etc. seems will have challenges to fetch data from source system to automate.	As of now, Bank has approximately 131 applicable ADF reports. The bidder will have to develop a minimum of 62 MIS reports as listed in Annexure XIX. These complexity of the reports will have a mix of easy, medium and hard. However, majority of the reports will be of easy complexity.
6	19	Number of identified MIS Reports-3.1	The current number of identified MIS reports is 62. Is there any requirement for additional MIS reports or is the number of reports capped at 62?	The current number of identified MIS Reports is 62. However, Bank may request for any new report or may ask to discontinue existing reports in the future, out of 62. Any other MIS in future will be taken up through Change Request process.
7	19	3.1. Introduction The proposed solution should be scalable so as to support legacy applications, if any, used by Bank or be capable to integrate other Bank's Projects in the future as Bank may go for up-gradation, at a later date. At present, Bank is having around 254 applicable Reports for RBI and other Regulatory/Statutory Authorities as a part of RBI ADF project.	Please share the list of applicable returns and reports mentioned here?	RBI ADF report list is available in RBI Website. Rest of the reports list will be shared with the successful bidder.
8	20	ETL-3.2.1	How many sources systems from which data needs to be consumed into MIS DB and list of systems?	There are 15 such source systems from which Data needs to be consumed into MIS DB. The list of the same will be informed through a corrigendum published on Bank's Official Website.
9	20	ETL-3.2.1	Whether the requisite data would be made available to us by way data extracts from the respective source systems or is the bidder expected to extract from all sources systems?	The Bidder is expected to extract data from all source system.
10	20	ETL-3.2.1	If bidder needs to extract, Bank needs to define the table names and columns names of the data required from the respective source systems; Also we need to get the access to said systems and get the data dictionary of the said source systems; This would also impact the delivery time lines of reporting. Please confirm.	Perquisite details will be shared with the successful bidder.
11	20	Scope of work - 3.2	Is the bank looking for integrating unstructured data into MIS DB? if so please provide details of the same.	No, Bank is not looking to integrate unstructured data into MIS DB.

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12	20	Scope of work - 3.2	Data from Risk Management Applications; AML application; ALM application; Other applications are the key requirements for regulatory reporting. Bank needs to ensure that the data from the same are provided to MIS system. Please confirm	Bank will allow the selected bidder to extract data from the respective source system.
13	20	Scope of work - 3.2	What would be the expectation if the related source data is not available in any source system; ie regulatory returns for which data is manually maintained by the Bank; This refers to manual data returns and not gap in data. We request the bank to confirm the process.	If Bank maintains any such data which is maintained manually, a web portal for punching the same needs to be developed by the bidder.
14	20	Scope of work - 3.2	There are continuous changes in SLBC reports either by respective states or from State to State; how would the bank would expect the bidder to deliver SLBC reports; would they be adhoc reports or bank would design and provide certain standard reports for vendor to deliver; which would be used by the Bank for SLBC reporting. We request the bank to confirm.	The bidder will have to develop the said reports.

Provided solution should have capabilities to provide the reports as per requrement from SLBC and should be easily amendable and required reports should be made available to the bank well with in time,however its banks obligation to provide the advance intimation to the bidder. |
15	20	Scope of work - 3.2	What is the max number of records expected in reporting in respect of detailed reports?	Perquisite details will be shared with the successful bidder.
16	20	Scope of work - 3.2	Is Multi lingual Support required as part of the reporting process?	Yes
17	20	Scope of work - 3.2	Is data ingestion expected from multi time zones?	No
18	20	Scope of work - 3.2	Please provide details on Bank's organizational hierarchy which is required for fixing access security	Perquisite details will be shared with the successful bidder.
19	20	Scope of work - 3.2/ Web Portal - 3.2.1.1	Mobility Support Needs- Please confirm whether mobile interfacing/tab interfacing is required.	Said solution should be able provide the portal which should be responsive in design and should be accessible via any screen size device via web browser.
20	20	Scope of work - 3.2	Please confirm whether Single Sign On requirement would be required	Yes and preferebly with 2 Factor Authentication for Admin Credentials.
21	20	ETL: The expected data source to name a few will be CBS System, EXIM, E-Treasury, EFT Switch, Internet Banking, Mobile Banking, UPI/BHIM, Reconciliation system, Internal and External rating system, Currency Chest Software, LLMS, EWS, DMS, ALM, SPGRS, Audit MOC returns, GL System, FMC, CTS, SWIFT, NEFT/RTGS, ECS, Mandate Management System.	Request you to kindly share the approx. database size of each source system.	Perquisite details will be shared with the successful bidder.
22	20	3.2. Detailed Scope of Work
The data from the various existing source systems including but not limited to CBS, EFT Switch, Treasury, EXIM, etc.	Please specify the number of source system and their names. It is important for effort estimation and timelines of implementation.	There are 15 such source systems from which Data needs to be consumed into MIS DB. The list of the same will be informed through a corrigendum published on Bank's Official Website.
23	20	3.1. The bidder is expected to implement any upcoming projects of Bank/Regulatory/Statutory Authorities.	The clause suggests "Unlimited Open scope".
Requirements for any new project cannot be crystallized at this point of time, and costing for such open ended requirements cannot be quoted. We thus request that the said clause may kindly be removed.	The bidder is simply expected to implement any upcoming projects of Bank/ Regulatory/ Statutory Authorities. These projects are not in the scope of this RFP. Any such projects will be discussed with the bidder and a separate Purchase Order will be issued on mutually agreed term and prices.

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24	20	3.2.3 Data Cleaning: The data from the various existing source systems including but not limited to CBS, EFT Switch, Treasury, EXIM, etc. will be extracted, transmitted and loaded into the MIS Database in an automatic process without any manual intervention. Before loading data to the MIS Database, the data is to be cleaned and enriched for qualitative MIS. The primary focus of Bank is on data cleansing and data enriching. Hence the bidder has to provide a tool for cleansing and enriching not limited to a few fields or patterns. The extracted data fields will be minutely checked for partial data, missing data, logical errors, pattern matching for same customer/ Household/ corporate/group, etc. as well as additional data fields required for the reports to be sent to statutory / regulatory authorities. The loan accounts after extraction should be accurately categorized under respective sectors by following the RBI Guidelines. The data errors and additional data fields required will be published and will be made available for End users (Branches/ Offices) wherein they would be provided with the facility for data correction and filling additional requirement with inbuilt data validation checks.	The process of Data cleaning as has been envisaged in the said Para is quite exhaustive and in case the error listings / changes and upgradations suggested (for data Congruity by our System), may or may not have corresponding levels of upgradation process in existence in the source system DB. This would thus entail a process of either Gap data entry or upload which would defeat the seamless process of data flow. The time lines suggested for the completion of the project cannot address these requirements and it would not be possible for us to make a clear estimation to T&M requirement of effort without looking at the data of the source systems. Further if the changes are to be effected in the source systems then that is beyond the scope and control. Kindly arrange to clarify following 1. Total number of source systems for which data cleansing exercise need to be undertaken along with appx number of fields for each system 2. Do we need to reverse populate the corrected data in respective source system 3. As data cleansing is a continuous exercise, It is thus submitted that it should not be bound in the project time lines.	1. Only 1 source system i.e. CBS will be undertaken for data Cleansing Activities. 2. The data errors and additional data fields will be published via Bank's Internal Portal and will be made available for End users (Branches/ Offices) through which they will in turn make corrections in CBS. No reverse Population in source database is required. 3. As data cleansing is a continuous exercise, It is thus not bounded in the project time lines. However, the said error reports should be completed within the Project timelines.
25	20	3.2.1. ETL (Extract, Transform and Load) The ETL tools proposed should pull the data from the various source systems, clean, align, standardize, transform and load based on the Business rules and requirements as specified by the Bank and mapped to the data model customized for the Bank.	What would be the mechanism of pulling data from each source system? Is any real time data fetching requirement?	Real time fetching may be required in future, which will be decided case to case basis, if RBI demands it. Example- Flash copy of data as of 25/03/2019 will be available on 26/03/2019 by 4 am.
26	20	3.2.1. ETL (Extract, Transform and Load) It must support mixed workloads, multiple loads and should complete the entire ETL exercise and Reports Generation within the time window and at frequency prescribed by Bank.	What will be the data ingestion volume on different frequencies? Please share information elaboration on mixed workload and multiple loads.	Data needs to be extracted from flash copy of multiple data sources or from direct table to table or through ETL.
27	20	3.2.1. ETL (Extract, Transform and Load) The expected data source to name a few will be CBS System,…..	Please share list of all source systems and information on feeds from each of the source systems.	There are 15 such source systems from which Data needs to be consumed into MIS DB. The list of the same will be informed through a corrigendum published on Bank's Official Website.
28	20	3.2.1. ETL (Extract, Transform and Load) The expected data source to name a few will be CBS System,…..	What is the volume and frequency of all different data sources? Please share the peak time and volume	Perquisite details will be shared with the successful bidder.

