

RFP 042021- 22	Supply, Installation and Maintenance of Software for Mandate Management System of NPCI related Systems for 5 years					
Sr no	Page #	Point / Clause #	Main Clause name	Clarification point as stated in tender document	VendorsComment / Suggestions	Bank's Reply
1	33	Limitation of Liability	Malfunctioning of Software	Loss incurred to the Bank due to malfunctioning of the system deployed by the successful bidder; and for the above, Successful Bidder shall reimburse the actual loss incurred by the Bank	<p>Any kind of malfunction of software should be covered under Limitation. We cannot accept unlimited liability for it.</p> <p>We suggest to replace the Liability clause with below:</p> <p>Bidders liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from InfracsoftTech. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to InfracsoftTech during the calendar year of such claim. Under no circumstances shall the liability of InfracsoftTech regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>“Bidder shall not be liable for Indirect, Consequential, special, incidental damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.”</p>	No Change
2	33	Indemnity	sub-clause (ii)	The breach by the Bidder of any of its obligations under Confidentiality,	Breach of "any terms" should not be included in indemnification. It should be specific.	No Change
3	36	Source Code	Source Code(Clause I)		IPR of customisation shall remain with bidder. Bidder cannot provide unlimited and unfettered right to use the customised part.	Accepted

4	69	Annexure-Q: Format For Technical Evaluation	Point 4 Bidders experience in implementing Proposed technology for last 3 years in large organizations a) in Public Sector Banks & Govt. Organizations (Maximum 4@5 each)	a) in Public Sector Banks & Govt. Organizations(Maximum 4@5 each)	Request to modify the clause. Bidders experience in implementing Proposed technology for last 3 years in large organizations a) In BFSI Organisation including SCB and DCCB	Technical Qualification Annexure Q in corrigendum
5	8	3	3. Instructions to bidders	The Bidder is expected to examine all instructions, forms, terms and specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents may result in rejection of its bid and will be at the Bidder's own risk.	Considering the pandemic situation, request the bank to allow online submission.	No Change
6	22	15	Software/ Solution Technical Eligibility Mandatory Requirements	15. The solution should be as approved by NPCI and meeting all the requirement as change/amended by NPCI time to time without any additional cost to bank.	NPCI being an Umbrella Entity, it should not be considered as a regulator. Request the bank to please modify the clause.	Should be as per standards prescribed by NPCI
7	22	16	Software/ Solution Technical Eligibility Mandatory Requirements	The solution should be capable of interacting with open database and can be install open operating system.	What is the average and peak volume for transaction and mandate Please specify the terms "Open Database" and "Open Operating system"	Clause stands deleted
8	22	1	Software/ Solution Technical Eligibility Mandatory Requirements - Module-2 Other Important Functionalities	SMS alerts to Customers on Mandate on account of Registration/ Amendment/ Cancellation of mandates using SMS gateway of Bank.	This is via API call OR DB insert?	API

9	23	6	Software/ Solution Technical Eligibility Mandatory Requirements - Module-3 Functionalities required from the solution	To begin with, the scanning will be from Hub and spokes model where in Branch Office /Service branches will scan the mandates and data stores in Nodal branch in real time. Such being the case the proposed application should be compatible with all CTS and Flatbed scanners available in the market without any additional installation and plug-in.	Please specify the make and model of the scanners	Scanner:LS150 LS100 TS240 Flatbed Scanner:HP Scanjet 200
10	23	7	Software/ Solution Technical Eligibility Mandatory Requirements - Module-3 Functionalities required from the solution	Bank is looking forward for scanning from selected branches using Flat bed scanners provided to branches. In such case the	Please specify the make and model of the scanners	Scanner:LS150 LS100 TS240 Flatbed Scanner:HP Scanjet 200
11	23	12	Software/ Solution Technical Eligibility Mandatory Requirements - Module-3 Functionalities required from the solution	The application shall be able to do single sign on facility using Active Directory Services so that the user creation/assignment of role and responsibility and generation of required reports go smooth.	vendor shall make compatible the flat bed scanner by providing required API.	API to be provided by bidder
12	45	87	87. Annexure E: Technical Qualification Requirement	Bidder offering product in compliance to Make In India notification issued by GOI (CERTIFICATION FOR LOCAL CONTENT)	Since the application may be developed locally but components like DB etc. are global products, request the bank to allow providing declaration for confirming the application made in india by an indian company.	Accepted
13	8	3.4	3. Instructions to bidders 3.4. Schedules of the Tender	II Database (Optional)	clause II "Database" is optional, while at the bottom of the table it is mentioned that TCO is summation of schedules I to V and also it is mandatory to quote for all the above schedules. Request the bank not to consider Database in TCO.	No change in TCO computation

