Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
1	5	General	Bid Security (EMD)	EMD of Rs. 10 lakhs must accompany all tender offers (technical bid) as specified in this tender document.	Request for EMD amount to be reduced to Rs. 5 lakhs.	There is no change in the clause
2	5	General	General		We have downloaded the RFP documents from website, and we will submit the required DD at the time of submission of the bid, Kindly consider the same.	All the Bidders are expected to submit the prescribed cost of tender before attending the prebid meeting. Please Refer page no. 5- The pre-bid meeting will be held only with the Service Provider' who have paid the cost of the tender.
3	6	Confidentiality	Confidentiality	Confidentiality	Request to insert definition of Confidential Information, standard exclusions to Confidential Information. Further, the receiving party's confidentiality obligations herein shall continue for a period of two (2) years from the date of disclosure of Confidential Information.	No Change in the clause
4	10		1.1 Project Objective	Collection and in-warding of applications for account opening (Savings, Current and Term Deposits) and servicing at identified collection points	how many collections points and what are the points	At present One i.e. RLPC. More such collection and inwarding points may be added at later stage.
5	10		1.1 Project objective	Collection and in-warding of applications for account opening (Savings, Current and Term Deposit) and servicing at identified collection points	1. Is collection from Branches in Scope for Service Provide or bank will arrange for the same to be delivered to the RLPC. 2. If service provider will be required to Pick up, please confirm on bank's policies on managing original documents. 3. Please provide the internal cut off at which the documents must be picked from branches /delivered to RLPC	1. Bank will arrange for collection of forms 2. Not applicable 3. Not in the scope of work of vendor.Documents will be made available at RLPC till 6.00 PM.
6	11		1.1 Project Objective	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	What are the deliverables other than letters? Do we need to provide printing of	Not pertaining to the vendor

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
7	11	1.1	Project Objective	*Processing of 15G/15H forms submitted by the customers at branches on monthly basis *Centralized processing of Tax Deducted at Source (TDS) including monthly reconciliation, data entry for online remittance, data entry for filing quarterly E-returns for branches within the region and generation on Form 16 TDS Certificate	We need to process within the region at centralized location for all the branches, how many regions?	Presently it is for three Zones in Pune.
8	11	1.1	Project Objective	The overall scope defined in this RFP document is indicative and only mentions the broad areas from which the specific requirements would be derived from. The Bank expressly stipulates that the Service Provider (SP) selection under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment. The SP shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required from time to time and requirements made known by the bank during the period of the contract. Based on specific requests on advisory assistance from the bank during the period of contract, the selected SP shall be required to independently arrive at the Methodology, based on globally acceptable standards and best practices, suitable for the Bank, after taking into consideration the effort estimate for completion of the same and the resource requirements.	after implementation of the solution if there are further requests raised by Bank, can we discuss with bank on & can we mutually agreed on commercials for the changes	If the new requests are in addition to the scope prescribed in the current RFP then the Bank at its discretion will discuss it with the selected vendor or may select a different vendor. However cost of all processing, infrastructure, licence and application cost for processes as mentioned in the RFP needs to be factored in by the bidder
9	11	1.1	Project Objective	The SP's involvement is expected to be spread across an overall period of 60 months from the date of contract. Bank has discretion of appointing more than 1 vendor for processing at different locations.	we can provide the services across the locations in Pan India, can we be sole vendor in all locations	it is at descretion of the Bank

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
10	11	1.1	Project Objective	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	As part of this requirement, does BOM want service provider to manage its existing Printing vendor or does it require the service provider to Print letters ?