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29	20	3.2.2. Data Quality Tools for identifying the data quality issues and resolving the data quality problems are to be provided to have a clean and consistent data in MIS. It should support sanitization, cleansing, standardization, de-duplication, enrichment and such other tasks. 3.2.3. Data Cleaning Before loading data to the MIS Database, the data is to be cleaned and enriched for qualitative MIS. The primary focus of Bank is on data cleansing and data enriching.	Please elaboration on data cleansing and enriching rules.	Data punching at branches may have many errors, which needs to be identified, sanitized and after application of business rules, uniform data should be loaded into live MIS Database.
30	21	3.2.5. Sizing of Hardware and Software 2000 Concurrent users logged in, concurrent generation of reports, etc.	From our experience 2000 concurrent users seems high for the reports. Our understanding in the similar projects is that the total no. of users could be 2000 but we have seen the Concurrent Users around 50 to 100. Kindly confirm this understanding.	The Solution should be capable to handle at least 200 concurrent login. The Total number of users of the ADF Application is 13000 approximately.
31	21	3.2.5. Sizing of Hardware and Software ETL Volume and frequency of ETL from different data source	Please specify the ETL volumes that is expected.	Please refer Section 3.2.5 Sizing of hardware and Software.
32	21	3.2.11. Web Portal Approximately 254 RBI ADF reports, 62 MIS Reports and any Ad-hoc reports, if any, are to be developed and history data of last 6 years will be required by various Departments to be maintained and to be included in the new MIS Web Portal.	Please specify the no. of reports required in the XBRL format.	The number of RBI ADF reports required in XBRL format will be as per requirements from RBI.
33	21	3.2.3 The data errors and additional data fields required will be published and will be made available for End users (Branches/ Offices) wherein they would be provided with the facility for data correction and filling additional requirement with inbuilt data validation checks. Data is to be enriched by various processes like De-Duplication to identify unique customers having multiple accounts on various search parameters like Phone/Mobile number, Aadhar No, PAN Number, Name, Address, CIN No, etc. The De-Duplication utility should be made available through a Web based portal.	Will Branches / offices be correcting data in their existing system or would they be correcting data in our system. Kindly clarify.	The data errors and additional data fields will be published via Bank's Internal Portal and will be made available for End users (Branches/ Offices) through which they will in turn make corrections in CBS. No reverse Population in source database is required.
34	21	3.2.4 The proposed MIS Database should also cater to any additional applications/requirements that the Bank may acquire/implement during the course of the project.	The clause suggests "Unlimited Open scope". Requirements for any new project cannot be crystallised at this point of time, and costing for such open-ended requirements cannot be quoted. Further, as we don't know the nature of requirement, its fulfilment from proposed MIS database can't be committed. We thus request that the said clause ay kindly be removed.	The bidder is simply expected to cater any additional applications/requirements that the Bank may acquire/implement during the course of the project. These projects are not in the scope of this RFP. Any such projects will be discussed with the bidder and a separate Purchase Order will be issued on mutually agreed terms and prices.

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35	21	3.2.5. Sizing of Hardware and Software The successful bidder need to quote the rates of OS and Database, if bank possess the license of OS and database then the same will be provided by bank.	On the commercial format ANNEXURE XI (Page # 74) S.No. b. the bidder has to quote "Operating System License Cost ". Since the bank has stated that if bank possess the license of OS and database then the same will be provided by bank. It is suggested that this may be treated as an optional item instead of quoting the commercial.	Annexure XI Commercial is being modified. The new format will be shared through a corrigendum published on Bank's Official Website.
36	21	3.2.4. MIS Database The system should have facility of storing and processing of frozen data such as Month-end/Quarter-end/Half Yearly data.	Request the bank the period up to which to be kept in the live server.	Data since March 2014 to be kept in Live Server.
37	21	3.2.3. Data Cleaning Data is to be enriched by various processes like De-Duplication to identify unique customers having multiple accounts on various search parameters like Phone/Mobile number, Aadhar No, PAN Number, Name, Address, CIN No, etc. The De-Duplication utility should be made available through a Web based portal. Subsequently, data will be stored in MIS database, based on which various RBI/ Other Statutory Authorities, etc. reporting requirements will be fulfilled with a complete audit trail for all data modifications.	Will data correction be performed in MIS data base after de-duplication? OR will it be done in source data first which will then be applied in MIS database?	If a customer tries to open multiple CIF in different branches using the same identification proofs like PAN, Aadhar, Mobile no, CIN, etc., then the same needs to be flagged and reported for removing the multiple CIF of same customer. The Solution will furnish such issues in report format under Web-based portal which in turn will be corrected by Branches/ Zonal Offices in the source system and the will be reflected in the next ETL.
38	21	3.2.4. MIS Database The proposed MIS Database should also cater to any additional applications/requirements that the Bank may acquire/implement during the course of the project.	Is there any such application or requirement in pipeline now? Please share details of additional applications	No requirements are in pipeline as of now. However, the selected vendor should be able to integrate/support any application/requirement procured by Bank in due course.
39	22	1. Number of Branches and Offices- 1910 2. Number of CASA & TDA Accounts- 3.80 Cr 3. Number of Advances accounts- 23 Lakhs	Kindly provide the total number of total users for the ADF application	The Total number of users of the ADF Application is 13000 approximately.
40	22	Facility Management The bidder have to provide onsite facility management services during the whole contract period for system administration, data base management, application development/customization, adhoc requirements and onsite support by providing adequate resources that are qualified and experienced during the implementation, support, sustenance phases throughout the validity of the contract.	Facility management services will be within the scope of the software application only, data base management and other adhoc requirements outside the preview of software application will not be supported from our end. Kindly confirm	The onsite L1 and L2 resources will have to attend minimum of all the job descriptions mentioned in the RFP including Database Management and Adhoc requirements. No change in the RFP clause.
41	22	3.2.6. Software LifecycleDesign, development, testing and Implementation of MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project should include all Software Development Life Cycle activities (SDLC) for data integration, MIS, data quality, cross functional analytical requirements of the Bank and as per ISO Standards.	How the systems are currently managed? Are all in different database/structures?	Currently all systems are following SDLC process. The Solution should comply with ISO Standards.