14	10	6	4. Scope of Work Technical Specifications given at Annexure-D.	The delivery, installation and preliminary testing of the proposed Integrated Mandate Management System at a central location of the Bank is to be done within 2 weeks from the date of providing all required hardware by the Bank.	Two weeks seems unrealistic timeline. We understand there shall be a requirements phase subsequent to which necessary customizations shall be carried out and then release for SIT/UAT shall be done. This has to be as per mutually agreed project plan. Request the bank to please modify the clause.	Timline extended to 4 weeks
15	10	4	4. Scope of Work Technical Specifications given at Annexure-D.	Training at various levels, from administrative to end user level, has to be provided by the bidder at the site of implementation as well as at the place/ training institute of the Bank.	Considering the current COVID situations, request the bank to please allow remote training.	Not accepted
16	10	5	4. Scope of Work Technical Specifications given at Annexure-D.	5) Additional Requirement Bidders must demonstrate the details of Hardware (Client workstations and Server configurations), Software (Operating system, RDBMS, etc.) and other peripherals (Printers, bar code readers, etc) licenses and other details needed for implementation of the work. Additional accessories, software products etc., if any, required for providing the Solution as envisaged in this document should be specified and quoted	Other peripherals - please elaborate the requirement.	Clause stands deleted
17	10	6	4. Scope of Work Technical Specifications given at Annexure-D.	Time Schedule The delivery, installation and preliminary testing of the proposed Integrated Mandate Management System at a central location of the Bank is to be done within 2 weeks from the date of providing all required hardware by the Bank	We understand all the infra is to be provided by the bank. Please confirm if our understanding is correct.	All infrastructure shall be provided by Bank
18	31	61	61. Penalty Terms:	Penalty for delay in service delivery during warranty and ATS period	Given hardware will be provisioned by the bank, please elaborate how will this be computed, as this is dependent on both hardware and software.	Penalty will not be applicable for any hardware issue

19	32	63	61. Penalty Terms:	Bank of Maharashtra and/or its nominated consultants will test UAT environment before solution is implemented in Bank of Maharashtra.	Since there are many payment milestones linked with UAT completion, request the bank to have a capping for a specific period within which UAT closure is expected by the bank.	3 Weeks
20	34	61,68	61. Penalty Terms: 68. Guarantees	A certificate signed by the CFO / Company Secretary of the Company should be submitted before the Pre-Delivery inspection confirming that all the components / parts/assembly software used in the Self Update passbook printer Kiosk are original new ones and no refurbished/ duplicate / second hand	This clause does not seem to be relevant to Software application. Request the bank to please remove the same	Clause stands deleted
21	36	72	72. Source Code	e) Source Code Audit/Escrow Arrangements Source code for customization done in the Solution for Bank will be provided to the Bank for unlimited and unfettered use by the Bank for business use. Bidder should 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 Solution core source code will be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder. Bidder will transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the Solution. These IP rights will also be applicable for Bank's subsidiaries (Domestic or International) and sponsored RRBs. Source code customization done in the Solution for Bank pertain to Source code audit.	The cost of Escrow to be borne by the bank. Please confirm	Cost to be borne by the bidder