If service provider is required to print letters. please provide the details of type of letters which will need to be printed with additional specifications on the printing requirements which will help in commercials? | NO

NA |
11	11	1.1	Project Objective	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	Will the scope require Return management, will bank provide vault to store the returned welcome kit or the service provider is suppose to provision the same. If service provider is required to provide, please provide specification for the same ?	NA
12	12	Scanning, Indexing & Quality Check	Scanning, Indexing & Quality Check	Service Provider will deploy manpower for data entry/indexing for account opening forms in the central location. Bank will also provide connectivity from scanning site to central server for uploading data.	At scanning centers, do we need to provide only scanners and systems and all required infra will be provided by bank	refer page no. 12
13	12	Infrastructure	Infrastructure	Bank will provide for basic infrastructure in the premises including workstations. All other technology infra, licenses and maintenance needs to be arranged by the service provider	We assume that the computers and also scanners to be arranged by the vendor himself	Only table space will be provided by the Bank
14	12	Infrastructure	Scanning, Indexing & Quality Check	The Service Provider will provide each of the offices mentioned above with sufficient number of scanners for scanning.	Details are not provided in how many locations scanners need to be provided. Please provide	At present One i.e. RLPC at Pune
15	12	Infrastructure	Scanning, Indexing & Quality Check		Who will provide the Application servers and Database server?	Storge server- only Hardware- will be provided by the Bank. Application server will be arranged by the Service Provider
16	12	Infrastructure	Project Objective	Project Objective	Project objective - Service provides will give technology infrastructure, Logistic arrangements - Request you to give brief of this	Refer page no. 12& 20 Process wise expectations already given in the RFP document therefore apart from the technology requirement mentioned in the RFP if the vendor feels that someother technology is required then he should bring that in.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
17	12	General	General	General	Co-ordination will happen with RLPC OR with Individual Branches - Kindly confirm	RLPC
18	12	Infrastructure	Infrastructure		Technology Infrastructure - it has been mentioned that we need to provide licence for infrastructure provided, - we need details of licences / Information required to be provided	If the vendor brings in the dashboarding solution from a thrid party then he must provide the license to access that application. The Bank users should be allowed to access the application from the Bank premises
19	12	Infrastructure	Scanning, Indexing & Quality Check		Scanner - initially we will be starting this activity with Pune region, catering to three zones in Pune, it is assumed that there will be one RLPC Centre catering to all three Zones and required to have one scanner for each RLPC - Please confirm.	We have provided indicative volumes for the processes . Kindly refer page no. 12 wherein it is mentioned that sufficient no. of scanners be provided by the vendors for smooth functioning. The Vendor needs to provide adequate number of scanners based on the projected volumes to ensure they meet the service levels specified
20	12	Infrastructure	Scanning, indexing and quality check	The Bank would provide the basic infrastructure in the premises with workstations, network and telephones. All other technology infrastructure, licences, maintenance needs to be arranged and provided by the service provider.	1. How many RLPC does bank intend to set up as part of its Phase 1 which includes 3 regions of Pune 2. Workstation refers to Furniture or entire PC set up with required configuration and adequate storage cabinets for physical forms ?	One Workstation refers to only tablesapce
21	12	Infrastructure	Scanning, indexing and quality check	Service Provider will provide the database sizing and storage and server specifications required for storing the forms considering that all records shall be archived for 30 days. The Service provider should also provide the bandwidth required for transmitting the scanned images of the application forms considering volumes specified in the RFP and adequate image quality.	Our understanding is that service provider is required to provide specifications for Database, storage and server and bandwidth. BOM will make available the above for the process ?	Bank will provide database server (Hardware) Refer Clause: Scanning, indexing & quality check on page no.