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42	22	The Bidder must provide a web based portal to raise issues/ tickets, major or minor incidents, logs of DML and DDL operations, Change Request input and its tracking, etc. with facility to generate reports for review and monitoring.	Should the bidder provide a ticketing tool?	The bidder may provide a ticketing tool. However, a web-based portal satisfying the requirements is also acceptable.
43	23	Environment, Licenses & Infrastructure The Licenses for OS, Database Software and any other tools required for the solution should be provided by SI?	We will be providing the software and hardware sizing only as per RFP. Request the bank to provide hardware, OS license and database license	The Licenses of OS(In Case of Windows and Linux), Database Software(In Case of Oracle) required for the solution will be provided by the Bank on recommendations of the successful bidder. Database other than Oracle and OS other than Windows and Linux will have to be quoted in commercial and provided by the bidder.
44	23	3.2.8. Environment, Licenses & Infrastructure No data from the production should be taken for the testing, the data used for the testing should be masked data.	Does Bank have an existing data masking tool?	Bank doesn't have any data-masking tool.
45	24	Data retention-3.2.11	It is mentioned that history data of last 6 years will be required by various Departments to be maintained. Please clarify : 1. Daily account balances would be maintained for 6 years 2.Whereas account level data with various other attributes would be maintained for month end for 6 years	Account level data with various other attributes is maintained for last 6 years.
46	24	3.2.12 The solution is expected to have the features to cover Audit Process including Pre- MOC for all locations, Post-Zone MOC, Post-Head Office MOC and generate Quarterly/Half-Yearly/Yearly reports.	As per clause 3.2.1, it seems there is already some system in place for MOC etc. through "Audit MOC Returns". Would our scope be to extract MOCs and generated Pre and Post MOC reports or would it be incorporation of MOC, processing of MOC and calculation of provision there on? Kindly guide.	The scope is processing of Audit Memorandum of Corrections (MOC), Calculation of Provision, generation of Pre and Post Audit Reports, generation of post Audit RBI returns.
47	24	3.2.13 The Solution should be able to generate all the existing and any future reports/ requirements made by Regulatory/ Statutory authorities, in the frequency & format prescribed by the authorities without any extra cost during the period of TCO.	Regulatory during the contract within existing & in the nature of minor modification without adding cost during contract period, the changes which are not either envisaged by the regulator or the bank as on bid date & beyond the current data design will be advised as part of change request on cost basis during contract period.	RFP Clause Amended as 'The Solution during the contract period should be able to generate all the existing reports as of the bid submission date. Also the minor or major changes in these reports shall be carried out by the bidder without any extra cost during the contract period. Any new reports and modifications thereafter of these reports will be as a part of Change Request on mutually agreed cost basis during the contract period.'
48	24	3.2.13. MIS, RBI ADF Project, RBI ADEPT Project and RBI CIMS Project Also, the bidder is expected to implement any upcoming projects of any Regulatory Authorities	In the event of any upcoming projects, the approximate time and cost if any will be discussed with the bank for mutual resolution.	The bidder is simply expected to implement any upcoming projects of Bank/ Regulatory/ Statutory Authorities. These projects are not in the scope of this RFP. Any such projects will be discussed with the bidder and a separate Purchase Order will be issued on mutually agreed term and prices.
49	24	3.2.11. Web Portal The proposed solution must allow the users from Branches/Zonal Offices/Head Office to build and generate ad hoc reports/data based on the aggregated and granular data maintained in MIS Database.	Does any access control mechanism need to be built?	Yes, access control mechanism needs to be built and with admin menu accepted by selected Bank Admin team.
50	24	3.2.11. Web Portal All the reports (RBI usage/ Internal Usage), which are developed by the bidder, are to be hosted in the MIS Web portal.	Please clarify on what is the history data requirement? What will be the mode of delivery of reports (if they are scheduled)? Is it just via the portal, or do we need delivery or reports through e-mail?	History data is required by various Statutory/ Regulatory authorities and even by Bank Management. Mode of delivery of reports will be via web portal having facility to send email having the report as attachment.

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51	24	The bidder is expected to implement MIS, RBI ADF Project, RBI ADEPT Project & RBI CIMS Project with proper business processes and as per ISO Standards	To implement MIS, RBI ADF project, RBI ADEPT project and RBI CIMS project, we need to understand the scope of RBI CIMS which is still unknown from RBI and hence bidder will not be in a position to propose any timeline as well as to derive effort estimate. Bidder wants to understand bank's view and request bank to obtain clarity from RBI on the same.	Implementation and completion of MIS, RBI ADF and RBI ADEPT Project will be linked to Project Timelines only.
52	25	The solution should be capable to geo-location tag for capturing bank and branch locational details.	Request you clarify. In our experience, geo-location tagging functionality is not required for ADF solution.	Geo-location tagging functionality is in the purview of RBI CIMS solution.
53	25	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project 4. The solution should be capable to generate data/ report in the format as required by Regulatory/ Statutory authorities including Statistical Data and Metadata Exchange (SDMX) format, XBRL, JSON, ASCII, Text, PDF, Excel, etc.	Please share details of all reports/extracts with formats and frequency	RBI Website is having list of all ADF Reports. SDMX format is proposed in RBI CIMS project and hence it may be required while implementation of the same. XBRL formats are required for reports in RBI ADF Project as defined by RBI. Other formats are regular as and when required by Bank.
54	25	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project 5. The solution should be capable to derive data from multiple data sources having satisfied the data integrity and data quality parameters including history data.	Need elaboration on Data quality parameter for history data	The vendor will have to build data cleaning constraints on their own based on their experience of building MIS ADF Project and bank's inputs. Further details shall be shared with the successful bidder.
55	25	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project 8. The solution should facilitate data masking of confidential data identified by bank.	Does Bank has an existing data masking tool?	No
56	27	The Solution should ensure high uptime of 99.95% with requisites redundancies in the solution to avoid single point of failure. Uptime of the solution will be reviewed every quarter.	Since the underlying hardware components are being provided/ procured by the bank, the bidder can only support SLA resolution and response times since the uptime largely depends on components supplied by the bank. Request to please reconsider this clause to limit bidder responsibility to the application level.	The scope of this clause is only for the solution and components supplied by the bidder.
57	27	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project The MIS solution is expected to have the following features but should not be limited to Multiple Data source: Support a variety of data sources including file-based data sources (Excel, Access, text, CSV), SDMX, XBRL, JSON Files, XML Files, ORACLE, MSSQL, etc.	XBRL and SDMX are formats of returns to be generated from new system. Will this format also be a source to this system?	Source data may be in these formats also.
58	27	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project The MIS solution is expected to have the following features but should not be limited to Full and Incremental Data Extraction: Support scheduled full data extraction and incremental data extraction with minimal scripting efforts.	Incremental data extraction is applicable for which all source systems or feeds?	Incremental data extraction mechanism should be decided on discussion with the successful bidder and also based on the case to case basis.