22	41	8,9	83. Annexure-B: Details of The Bidder	8. Turnover of the company 9. Net Profit and Net Worth of the company	Hope the provisional balance sheets for the year 2020-21 shall be accepted. Please confirm	Accepted but variation should not be more than 10%
23	45	2	87. Annexure E: Technical Qualification Requirement	Please elaborate the terms "Power Requirement" and "Space Requirement" in this context.		Clause stands deleted
24	45	4	87. Annexure E: Technical Qualification Requirement	4. Bidders experience in implementing Proposed technology for last 3 years in large organizations a) in Public Sector Banks & Govt. Organizations(Maximum 4@5 each)	Request the bank to provide relaxation on this criteria. Instead of 5 Public sector bank & Govt. installations request the bank to please modify the clause for at least 1 public sector bank out of a total of minimum 5 installation	Technical Qualification Annexure E in corrigendum
25	52	31	91. Annexure-I: UAT Details	The bidder must keep the UAT setup, ready for inspection, along with its accessories/ documentation: <input type="checkbox"/> Software for Mandate Management System <input type="checkbox"/> Managed Services Centre <input type="checkbox"/> Details of OS, Application software, Middleware etc. used for integration of Mandate Management System/Bank's switch/ Managed Services Centre /Cash Reconciliation Set up	Please provide the details regarding the volume of transaction and mandates	The bidder must keep the demo setup ready for inspection
26	5	1	1. Invitation for tender	System should be able to capture the image and data generated by an application installed on mobile phones of banking correspondents and agents of our on-boarded corporates in accordance with the scope set out in the tender document for a period of 5 years.	Please elaborate how the data will be transferred from Mobile device to the ACH application.	API based process so that it can be extended to corporates and APK for mobile integration is required

27	12	10	10. Opening of offer by Bank of Maharashtra	Bank also reserves the right of selection of SI/bidder either by Opening of Commercial Bids of SIs (who are found eligible after evaluation of Technical Bids) or proceed with the selection of Bidder through On Line Reverse Auction. 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. The contract will be awarded to L1 bidder. In case Bank opts for Online submission of Bids, then only Technical Bids will be required to be submitted by the bidder. After successful completion of Technical evaluation, Bidder will be intimated about submission of commercial bid through Online Reverse Auction.	This clause seems to be very vague, request the bank to provide clarity on the process of bid submission / opening. So that we are clear whether or not to submit the commercial bids	Bank will decide as to whether Commercial Bid to be opened or Reverse Auction to be done
28	5	1	System should be able to capture the image and data generated by an application installed on mobile phones of banking correspondents	System should be able to capture the image and data generated by an application installed on mobile phones of banking correspondents	Our assumption is that bank already have a mobile app which will push data to Mandate management application	Extended using API and APK

29	10	4. Scope of Work 6) Time Schedule	The delivery, installation and preliminary testing of the proposed Integrated Mandate Management System at a central location of the Bank is to be done within 2 weeks from the date of providing all required hardware by the Bank	The delivery, installation and preliminary testing of the proposed Integrated Mandate Management System at a central location of the Bank is to be done within 2 weeks from the date of providing all required hardware by the Bank	Request bank to increase the mentioned time period to 4 weeks	Accepted
30	13	11.3. Commercial evaluation	However, bidders are requested to submit best commercial offers in sealed envelopes in case Bank decides commercial bid opening	However, bidders are requested to submit best commercial offers in sealed envelopes in case Bank decides commercial bid opening	Request bank to clarify whether award of contract will be based on Reverse auction or on commercial submitted during bid. Request bank to consider T1L1 for award of contract.	It is Bank's discretion and will be decided and conveyed after technical evaluation