22	12	Infrastructure	Scanning, indexing and quality check	Service Provider will run necessary number of shifts and teams for the completion of the work as per the bank's agreement. The Service Provider appointed staff will be provided necessary access to the RLPC.	Will bank support 24*7 operations from its RLPC for activities in scope for the service provider. Please confirm if there is any restriction in usage of bank's RLPC premise. Will bank's staff for RLPC support and authorisation resources work as per the service provider shifts, If no, please confirm, their availability.	Scanning should be completed within the prescribed Service levels.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
23	12	Scanning, indexing and quality check	Scanning, indexing and quality check	Service Provider Scope for providing Infrastructure at Service Provider Premises (For the Data Entry Team)	Kindly confirm whether Air gapped network is required at Service Provider delivery centre or Firewall separated architecture with access to Service Provider shared Wintel services (AD , AV & Patch Management Systems) ?	Refer page no. 12 -Scanning, indexing & quality check
24	12	Infrastructure	Scanning, indexing and quality check	Service Provider Scope for providing Infrastructure at Service Provider Premises (For the Data Entry Team)	Kindly confirm whether the Service provider users will require access to any Internet based applications (For Data entry work) ? Whether Service provider needs to provision internet facility or Bank will provision the same ?	Data entry will be done at Vendor's premises on their own applications. Refer Clause:-Scanning, indexing & quality check on page no. 12
25	12	Infrastructure	Scanning, indexing and quality check	Service Provider Scope for providing Infrastructure at Service Provider Premises (For the Data Entry Team)	Kindly confirm whether any Printer needs to be provisioned by Service Provider at RLPC Centre and Service Provider Premises (Data Entry Work)? Kindly provide the specifications required on the Printer , Quantity & Volumes ?	Bank requires CBS uploadable files and that will be in elctronic form.
26	12	Scanning, Indexing and qulaity Check	Scanning, Indexing and qulaity Check	Hosting of Workflow Solution	Kindly provide the details of Bank Datacentres with address and pin code details where the service provider needs to host the workflow solution ?	Pune
27	12	Scanning, Indexing and qulaity Check	Scanning, Indexing and qulaity Check	Hosting of Workflow Solution	Kindly confirm whether any BCP requirement is applicable with respect to hosting of Workflow Solution deployment ?	yes
28	13	Detailed Scope of Work for Retail Liability processing	Detailed Scope of Work for Retail Liability processing	As per the proposed model, the branches will continue having dedicated cash counters and single window counters. These counters will do collection of documents for account opening applications, service request forms, etc. All applications and request forms would then go to the centralized processing center via courier at end of the day for scanning and further processing. The data entry and other back end processes pertaining to CASA Accounts and Term Deposits will be shifted to RLPC.	whether centralized processing center and RLPC is different	It is same.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
29	13	CASA account opening	Process flow	Verifying and scrutiny of the application forms and coordination with collection points for completing deviations if any	Will bank do first level of scrutiny of application with 'Original seen and verified seal' on all applications before dispatch of documents to RLPC ?	Yes
30	13	Detailed scope of work for retail liability processing	General	Scanning, indexing and quality check	What is the Avg no. of pages expected for each of the following type of transaction : Savings Account Opening Current Account Opening TD Account Opening Liabilities Servicing	Min 6 pages. Form size and supporting documents shall vary for different liability products and accounts
31	13	Detailed scope of work for retail liability processing	CASA account opening	CASA Account Opening - workflow 'Cash/Cheque is accepted at counter'	For cheque funding cases, when will the Application form be dispatch to RLPC for account opening, is it post receipt of credit in BGL account?	Once the funds are cleared , application form will be despatched to RLPC
32	13	Detailed scope of work for retail liability processing	CASA account opening	CASA Account Opening - workflow 'At end of day, all the AOFs are sent to the RLPC for processing'	What time will be end of Day ? What could be the expected time for receipt of application on a daily basis ? Will the same be applicable for month end as well ?	All the applications received till 6.00 pm should be scanned and indexed on the same day. This is applicable to month end as well
33	13	Detailed scope of work for retail liability processing	CASA account opening	CASA Account Opening - workflow ' Initial scrutiny of the applications to check for completeness of data' In case of any discrepancies in the application, the Service Provider should intimate an officer at the RLPC	How should the communication happen for the discrepancy? At RLPC , how does the Incorrect cases be managed ? 1. Cases which only require additional documents 2. Cases which require modifications in the sent documents ? Is the workflow required to support informing Rework cases to branches as part of the dashboard for the branches ? What happens to the documents for which rectification is not done by the bank after a certain defined time frame	Vendor resource shall inform the descrapancies to the RLPC officer after updating the status of application in work flow solution. Unrectified applications will be returned to branches by the RLPC officer.