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59	27	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project The MIS solution is expected to have the following features but should not be limited to Intuitive Interface:Shall be easy to use and intuitive.	Does any such interface exist currently? Please Elaborate.	The successful bidder has to develop.
60	27	3.2.13. MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project The MIS solution is expected to have the following features but should not be limited to Data Driven Alerts:Sends email/ SMS alerts on defined thresholds	Please Elaborate.	New business rules needs to be set for which, if any exception situation arises, an alert is generated. For example- NPA of any branch crosses 10% of its advances, then a mail/ sms needs to be sent to Branch Manager to look into it.
61	28	3.3 e. Any security related issues (including various audit conducted by the Bank/Third Party) reported/ observed in the system is to be rectified in top priority (within 5 working days) as a part of the vendor performance commitment during entire contract period.	We request Bank to conduct such audits during UAT process, so that application when moved to production does not have such requirements. Further, any such subsequent requirements will need time to be addressed, based on finding and observations of security audit, which can be decided mutually. We request and submit the clause may suitably be modified.	RFP Clause Amended as: 'Any security related issues (including various audit conducted by the Bank/Third Party) reported/ observed in the system is to be rectified in top priority on mutually agreed timelines as a part of the vendor performance commitment during entire contract period. The same should not be postponed till implementation of next release/update.'
62	29	The bidder is expected to migrate by redesigning and recording the existing MIS Database consisting of Monthly data of CASA, TD accounts and Advances Accounts since 2014 to till date and perform queries or generate reports, if required on the same. The approximate sizing of current MIS Database is more than 10 TB and the same needs to be considered while providing the estimated sizing of hardware.	Please specify the average data size of these files which would be required (to be lifted to memory) for preparing reports.	The data size of the data set, which would be required for preparing of reports is depended on the reports. The bidder shall estimate the same on their experience of implementation of RBI ADF. Other perquisite details will be shared with the selected bidder only.
63	30	Data retention-3.2.11	What would be data retention period requirements/ retention period for report level data as this would be a key need for arriving at HW sizing?	Deposit and Advances Account level data with various other attributes would be maintained for each month end for last 6 years.
64	30	Proposed approach- 3.3	What is the bank's process for broadcasting the reports to Branches?	Reports will be available in a Web Portal under Bank's Intranet for viewing/downloading.
65	30	Proposed approach- 3.3	What is the bank's sign off process for reporting?	The reports will be tested by the respective departments and once the departments verify the reports, Bank will sign off the report.
66	30	Proposed approach- 3.3	What is the Bank's sign off process followed for MIS Reports list based on complexity?	The reports will be tested by the respective departments and once the departments verify the reports, Bank will sign off the report.
67	30	Proposed approach- 3.3	Report availability time is dependent on data extracts received time from CBS. Please confirm by what time data extracts can be received from CBS	Reports should be available within 6 hours of receiving extracts from the source systems during the whole contract period.
68	30	The bidder would provide the sizing of the Hardware, OS, Database, any other components required for implementation of the project.	We assume that TCS is to provide HW recommendation and HW will be procured by BOM. Please share existing HW specifications at bank (server , DB details)	HW will be procured by Bank on HW recommendations of the successful bidder. Details of current Hardware will be shared with the successful bidder only.
69	31	Indicative details of L1 & L2 support Minimum of 4 L1 Resource should be available. Minimum of 2 L2 Resource should be available.	As mentioned in the functional requirements of RFP will be considering two L1 sources (on-site). The number mentioned this section (4+2) is very high and will impact the commercials. Request the bank to confirm the onsite resource.	After the complete implementation of the project, Bank will require minimum of 4 L1, 2 L2 and 1 L3 resources at onsite.
70	31	3.3.3. Proposed Solution and Approach k. Bidder to ensure system should support the Archival Policy of the bank.	What is the current data archival policy for the data? What is the period of retention of the archived data?	Details will be shared with the successful bidder only.

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71	32	3.3.4 The count of onsite personnel in L1 and L2 capacity mentioned below is for the duration of AMC Period Minimum of 4 L1 Resource should be available Minimum of 2 L2 Resource should be available.	The scope of AMC is for fixing the bugs etc. but the functions defined in the RFP document is for Facility Management. Hence, as per our understanding, we have to quote for facility management for 4 L1 and 2 L2 resources under Facility Management head of Commercial Bill. Kindly guide.	Yes, you have to quote for facility management for 4 L1, 2 L2 and 1 L3 resources during AMC period in the format under FM Resource Cost head of Commercial Bill. Revised Commercial Format same will be shared through a corrigendum published on Bank's Official Website.
72	35	3.4.2 Evaluation Methodology for eligible bidders. The bidder may quote the best competitive price in the commercial bid as Bank reserves the right to opt for reverse auction and in case Bank doesn't opt for Reverse Auction, the commercial bid submitted by the bidders will be opened to decide the L1 price.	Request you to kindly consider the evaluation method as follows: The technical evaluation and commercial evaluation shall have the weightage of 70% and 30% respectively and this weightage shall be considered for arriving at the successful bidder. Request you to remove the reverse auction option.	As mentioned in the section 3.4.4. Combined Techno Commercial Weighted Evaluation Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. Bank reserves the right to opt for Reverse Auction.
73	35	The bidder may quote the best competitive price in the commercial bid as Bank reserves the right to opt for Reverse Auction and in case Bank does not opt for Reverse Auction, the commercial bid submitted by the bidders will be opened to decide the L1 price	If commercial bids are prepared for L1 price then the final decision should be on the basis of L1 as the current method implies that after arriving at lowest quoted bid again bid will be subjective to reverse auction. We request to kindly have one method for finding the lowest bid i.e. either L1 basis or reverse auction basis.	As mentioned in the section 3.4.4. Combined Techno Commercial Weighted Evaluation Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. Bank reserves the right to opt for Reverse Auction.
74	36	3.4.2 Evaluation Methodology for Eligible Bidder	For ADF project, generation of XBRL (Instance document) using RBI Taxonomy is core requirement. We hence request to kindly allot independent marks for availability of tool with vendor.	No Change.
75	36	3.4.3 The key considerations of the TCO would be the total pay outs for entire project throughout the contract period of 5 years, discounted at 10% to arrive at the present value of the future cash outflows. The TCO shall comprise all the costs that the bidder shall charge to the Bank for the duration of the contract. The evaluation will be done as follows: The discounted rate will be calculated on yearly basis based on the formula $A/(1+i/100)n$ where A= Total Value in each Year; i=10% and n =Year. The Present Value will be calculated for all components where the payment is recurring year on year.	In case of Reverse auction, how this would be implemented as during reverse auction nobody will be sure about being the lowest bidder and this may create confusion. We request you to kindly look into it.	If the Bank opts for Reverse Auction, the Reverse Auction will be conducted by the Bank's authorized Reverse auction service provider, the details of which will be provided during the later stages of tendering process.
76	37	3.4.4 Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. On the basis of the combined weighted score for technical and commercial evaluation, the bidders shall be ranked in terms of the total score obtained.	In case of Reverse auction, how this would be implemented as during reverse auction nobody will be sure about being the lowest bidder and this may create confusion. We request you to kindly look into it.	If the Bank opts for Reverse Auction, the Reverse Auction will be conducted by the Bank's authorized Reverse auction service provider, the details of which will be provided during the later stages of tendering process.

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77	37	3.4.4 The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. However Bank will have the option to negotiate the price after commercial evaluation.	After adopting, such a stringent evaluation methodology and selecting the most competitive bid, the margin in hand would be very meagre. We thus request and submit that the option to negotiate the price after commercial evaluation may please be removed.	No Change.
78	37	3.4.4. Combined Techno Commercial Weighted Evaluation	If the bidder scores maximum under technical evaluation and may not be L1 in the commercial. How the bank will treat such a scenario or have to be L1 in the reverse auction.	As mentioned in the section 3.4.4. Combined Techno Commercial Weighted Evaluation Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. Bank reserves the right to opt for Reverse Auction.
79	40	Patent Rights The Supplier shall grant to the bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity	The words "replicate", "abroad" and "irrevocable" are proposed for deletion. The clause gives a perpetual and irrevocable license to use and replicate the software in India and abroad. The rights contemplated under the clause are very wide and potentially onerous. Right to use the software should be on an "AS IS" basis without copying/ replicating rights. Is there a business intent to give access rights outside India? Also, there are IP related indemnities proposed under the RFP. Given that replication of software is allowed, any infringement claim arising out of modified/ replicated software, received by the Bank, can potentially lie against Pragmatix.	The requirements are clearly mentioned in the RFP. Further details shall be provided to the successful bidder
80	42	4.10 In the event any court or other government authority shall determine any provisions in this agreement is no amended so that it is enforceable to the fullest extent permissible under the laws and public policies of the jurisdiction in which enforcement is I sought and affords the parties the same basic rights and obligations and has the same economic effect as prior to amendment.	This appears to be typo, request bank to share the correct clause.	Bank removes this clause.
81	42	4.12 It would be bidder's responsibility to integrate proposed solution with existing SIEM (Security Information and Event Management) to generate alerts for any violations. Proposed solution should be able to send logs in an acceptable format to the existing SIEM solution.	Kindly arrange to provide the structure / details of logs to be sent to SIEM solution.	Details will be shared with the successful bidder.
82	42	4.13. Manufacturer's Authorization Form	As the proposed solution to be offered to the bank are in-house developed. Can we furnish an undertaking to this effect along with the Bid documents.	Yes, if the bidder proposes an in-house solution, the bidder will have to submit an undertaking to this effect along with bids document.
83	42	Project Implementation The Bidder is expected to implement the solution in a modular and phased manner. The bidder is expected to successfully complete the implementation of the solution within 42 Weeks strictly from the date of Letter of Intent in phases as under	Due to the complexity and scale of engagement, Implementation timeline of 42 weeks is difficult. Request the bank to relax the clause and allow the bidder to suggest a suitable timeframe for implementation	No Change.