31	24	42. Technical Inspection and Performance Evaluation	Bank of Maharashtra reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of machines offered by technically qualified bidders.	Bank of Maharashtra reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of machines offered by technically qualified bidders.	We assume that the hardware & system software will be provided by bank as per the vendor recommendations. Please clarify.	Hardware and Operating System will be provided by Bank
32	6	2	About Bank of Maharashtra	The Bank has more than 1960 branches offices, 2026 2026 CDs/ATMs/Cash Recycler across the length and breadth of the country.In the state of Maharashtra, the Bank has 1100+ branch offices	How many branches Bank is looking to implement MMS system. What is the scalable growth of Bank Branches?	Initially it will be implemented at a Central Location which may be extended to all branches
33	9	4. Scope OF Work	Purpose of RFP	Bank intends to implement end to end operation for mandate repetitive direct Credit or direct debit transactions on NACH platform as an alternative to the PDC/EMI cheque for their bulk Mandate Management like Electricity bill/Water bill etc.	Kindly Elaborate in more detail which modules bank wants inclusive of MMS. Modules such as Inward registration ACH CR /ACH DR/PMSYM/APB/H2H/Signing Tool/APIE-Mandate(Destination & Sponsor)/E-Sign E-Mandate(Destination & Sponsor)/ONUS/Legacy/DBTL	As per requirement to NPCI
34	9	4. Scope OF Work	Purpose of RFP	NACH-Debit specifications require digitization of mandate and registration of each Mandate with NPCI	Kindly Clarify here "Digitization of Mandate"	Scanned mandate to be stored for at least 10 years
35	9	4. Scope OF Work	Purpose of RFP	The software must conform to NPCI / RBI / GoI / DFS requirements pertaining to the aforesaid utilities and should be customizable to handle new directives or new products on NACH platform issued by NPCI/RBI at no extra cost to the Bank	We request Bank to eliminate this Clause.	Not accepted

36	10	4. Scope OF Work	3. Security	The solution should confirm to the security requirements of the RBI, NPCI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to bank during the warranty and ATS period	Kindly List down the checklist of Security Requirements and request Bank to not eliminate the additional cost	No Change
37	10	4. Scope OF Work	Traning	The Bank of Maharashtra will nominate people from the respective locations for the training.	Kindly share the approximate Training participants number.	Will be shared with successful bidder
38	10	4. Scope OF Work	Traning	Training at various levels, from administrative to end user level, has to be provided by the bidder at the site of implementation as well as at the place/ training institute of the	Kindly share the approximate Training participants number.	Will be shared with successful bidder
39	12	10. Opening of offer by Bank of Maharashtra	Opening of offer by Bank of Maharashtra	Bank also reserves the right of selection of SI/bidder either by Opening of Commercial Bids of SIs (who are found eligible after evaluation of Technical Bids) or proceed with the selection of Bidder through On Line Reverse Auction.	Kindly Clarify if there will be reverse Auction.If Bank Opts for Reverse Auction we would like to request Bank to eliminate the Commercial evaluation.	No Change
40	13	11. Scrutiny of Offers	11.3. Commercial evaluation	The L1 vendor will be finalized based on the lowest price quoted during the reverse auction.	Kindly Clarify if there will be reverse Auction. If Bank Opts for Reverse Auction we would like to request Bank to eliminate the Commercial evaluation.	No Change
41	14	13. Submission of Technical Details	13	The bank reserves its right to conduct a POC / Acceptance Test	Request you to eliminate POC clause. Also please mention the modules to be included in POC and for how many days POC is required.	Clause stands deleted
42	14	13. Submission of Technical Details	13	The Bank will not arrange for any Road Permits/Sales Tax clearance for delivery of software and the bidder will have to make own arrangements for delivery of software to the locations. Bank will provide necessary help like arrangement of Sales Tax document to be attested by the Bank	Kindly eliminate this clause in case of COVID 19 Outbreak.	No Change

43	15	15. Software Drivers & Manuals	15	The software will have to be supplied with the complete and legal documentation of software and all subsystems, system software requirements, software drivers and operation manuals as applicable.	Kindly Specify the Documents required.	User Manual, System Requirements for software installation. License if any
44	15	16. Warranty	16	The warranty period shall be 1 year from the date of acceptance	Kindly Clarify here the "Date of Acceptance"	Go-Live date
45	15	17. Annual Technical Support Charges	17	The charges for ATS shall be payable to the vendor after expiry of warranty period which is calculated as 1 year after implementation of the solution	Whether the Warranty is calculated on Basis of "Date of Acceptance" or "Implementation date"	Go-Live date
46	17	25. Alternative offers	25	Each offer should preferably specify a single solution, which is cost-effective and meets the tender specifications, and does not include many alternatives. Bidder willing to offer Bank of Maharashtra two or more alternatives for any item(s) of requirement should submit separate details for each alternative. Each detail/table should be complete in all respects and should not require cross-referencing with details given in other options.	Kindly Clarify this point why Bank is willing to accept alternative offers.	It is Bank's discretion
47	17	26. Location of project implementation	26	This tender is being floated by the Head Office of Bank of Maharashtra. The proposed solution is being procured through this tender shall be installed, commissioned and maintained by the successful bidder at various locations of Bank of Maharashtra across the country. Bank reserves the right to make changes in the locations. Data Localization policy should be followed.	Please mention the Implementation location. Also Clarify "Data Localization Policy".	Implementation Location shall be DC and DR, clients will be at respective branches.