34	13	Detailed scope of work for retail liability processing	CASA account opening	Vendor to do data entry required for creation of CIF and account, activation of alternate channels and account funding, prepare data file and send it to RLPC Officer for authorization	For bank's Officer to authorise the transaction sequentially, the service provider is required to provide a authoriser module at RLPC. Which will enable the officer to upload the Data entry uploadable file to view and authorise the same. Is this requirement correct.	Yes

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
35	14	Detailed scope of work for retail liability processing	TD account opening	TD Account Opening - Workflow In case customer has opted for physical copy of TD, same is printed and given to vendor	Is this in scope for service provider or Bank officers will do it. If its in scope, please confirm if the stationary will be provided by the bank ? Who will be responsible for the stationary management and reconciliation of the same ? Please mention the specification of the printer and any other infra required for the same.	Printing will be done by the RLPC staff. Stationary management, reconciliation, specifications of printers are not applicable to Vendor.
36	15	Detailed scope of work for retail liability processing	CASA account opening Point 2	The Service Provider should do initial scrutiny of the applications received to check for completeness of data entered in the application and completeness of supporting KYC documents	Verification of the applications will be therefore carried out by the vendor. Please clarify. What if there are errors by the vendor staff?	Refer page no. 21, point no. 3
					Please do notify us on the volumes in each location including CA, SA and TD. It will help in calculating the no. of resources required.	Indicative volumes are given on page no. 21
					RFP does not mention a cut-off time for processing the forms. If applications come at even 7 PM, is the vendor supposed to process the forms? Please mention cut-off time	Physical forms received till 6 pm are to be scannned and indexed on the very same day.
					As per Regulatory requirements, KYC scrutiny is generally limited to the Bank staff itself. please clarify	KYC verification to be done by Banks staff
37	15	Detailed scope of work for retail liability processing	CASA Account Opening	d.Conduct Deduplication check to identify if the applicant(s) is/are an existing customer(s) of the Bank.	As per RFP bank will provide the access for this work, how many user logins will be provided, what is the mechanism for deduplication	It would be provided to all resources deployed by the vendor. The vendor will be responsible for audit controls for these login ids
38	16	Detailed scope of work for retail liability processing	CASA Account Opening	a. Creation, or modification of the Customer Information File (CIF) of customer(s)	what are parameters and the relevant fields for modification	It is inline with the industry practices, all the fields of account opening and instruction forms need to be factored.
39	16	Detailed scope of work for retail liability processing	CASA Account Opening	The data entry has to be 100% accurate i.e. 0% Error	Data entry cannot be at 100% on maker + checker concept. Please specify the % errors that the Bank can be comfortable at. Please note that for critical fields, this can be implemented	There is no change in the clause

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
40	16	Detailed scope of work for retail liability processing	CASA Account Opening	e.Transfer the funds from Branch General Ledger (BGL) account to customer account	will bank give access to its core system at Service provider location for performing this entry	As of now vendor is supposed to provide CBS uploadable files in the format provided by the Bank
41	16	Detailed scope of work for retail liability processing	CASA Account Opening	f.Activation of all alternate channels as requested by the customer	will bank give access to its core system at Service provider location for performing this entry	As of now vendor is supposed to provide CBS uploadable files in the format provided by the Bank
42	16	Detailed scope of work for retail liability processing	CASA Account Opening	7. Verification of each data entry should be done by a 2nd Service Provider resource.	What is the meaning of 2nd service provider? Same vendor but different operator?	Same vendor but different operator
43	16	Detailed scope of work for retail liability processing	CASA Account Opening	The Service Provider should be prepare a file for debiting the BGL account and crediting the customer account for all accounts opened in the day	will bank give access to its core system at Service provider location for performing this entry	As of now vendor is supposed to provide CBS uploadable files in the format provided by the Bank
44	16	CASA account opening	Process flow point 6	Do requisite data entry and provide Core Banking Solution (CBS) up loadable files (As per format provided by the Bank)	Please provide the total count of different formats of uploadable files required to be created for the process in scope and the output format in which the output file is required for CBS upload	Will be given to successful bidder