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84	43	4.15.b b. Similarly, in the event of any claims being made on the Bank, on account of any breach or noncompliance of any applicable law, unauthorized act, fraud, deed or thing done or omitted to be done or undertaking made or deficiency in service by Successful Bidder, its employees, officers, agents, Successful Bidder undertakes to pay on first demand made by the Bank of any amount on this account without any demur, contest, protest whatsoever within 7 working days of the demand being made. The Bank may at its discretion settle any or all claims made on it and recover the amount so paid from Successful Bidder and /or make deductions from the amount payable by the Bank to Successful Bidder	Solution is related to generation of output and submission of the generated output to respective authorities. Generation of output is primary dependent on availability of data which is to be arranged by Bank hence we request to remove the clause. We would also like to request that in any case, the amount of claim should not exceed contract value. Further, any such claim should be payable on establishment of act by the competent authority and not on demand by the Bank.	No Change.
85	44	4.16. ESCROW Arrangement: Source code for customization done for Bank in the solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.	As the source code is of a confidential nature, it is suggested that it may be kept separately and to be opened by representatives of the Bank and successful bidder.	No Change.
86	45	4.17 b) The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard. c) In case the Bidder is coming with software which is not its proprietary software, then the Bidder must submit evidence in the form of agreement it has entered into with the software bidder which includes support from the software bidder for the proposed software for the full period required by the Bank.	which are the events of release of source code? RFP is silent on specific events when source code release would be triggered through escrow. Would the bank have access to the open and closed part of the source code key at all times?	No Change.

S. No	Page No	RFP Ref. and RFP statement	Bidder's Queries	Bank's Reply
87	45	4.16. ESCROW Arrangement · Source code for customization done for Bank in the solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation. · The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder to the bank. Bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions and these IP rights would also be applicable for Bank/ its subsidiaries (Domestic or International).	Request Bank to remove this clause since most of the OEM's will not agree to share the Source code.	No Change
88	45	4.17. Source Code a) The application software should mitigate Application Security Risks, at a minimum, those discussed in OWASP top 10 (Open Web Application Security Project).The Bank shall have right to audit of the complete solution proposed by the bidder, and also inspection by the regulators of the country. The Bank shall also have the right to conduct source code audit by third party auditor.	Request Bank to remove the clause "The Bank shall also have the right to conduct source code audit by third party auditor". Since most of the OEM's will not agree to share the Source code for any review by third party.	In such cases, the bidder has to submit the code review audit certificate.
89	45	4.16 Bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions and these IP rights would also be applicable for Bank/ its subsidiaries (Domestic or International)	Any customization requirement are implemented on the basis of overall design of the proposed solution by the solution provider therefore becomes the natural IPR owner of such customization also. Hence request to Kindly modify the condition.	No Change.
90	46	5.3. Duration of Contract : Bank also reserves the option to purchase the whole Solution duly updated and upgraded with source code at any stage of contract period or even after the completion of the contract period at the cost negotiated with the successful bidder as an optional item in the commercial offer.	We request the bank to amend this clause as sale of the source code of the product will lead to transfer of IPR of the product. Hence we request the bank to relax this clause.	No Change.
91	46	The successful bidder shall provide a Performance Guarantee within 15 days of awarding the contract, which will be for the period from the date of receipt of the order or signing of the contract, whichever is earlier, in the format as provided in Annexure XVII to the extent of 10% of the total TCO value valid for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations.	Deviation request for relaxation Can this be relaxed for MSME company or reduced to 5% from 10%.	No Change.

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92	46	5.4. Performance Bank Guarantee	Request the bank to allow the successful bidder to submit the performance guarantee within 45 days from the date of acceptance of purchase order.	Details will be shared with the successful bidder.
93	47	70% of the Enterprise License cost will be paid immediately after the Go-Live Date at both DC and DR site for the MIS, RBI ADF PROJECT of the bank. Remaining 30% of the Payment will be made after full implementation of the project.	Deviation request for relaxation Would request the Bank to consider "70% of the Enterprise License Cost will be paid on delivery of hardware and 20% immediately after the hardware installation and sign-off at the bank site for MIS, RBI ADF Project of the Bank. 10% after full implementation of the bank."	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
94	47	70% of the Operating System License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project.	Deviation request for relaxation Would request the Bank to consider "70% of the Operating System License Cost will be paid on License delivery and 20% immediately after the installation and configuration at bank site for MIS, RBI ADF Project of the Bank. 10% after full implementation of the bank."	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
95	47	70% of the Database License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all the requisite licenses for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project.	Deviation request for relaxation Would request the Bank to consider "70% of the database license cost will be paid on license delivery and 20% immediately after the delivery and installation at bank site for MIS, RBI ADF Project of the Bank. 10% after full implementation of the bank."	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."

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96	47	5.8. Payment Terms a) Enterprise License Cost 70% of the Enterprise License cost will be paid immediately after the Go-Live Date at both DC and DR site for the MIS, RBI ADF PROJECT of the bank. Remaining 30% of the Payment will be made after full implementation of the project. All Payments will be made against receipt of Acceptance Report signed by Bank's identified Project Manager. 5.8. Payment Terms b) Operating System License Cost 70% of the Operating System License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project. All Payments will be made against receipt of Acceptance Report signed by Bank's identified Project Manager. 5.8. Payment Terms c) Database License Cost 70% of the Database License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all the requisite licenses for the MIS, RBI ADF PROJECT of the	Request bank to release 70% payment on delivery of license and 30% payment on successful implementation of Project.	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
97	47	5.8. Payment Terms d) Implementation Cost System Requirement Specification and analysis--10 % Completion of Gap Analysis and Customization/ Implementation of CDR --30% UAT Sign Off--20% Go Live Sign Off--15% Completion of Project Implementation (100% of Project Implementation or successful completion of Phase 3 whichever is earlier)--20% Remaining amount will be retained by Bank and will be paid after 1 year from Go-Live Date--5%	Request bank to revise this clause as "d) Implementation Cost System Requirement Specification and analysis--10 % Completion of Gap Analysis and Customization/ Implementation of CDR --30% UAT Sign Off--25% Go Live Sign Off--15% Completion of Project Implementation (100% of Project Implementation or successful completion of Phase 3 whichever is earlier)--20%"	No Change.
98	47	5.8. Payment Terms a) Enterprise License Cost 70% of the Enterprise License cost will be paid immediately after the Go-Live Date at both DC and DR site for the MIS, RBI ADF PROJECT of the bank. Remaining 30% of the Payment will be made after full implementation of the project. All Payments will be made against receipt of Acceptance Report signed by Bank's identified Project Manager.	Request to revise the Payment Term as follows: a) Enterprise License Cost 50% advance along with Purchase Order 40% on providing the paper License for Dc and DR environment. 10% on Go Live at DC and DR.	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."