48	18	28. Contract Period	28	The tenure of the Contract will be for a period of 5 (Five) Years from date of acceptance of the installations for supplying the proposed solution for Bank of Maharashtra. The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 30 days' notice. Any offer falling short of the contract validity period is liable for rejection.	Kindly Clarify the contract period calculation either it is from "Supply & Installation Acceptance by Bank" or From the Issuance date of Purchase Order or Letter of Intent	From date of acceptance of PO/LOI
49	19	33. Right to Alter Quantities	33	Bank of Maharashtra reserves the right to alter the proposed quantities specified in the tender. Bank of Maharashtra also reserves the right to delete one or more items from the list of items specified in tender.	Kindly Clarify this Point	Clause stands deleted
50	21	37. Eligibility Criteria	37	m) The bidder should be able to provide efficient and effective support at all locations so as to meet 24*7 hrs. service support with maximum 1 hrs response time – A commitment to this effect should be furnished in the form of self-declaration	Kindly clarifies why bank need 24*7 support if NPCI work from 10.00 am to 7.30 pm.	It is Banks discretion

51	21	37. Eligibility Criteria	n	6. The solution should be able to handle all variants of financial files received from/to be remitted to NPCI as sponsor/destination. It should be able to generate status of each file separately and the same can be remitted to corporate client. The solution should be able to handle all variants of financial files received from/to be remitted to NPCI as sponsor/destination. It should be able to generate status of each file separately and the same can be remitted to corporate client	Kindly Clarify here "Variants of Financial Files"	Financial and Non-Financial files provided by NPCI
52	21	Software/ Solution Technical Eligibility Mandatory Requirements	n)2	The solution should provide in-built encryption and decryption functionality.	Encryption and decryption of files are service base application and the same is deployed on other server for security reason. Is this fine for bank?	Accepted
53	21	Software/ Solution Technical Eligibility Mandatory Requirements	n)3	The solution should have in-built digital signer tool to do digital signing using digital signature available on USB token or file.	Signing tool setup will be done in separate machine where respective files can digitally sign as per requirement. Is this fine for bank?	Accepted
54	21	Software/ Solution Technical Eligibility Mandatory Requirements	n)5	The solution should be able to handle the NACH files and pull and process the same after the verification of mandate logic and financial transaction should be pushed to CBS through API level / ISO 8583 integration and be able to pull the response back and update the status. The final response file thus created should be encrypted and digitally signed then pushed back to NPCI.	Here NACH files means which modules are required for STP Process? Is bank looking for STP process integration?If yes, Bank CBS has ready API available for STP? Is this capable to handle STP process?How many threads can be opened at a time for STP? (Need confirmation from bank infra as well CBS)	Will be shared with successful bidder