45	16	Detailed scope of work for retail liability processing	CASA account opening	Bank will also arrange inward & outward movement of the documents from the collection points to the scanning centre along with necessary documented checks	Bank will take the responsibility of collection of forms from collection points (branches) and delivery of the same to RLPC.	Yes
46	16	Detailed scope of work for retail liability processing	CASA account opening point 7	Account Opening- The data entry has to be 100% accurate i.e. 0% Error.	1. Please provide the definition of Error and computation menthodology eg DPO, DPU etc Considering the scope is data entry, is there any scope for reviewing this clause ?	There is no scope for review of this clause
47	17	Detailed scope of work for retail liability processing	CASA Account servicing	The Service Provider should do initial scrutiny of the request forms received to check for completeness of data entered	Same query as above. Can we as vendors carry out the scrutiny of the forms? Please clarify if it is for only completeness of data and not correctness of data	During initial scrutiny of the application forms the completeness of forms be verified by vendor resources at RLPC Correctness of data to be verified at vendors location before submitting the CBS uploadable files to the Bank
48	17	Detailed scope of work for retail liability processing	CASA Account servicing	Verification of each data entry should be done by a 2ndService Provider resource. a. A second user (checker) will verify the data fields entered by the first user against the images	Please clarify the roles of users	Maker and checker concept- both resource will be provided by the vendor at it's location
49	17	Detailed scope of work for retail liability processing	CASA Account servicing	c. If any discrepancy is found, the checker can make the necessary corrections.	who will be checker, whether the 2nd operator can do the checker or it should be done by other operator	second operator may act as checker.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
50	18	Infrastructure	Detailed scope of work for retail liability processing	The Service Provider should send the data file to the Bank's officer for authorization	How is the service provider suppose to transfer the files to Bank's officer for authorisation	Details will be given to successful bidder
51	20	Infrastructure	Infrastructure	Service provider will provide access to dashboards to all branches, RLPC and management executives at Head office and Zonal offices. If a dash-boarding solution is provided by the bidder 200 such licenses need to be factored. The price needs to be included in the per transaction cost.	Please specify. As per page 10, you have 1872 branches and likely to expand. Whereas on page 20 under volume estimates, you have mentioned 179 branches. Please note that if the solution needs to be accessible across locations which are likely to expand from 179, then it may be server capacity expansions issue. Ideally, we suggest that logins should be available to XXX concurrent users only. So once a branch logs out, the next user can login. Alternatively, you will have to specify logins after which the new login will be chargeable to the bank for each login	Refer page no. 20 & 21 Access to the workflow solution to all branches and controlling offices must be given (At presnt project is being rolled out in Pune District hence 200 users be given authorised access.). System must have the capability to allow access to all users, which is 200 in present phase, at any given time.
52	20	Detailed scope of work for retail liability processing	Transaction Volume Estimates	Commercial quotes	Based on the volumes and locations, do we have to bid for the all India bid considering future roll out of all the branches or do we quote only on the basis of the 179 branches roll out. This is very critical to the bid because the Bank has to mention the roll out of all other Regions also. We can definitely bring out the best pricing based on volumes increase For example: rates for volumes and 179 locations will differ from 1891 locations and corresponding volumes. If the bank provides visibility of rollout, we can then plan for infrastructure. Please note for this RLPC with 179 branches, infrastructure requirements at RLPC will differ from say another RLPC with more or less locations as supervisory manpower, scanning infrastructure and scrutiny staff also needs to be considered Moreover it is also to be noted that Minimum wages for different locations will differ. Please clarify.	Refer Page no. 21 & 40

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
53	20	Infrastructure	Infrastructure		How many concurrent users will log in to the workflow system for approval or other activity at any given time?	System must have the capability to allow access to all users, which is 200 in present case, at any given time.