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99	47	5.8. Payment Terms b) Operating System License Cost 70% of the Operating System License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project. All Payments will be made against receipt of Acceptance Report signed by Bank's identified Project Manager.	Request to revise the Payment Term as follows: b) Operating System License Cost 50% advance along with Purchase Order 40% on providing the paper License for Dc and DR environment. 10% on Go Live at DC and DR.	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
100	47	5.8. Payment Terms c) Database License Cost 70% of the Database License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all the requisite licenses for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project. All Payments will be made against receipt of Acceptance Report signed by Bank's identified Project Manager	Request to revise the Payment Term as follows: c) Database License Cost 50% advance along with Purchase Order 40% on providing the paper License for Dc and DR environment. 10% on Go Live at DC and DR.	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
101	47	5.8.a	We request to link the payment terms with Phased implementation proposed by Bank Phase I - 30% Phase II - 30% Phase III - 30% 10% after 1 month of Phase III	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
102	47	5.8.b 70% of the Operating System License cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project	For operating system , we have to pay 100% advance to the Microsoft hence request to change payment terms as follows 70% after delivery 20% after installation 10% after Go-Live	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."

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103	47	5.8.c 70% of the Database License will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 20% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 10% will be paid post 12 months from the Go-Live Date of the project.	For Database License , we have to pay 100% advance to the Microsoft hence request to change payment terms as follows 70% after delivery 20% after installation 10% after Go-Live	RFP Clause Amended as "80% of the Product Cost will be paid immediately after delivery of Licenses in Bank's Name and successful installation at both DC and DR site of all Operating System for the MIS, RBI ADF PROJECT of the bank. Remaining 15% of the Payment will be made after acceptance testing of the Products at both DC and DR Licenses. Remaining 5% will be paid after the Go-Live Date of the project."
104	48	Payable quarterly at the end of each quarter after deducting any penalties, if any against receipt of satisfactory service report for the concerned quarter from the Bank's Project / Operation Manager.	Deviation request for relaxation "Would request the Bank to consider yearly advance for AMC for hardware and licenses".	No change.
105	48	d) Implementation Cost	Suggested Payment Terms for Implementation: 20% Advance along with Purchase Order 20% on SRS Completion/Signoff 30% on Implementation of CDR 20% on UAT Sign Off 10% on Go-Live Request you to kindly consider the above payment terms.	No Change.
106	48	g) Training Cost	Payment of 100% of Training Cost will be made after successful completion of first batch of Training.	RFP Clause Amended as: "Payment of 90% of Training cost will be made after successful completion of the first batch of Training. Remaining 10% of the Payment will be retained with Bank and will be paid after 12 months from the date of Go-Live Date."
107	50	5.13 Penalty a) Delay in installation and implementation Any delay in performing the obligation/defect in implementation/performance of solution by the bidder may result in imposition of liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract. A penalty @1% per week, of total TCO Value (including software cost and implementation cost) issued by the Bank will be deducted for delay in implementation as per time schedule defined in the RFP document, with a maximum up to 10 % of total TCO Value shall be deducted as per the purchase order issued by the Bank. One percent of the total TCO Value would be levied as a penalty for every one week delay as per delivery timelines per product / service.	The Clause to be revised as: Any delay in performing the obligation/defect in implementation/performance of solution by the bidder may result in imposition of liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract. A penalty @1% per week, of Implementation Cost issued by the Bank will be deducted for delay in implementation as per time schedule defined in the RFP document, with a maximum up to 10 % of total Implementation Value shall be deducted as per the purchase order issued by the Bank. One percent of the Implementation Value would be levied as a penalty for every one week delay as per delivery timelines per product / service.	RFP Clause Amended as 'Any delay in performing the obligation/defect in implementation/performance of solution by the bidder may result in imposition of liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract. A penalty @1% per week, of Implementation Cost issued by the Bank will be deducted for delay in implementation as per time schedule defined in the RFP document, with a maximum up to 10 % of total Implementation Value shall be deducted as per the purchase order issued by the Bank. One percent of the Implementation Value would be levied as a penalty for every one week delay as per delivery timelines per product / service.'
108	50	5.12 If any proposed software becomes End of support/ End of life during the warranty/ AMC/ ATS period, the same will be replaced by the next version of software without any cost to the Bank.	Yes, Since we will be deploying the system in the latest version of OS and will use latest database. End of the cycle (within 5 years) issue will effectively addressed.	No Change.

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109	51	The complete implementation of the project shall be made by the Bidder in accordance with the time schedule (within 42 Weeks), technical specification, scope of the project and other terms & conditions as specified in the RFP document.	The scope of the RFP includes CIMS, ADF, MIS and ADEPT implementation. Request bank to increase the timeline at least to 52 weeks	No change.
110	51	b) Failure in maintaining service level agreement (SLA) & resolution of reported issue.	The Clause to be revised as:The Application/Solution should not face any service impact/disruption. Its uptime to be as follows: 99.95% (on quarterly basis). Below 99.95%, for each downtime of 0.1% quarterly, Bank will deduct penalty @ 0.1% of the Implementation Value issued by the Bank, with a maximum up of 10% of Implementation value. In case of downtime, during ATS period the penalty will be recovered from the performance bank guarantee or deduct from ATS amount.	No Change.
111	52	Penalty of INR 10000 for every 60 minutes of delay above the scheduled/ permissible window. INR 5000 for every 10 Minutes of delay above the defined RTO for the reasons solely attributable to the bidder.	Penalty is very high considering the time span. Request the bank to reconsider and provide some relaxation.	RFP Clause amended as "Penalty of INR 2500 for every 60 minutes of delay above the scheduled/ permissible window. INR 1500 for every 60 minutes of delay above the defined RTO for the reasons solely attributable to the bidder."
112	53	5.14 If supplier fails to deliver any or all services within stipulated time schedule, the purchaser shall, without prejudice to its other remedies under the rate contract, deduct from the ordered price, as liquidated damages, a sum equivalent to 1% of the price for each week of delay until actual delivery of the services up to a maximum of 10%.	Clause 5.14 and "5.13. Penalty - a) Delay in Installation & Implementation" are similar in nature, resulting in double penalty for same cause. We request that one of them may please be removed.	No Change.
113	55	5.18. Intellectual Property Rights b) All Intellectual Property Rights in the Deliverables (excluding Pre-existing Material or third party software, which shall be dealt with in accordance with the terms of any license agreement relating to that software) shall be owned by Bank. In the event that any of the Deliverables or work product do not qualify as works made for hire, Bidder hereby assigns to Bank, all rights, title and interest in and to the Deliverables or work product and all Intellectual Property Rights therein.	Kindly confirm if any fresh IP would be created under the signed arrangement.	Yes, a new IP would be created under the signed agreement.
114	55	5.28 b) All Intellectual Property Rights in the Deliverables (excluding Pre-existing Material or third party software, which shall be dealt with in accordance with the terms of any license agreement relating to that software) shall be owned by Bank. In the event that any of the Deliverables or work product do not qualify as works made for hire, Bidder hereby assigns to Bank, all rights, title and interest in and to the Deliverables or work product and all Intellectual Property Rights therein.	Bank will own license to use the product and the ownership/IPR of the product would remain with the vendor. As a product company the vendor design product with much more features than the requirement of the bank and assigns a license to the bank to use the product for its operational purposes. Product development cost & IPR ownership exceeds the licensing cost more than 10 to 20 times. Further Bank is an enterprise user of the product with full right to use product further requisite purpose and hence does not need to own the IPR but merely have the license to use it. E.g. Windows operating system does not provide source code.	No Change.