55	21	37. Eligibility Criteria	n)	7. The solution should be able to handle the reconciliation of the all the financial transaction on daily basis and generate report as required by bank.	Kindly Clarify the reconciliation here.	Clearly mentioned in the RFP
56	21	37. Eligibility Criteria	n)	11. Bank seeks the perpetual Licence at Enterprise level for the Branch user without any constraint. Bank may extend this feature to corporate clients / sub-member Banks without any additional cost to bank.	Kindly provide clarity by mentioning which feature Bank may extend to Corporates and how many corporates or Sub member Banks.	Will be shared with successful bidder
57	21	37. Eligibility Criteria	n) Module-2 Other Important Functionalities	SMS alerts to Customers on Mandate on account of Registration/Amendment/Cancellation of mandates using SMS gateway of Bank.	Please explain if Bank is looking for SMS facility for only MMS or E-Mandate E-Sign + API Based E-Mandate as well.	SMS facility for All
58	21	37. Eligibility Criteria	n) Module-3 Functionalities required from the solution	Bank is looking forward for scanning from selected branches using Flat-bed scanners provided to branches. In such case the vendor shall make compatible the flat-bed scanner by providing required API.	Kindly clarify this point.	API to be provided by bidder
59	22	n	n) Module-2 Other Important Functionalities	The Proposed System includes a charge master which helps sponsor and payer/destination banks to charge originators and payers respectively for Mandate registration and periodical transactions and should be able to pass the financial entries in CBS account wise using API / ISO 8583.	For respective calculation will bank provide API from CBS end? Also would like to know if brief process for charge master is required by banks end.	Will be shared with successful bidder
60	22	n	n) Module 1	15. The solution should be as approved by NPCI and meeting all the requirement as change/amended by NPCI time to time without any additional cost to bank.	Need to add some clause like any requirement where development effort is max. 5 working days else this will be as CR	Not accepted

61	24	40	Support	For this the bidder should have its own exclusive support infrastructure covering all regional/Zonal office centers across the country, with owned/franchisee service centers at particular those location having Bank of Maharashtra zonal regional centers, to give service all locations of Bank of Maharashtra and provide support, call escalation, SLM and should also be capable of expanding the support infrastructure in keeping with the requirements of Bank of	Kindly specify the Zonal Regional centers of Bank	Will be shared with successful bidder
62	24	43	43 e. Notwithstanding anything contained in this RFP/ the Contract or in any other document(s)	4. Successful Bidder shall permit Bank to hold or deduct the amount from invoices, for non-performance or part performance or failure to discharge obligations under the Contract.	Kindly mention under which clause the amount will be deducted and what percentage.	Clearly mentioned in the RFP
63	26	44. Future additions of Hardware/Software	Bank would have the right to:	a) Shift the supplied system to an alternate site of its choice. b) Disconnect/connect/Substitute accessories etc. or device or any equipment/software acquired from another bidder c) Expand the capacity/enhance the features/upgrade the hardware/software supplied either from the bidder or another bidder or developed in-house	Request you to Kindly eliminate these pointers.	Not accepted
64	26	Loading of Anti-virus solution	Functionality of anti-virus	If all the functionality of Antivirus is managed by TSS then Anti -virus is not required.	Request you to provide clarity on this point.	Clause stands deleted
65	27	47	Exit Option & Contract Re-negotiation	c) The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the bidder at more favourable terms in case such terms are offered in the industry at that time.	Request you to provide clarity on this point.	It is Banks discretion

66	30	58	ISMS Framework	The bidder shall abide by the ISMS framework of the Bank. Bidder shall abide by the ISMS policy and any other policy and subsequent procedures of the Bank.	Request you to provide clarity on this point.	No Change
67	36	72	Source Code Audit/Escrow Arrangements	The Solution core source code will be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder.	Escrow arrangement shall be done by the bank or the vendor?	Vendor
68	36	72	Source Code Audit/Escrow Arrangements	These IP rights will also be applicable for Bank's subsidiaries (Domestic or International) and sponsored RRBs.	Kindly clarify if the application is to be implemented to the bank subsidiaries and RRBs as well? Also why the IP rights are applicable to domestic and international RRBs.	Only Bank of Maharashtra
69	83	Annexure-B	Annexure-B: Details of The Bidder	ISO 90003:2018 certification / Equivalent	ISO 90003:2018 is a guideline to the application of ISO 9001:2015. If a bidder is certified on ISO 9001:2015 standard can bidder participate in the RFP.	Accepted
70	Query by existing vendor	Existing Products		At present the bank has following products by Adroit Corporate Services – NACH ECS Migration E-Mandate(E-Sign) PMSYM	Kindly clarify if the bank desires same or additional products, as per the RFP.	Products to be offered as per scope mentioned in RFP