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115	56	5.19. Information Security Successful Bidder upon selection will provide an undertaking to comply with the provisions of the Information Security Policy of the Bank. Bank may also do the audit of the product/solution by Bank's Staff or third Party auditor as and when required. The successful branch is expected to clear any observations put forward in the audit within the prescribed timeframe.	Request bank to share the Information security policies for the acceptance of same from bidder side.	Bank will share the perquisite details with the selected bidder only.
116	59	ANNEXURE II: UNDERTAKING FROM OEM	If the bidder is the OEM himself, request the bank to accept a Self-Declaration for Ownership of the Solution in place of Annexure II: Undertaking From OEM.	RFP Clause Amended as "If the bidder is the OEM himself, the bank will accept Self-Declaration for Ownership of the Solution in place of Annexure II"
117	60	Eligibility: 1) Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should have positive net worth for last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should be a profitable entity during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.	We request you to modify this clause to " the bidder being profitable for two years in last three years"	RFP Clause Amended as:Eligibility: 1) Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should either have made Net Profit OR have positive Net Worth during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.
118	60	Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should have positive net worth for last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should be a profitable entity during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.	Deviation request for relaxation Option 1) Reduce Turnover to 7 Cr in 2016-17, FY 2017-18 & FY 2018-19 each. Option 2) Allow for last 2 year with 10 cr, considering MSME Company The bidder should have positive net worth for last two financial years. Viz. FY 2017-18 & FY 2018-19. Rationale- The participating bidder must be allowed to be evaluated considering their technical prowess and ability to deliver and sustain such projects.	RFP Clause Amended as Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should either have made Net Profit OR have positive Net Worth during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.
119	60	The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 600 branches).	Deviation request for relaxation The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches).	RFP Clause Amended as 'The bidder has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches).'

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120	60	Eligibility Criteria, 1 Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should have positive net worth for last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should be a profitable entity during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.	Request bank to accept the provisional balance sheet for FY 2018-19 since to auditing is yet to complete.	Bank will accept CA Certified Provisional Balance sheet for the FY 2018-19 on the condition that the bidder will share the Audited Balance Sheet upon completion of Audit.
121	60	Eligibility Criteria, 2 The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 600 branches).	Request bank to modify the clause as "The **Bidder/OEM** has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 600 branches)."	RFP Clause Amended as 'The bidder has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches).'
122	60	Annexure III Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should have positive net worth for last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should be a profitable entity during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.	We would request Bank to kindly relax this eligibility for MSME Bidders who have turnover less than 10 Crores in the last 3 Financial years and profitability to be in any 2 years in the last 3 Financial years	RFP Clause Amended as Annexure III Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should either have made Net Profit OR have positive Net Worth during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.
123	60	Annexure III The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 600 branches).	We would request Bank to kindly relax this eligibility as "The firm\proposed OEM Solution should have been successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches)"	RFP Clause Amended as 'The bidder has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches).'
124	60	Annexure III The bidder should have at least one of the below mentioned certificate which is valid as on the date of RFP Submission - ISO 9001:2015 - CMMI Level 3 or above	We would request Bank to kindly relax this eligibility for MSME Bidders.	No Change.

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125	60	ANNEXURE III 1. Bidder should be a Government Organization/ PSU/ Private/ Public Limited/ Partnership/ Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should have positive net worth for last three financial year's viz. FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should be a profitable entity during last three financial year's viz. FY 2016-17, FY 2017-18 & FY 201819 each.	As per the Policy of Ministry of MSME, Micro and small enterprises should not be restricted to participate in tender on the basis of Turnover clause. Hence, we request to kindly relax turnover criteria for MSME units. Please find attached Ministry circular for your kind reference. We request Bank to consider average turnover requirement of at least 4 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each.	RFP Clause Amended as Annexure III Bidder should be a Government Organization/PSU/Private/Public Limited/Partnership/Proprietorship firm and should be a Registered Company with standing of 5 years as on 31.12.2019. The bidder should have an average turnover of at least 20 Cr in FY 2016-17, FY 2017-18 & FY 2018-19 each. The bidder should either have made Net Profit OR have positive Net Worth during last three financial years viz. FY 2016-17, FY 2017-18 & FY 2018-19 each.
126	60	ANNEXURE III: COMPLIANCE TO ELIGIBILITY CRITERIA The bidder should not be involved in any litigation which threatens solvency of company. Institutions in India. Self-Certificate / Undertaking is to be provided.	Request the bank to allow the bidders to furnish self-certificate in this regards.	No Change.
127	60	ANNEXURE III: COMPLIANCE TO ELIGIBILITY CRITERIA: The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 600 branches).	Our understanding is Bidder should have implemented either DW+MIS OR RBI ADF in any scheduled commercial Bank	RFP Clause Amended as 'The bidder has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 500 branches).'
128	61	Eligibility : 6) The bidder should have at least one of the below mentioned certificate which is valid as on the date of RFP Submission ⬜ ISO 9001:2015 ⬜ CMMI Level 3 or above	We request you to release this clause.	No Change.
129	61	Annexure III: Compliance to Eligibility Criteria	The bidder should have the below mentioned certificate which is valid as on the date of RFP Submission · CMMI Level 3 or above.	No Change.
130	62	Annexure IV: Bidder's Information Name, Designation, Tel. no, Email of the authorized signatory submitting the RFP (Please enclose the copy of Board Resolution)	Name, Designation, Tel. no, Email of the authorized signatory submitting the RFP (Please enclose the copy of Authorization Letter signed by the Authorized Person or as per Board Resolution)	RFP Clause Amended as: 'Annexure IV: Bidder's Information Name, Designation, Tel. no, Email of the authorized signatory submitting the RFP (Please enclose the copy of Authorization Letter signed by the Authorized Person or as per Board Resolution). Details of the similar assignments executed by the bidder (Name of the bank, along with Purchase Orders).'
131	62	Annexure IV: Bidder's Information Details of the similar assignments executed by the bidder (Name of the bank, Time taken for execution of the assignment and documentary proofs from Bank are to be furnished)	Details of the similar assignments executed by the bidder (Name of the bank, along with Purchase Orders)	RFP Clause Amended as :'Details of the similar assignments executed by the bidder (Name of the bank, along with Purchase Orders).'
132	65	Solution should be OS Independent. Also, it should be able to run in mobile devices of staffs irrespective of types of OS in mobile devices.	System is web based solution, hence OS independent. Users can access the application via web browsing over mobile devices. However, mobile app is not feasible. Advise if this is fine at bank's end.	Bank is not asking the bidder to develop a mobile application for the same. It should simply be available for viewing in Mobile devices (preferably in Web browsers).However solution should be responsive in nature and should adapt to different screen sizes of devices.

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133	65	Technical Specifications The Application should have very high availability (Greater than 99.95% quarterly) at DC & DR location.	We would request Bank to kindly confirm that Bank's requirement is "All the servers should be provided in active – passive mode, that is Active in DC (no failover) & Passive in DR."	DC-DR setup will be in Active-Passive mode.
134	65	ANNEXURE V A – 4 Solution should be OS Independent. Also, it should be able to run in mobile devices of staffs irrespective of types of OS in mobile devices	As part of sizing we have to specify OS and accordingly Database also. We thus request to remove the condition of solution being OS independent. As some of reports would be very large in size, rendering them on to a mobile device may not be useful hence instead of mobile devices please make it I pad / tablets (min 10-inch form factor). The clause may be suitably modified.	Bank is not asking the bidder to develop a mobile application for the same. It should simply be available for viewing in Mobile devices (preferably in Web browsers). However solution should be responsive in nature and should adapt to different screen sizes of devices.
135	66	The solution should have interface with CBS, Biometric Access System (BAS), LLMS, DMS, EWS, ATM Switch, Debit Cards database, IB, MB, BHIM, POS, UPI, Treasury, Exim, CPLC Karvy systems, CTS, Call center systems, Reconciliation systems, SMS gateway, Email solutions, Demat systems, FI systems, various kiosks, Crismac, AML, FRM, KYC systems, various NPCI systems, ADS, CSOC, SWIFT, Credit bureau systems, Credit rating systems, Various intranet based in-house systems which includes HRMS, any other future system etc. The data shall be pulled through interfaces on daily basis for generating various Reports/ MIS/ ESS on daily basis.	As part of our implementation, we expect Bank to provide data in our formats. Need to know if Bank expects us to consume existing source files send to current ADF system or will Bank provide data in our formats?	The bidder will have to Extract, Transform and Load the data from the said source systems to the solution. Further details will be provided to successful bidder.
136	66	Application should be capable to handle at least 2000 concurrent login. Also, the solution should not allow concurrent sessions for the same user	In our experience, such implementation does not require 2000 concurrent users. This will require higher server configuration escalating the costs. Request bank to re consider the number to more realistic figure like 50 concurrent users	RFP clause amended as "Application should be capable to handle at least 200 concurrent login."
137	66	ANNEXURE V A – 10 The solution should have interface with CBS, Biometric Access System (BAS), LLMS, DMS, EWS, ATM Switch, Debit Cards database, IB, MB, BHIM, POS, UPI, Treasury, Exim, CPLC Karvy systems, CTS, Call center systems, Reconciliation systems, SMS gateway, Email solutions, Demat systems, FI systems, various kiosks, Crismac, AML, FRM, KYC systems, various NPCI systems, ADS, CSOC, SWIFT, Credit bureau systems, Credit rating systems, Various intranet based in-house systems which includes HRMS, any other future system etc. The data shall be pulled through interfaces on daily basis for generating various Reports/ MIS/ ESS on daily basis. The interfaces shall be through ETL, direct table to table copy, through API, Web interfaces, XML based, WebDAV, etc. on case to case basis.	As many of the application / system would be BOM specific hence interfaces can be developed after discussion between Bank and the successful vendor. We thus request to change the clause to include future commitment for creating the interfaces.	No Change.

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138	66	ANNEXURE V A – 11 The solution should comply bank's information security policy and the observations of periodical security audit observations should be complied.	Kindly arrange to provide Bank's information security policy so that we can ascertain our status.	Policy details will be shared with the successful bidder only.
139	66	ANNEXURE V A – 13 The solution should comply Bank's archival and storage policy.	Kindly arrange to provide Bank's archival and storage policy so that we can ascertain our status.	Policy details will be shared with the successful bidder only.
140	66	The application software should be centrally installed at HO level and should be compatible in DC & DR Setup.	Please share DC, DR locations. Is bidder expected to share Network bandwidth sizing? What are the RPO, RTO requirements?	Details will be shared with the successful bidder only.
141	67	ANNEXURE V A – 18 Application must also be compatible with the hardware available / used at branches and Browser independent.	Kindly arrange to provide most common hardware available / used at branches. We further wish to submit that as Microsoft has informed End of Support for IE and Edge, thus now a days for modern applications, Chrome is the preferred browser. Hence condition to please be modified to include only latest browser and not those for which End of Support is announced.	Details will be shared with the successful bidder only.
142	67	ANNEXURE V B – 6 Application should be capable of automated emailing process/ SMS sending process to staffs / customers in bulk, with a facility to capture the SMS/ email content through template form and selection of recipients should be either through uploading or through web based input feeding or through query based back-end data filtering. Pre-recorded template content such as greetings / birth day messages / account statement sending should also be possible. Facility of sending Attachments in form of excel, pdf, word, images, etc.) Through bulk email also be made available.	Though SMS and e-mail sending is available, but generally it is not in scope of MIS / ADF hence request to kindly review the said clause. Further, account statement are sent through CBS system so would it also be part of MIS application requirement?	SMS and e-mail sending is in the scope of this Project. Generation and Sending of Account Statement will be in the scope of this Project.
143	68	24X7 onsite support should be made available with sufficient number of onsite support engineers	Onsite support will be provided during the bank's working hours only as per mentioned in 3.3.4 of RFP. Kindly confirm	The normal working hours of the resources shall be Business hours of bank. However, if any business exigency arises, the resources will have to be present in Bank's Premises without any condition as per Bank's requirements, even on holidays without any additional cost to the bank.
144	68	ANNEXURE V B – 16 CIF De-duplication functionality.	De-duplication is an independent module in itself hence request to kindly review the requirement and remove it from the current scope.	CIF De-duplication functionality is in the scope of this Project.
145	68	ANNEXURE V B – 17 Post implementation, during contract period, minimum two L1 developing skilled resource should be placed onsite.	Clause is in contradiction with L1 and L2 support personal requirement mentioned elsewhere. Kindly clarify that is this requirement part of Facility Management.	Kindly ignore this clause. The clause 3.3.4 Indicative Details of L1 and L2 Support is the final clause.
146	68	ANNEXURE V B – 21 The solution should have facility to generate performance report of staffs / branches / zones based on performance etc.	We understand that required data elements are available in one of the source system mentioned in the document. Kindly arrange to provide the format of the report. Generally, MIS system does not require Lead generation / Management requirement. Kindly arrange to inform the criteria for Lead generation.	Details will be shared with the successful bidder only.

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147	68	ANNEXURE V B – 22 The solution should have facility to generate leads from the existing customer data for support cross selling and upselling of bank's products, based on various search criterion inputs.		Details will be shared with the successful bidder only.
148	68	ANNEXURE VI: TECHNICAL & FUCTIONAL EVALUATIONB. FUNCTIONAL SPECIFICATIONS The solution should have the capacity to present single view of customer's accounts / sector classification of customers / 360 degree view of customers, productivity of customers etc. The solution should have facility to generate performance report of staffs / branches / zones based on performance etc.	Along with Single customer View, which other dashboards are expected from the solution?	Details will be shared with the successful bidder only.
149	69	ANNEXURE V B – 25 The web-based Admin module shall provide easy to use interface for Index structure definition, that can be used by different users	Kindly elaborate the requirement. What is Index structure definition?	The web-based module should have 'Indexed Structure' with hyperlinks to open any report of this project.
150	70	ANNEXURE VII: COMPLIANCE STATEMENT	We understand that the final terms and conditions of the Agreement will be mutually discussed and agreed upon and the same may supersede RFP terms and conditions. Please confirm.	The terms and conditions mentioned in Service Level Agreement will be considered as final and may supersede RFP terms and conditions, if any amendments are made to that respective terms and conditions.
151	81	7 Fail Clause: The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services at a price lower than that offered in the present bid in respect of any other Ministry/department of the Government of India or PSU and if it is found at any stage that similar products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	We request the bank to relax this clause, as in case of additional PSU implementations, there might be specific customization leading to difference in price	Bank agrees to remove this clause.

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152	81	7. Fail Clause: The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services at a price lower than that offered in the present bid in respect of any other Ministry/department of the Government of India or PSU and if it is found at any stage that similar products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	Request bank to remove this clause since the different scope of work to other customers will have different commercials.	Bank agrees to remove this clause.
153	84	Annexure XIV: Checklist Copy of Registration Certificate, Incorporation Certificate, Commencement of Business, ISO or CMMI Certificate, etc.	Annexure XIV: Checklist Copy of Registration Certificate, Incorporation Certificate, Commencement of Business, ISO and CMMI Certificate.	No Change.
154		General	Request the bank to give 10 days' time for submission of documents from the date of publication of pre bid queries on the website.	Bank agrees to extend the deadline. The same has been informed through a corrigendum published on Bank's Official Website.