54	20	Infrastructure	Detailed scope of work for retail liability processing		Is managing Record archival post account opening in scope for service provider or bank will manage the same, If in scope, please provide the name of the archival partner for the bank and process flow for the same ?	Physical archival of records is not part of the scope of work. However, elctronic record management will be done through Document Management System and Bank will ask the Service provide to integrate the same without any extra cost at a later date.
55	20	TDS related activities	Detailed scope of work for retail liability processing	TDS related activities	Please confirm the volumes for the following activities in scope 1. Processing of 15G/15H	Approx 1 Lakhs per annum for pune
					2. Centralized processing of Tax Deducted at Source	Approx 450000 per annum for Pune
					3. Generation on Form 16 TDS Certificate for all branches in the region	Approx 80000 per annum for Pune
56	20	Detailed scope of work for retail liability processing	Infrastructure	Service provider will provide access to dashboards to all branches, RLPC and management executives at Head office and Zonal offices. If a dash-boarding solution is provided by the service provider 200 such licenses need to be factored. The price needs to be included in the per transaction cost.	Please confirm count of access required for Workflow and DMS other than the Service Provider employees by location. Including Branches, Authorising officers etc. .. Please the count of concurrent users for the same (does not include count of service provider resources)	Please refer page no 20-21 for clarifications
57	20	Detailed scope of work for retail liability processing	Infrastructure	The service provider will have to interface with bank provided workflow and document management solution at a later date at no extra cost	What is the minimum timeframe for which the workflow is expected to be leveraged. Will there be a requirement to transfer the existing data and files from current DMS to the new DMS ? Should the same be accommodated in the current commercials or the same needs to be discussed at the time of selection of new DMS	Enquired time frame can not be stipulated at this stage. Yes existing data needs to be transferred without any extra cost to the Bank whenever new work flow solution and DMS will be implemented.
58	20	Detailed scope of work for retail liability processing	Infrastructure	The service provider should have the capability of interfacing to the Bank's CBS application at no additional cost	Please explain in detail the expectation of this clause	In case of any future changes in the bank's CBS pertaining to the products in the scope regarding any data fields, the same will have to be incorporated by vendor in the datafiles being provided by them at no extra cost to the bank.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
59	21	Detailed scope of work for retail liability processing	Transaction Volume Estimates	Volume estimates for each product on a quarter basis has been given	Can you also provide us volumes for each product for this zone for the last 6 months? This will help us analyse the peak and low volumes on a monthly basis We also need breakup for each product on a monthly basis since manpower dimensioning both at bank location and our location will totally depend on this	indicative volumes are given on the page no. 21
60	21	SLA definition and Measurement	SLA for data entry	The errors in data entry is subject to penalty @ 50% of the data entry of the particular application form	Bank should specify critical fields for this and not impose penalty for the entire data entry of the form. Request for a relook on the penalty structure.	No change
61	21	SLA definition and Measurement	SLA for Scanning services	He shall not be paid any amount for rescanning of documents and the whole rescanning of the documents will be done within 24 hours.	need clarity on scanning TATs	refer page No. 15 & 21
62	21	SLA definition and measurement	Timeline and Penalty for delay in project implementation	The services should be operational as per following schedule from date of placement of Order. The bank wishes to go live for Pune region within 4 weeks of issuance of order to the shortlisted Service Provider.	Considering - skill sets of the people required for the process, - developing data entry module as per the bank requirement, - customising the workflow solution as per the process requirement, - Training of bank's resources for implementation of workflow and change in process Considering our past experience on similar projects, we request you to revisit the transition timelines of 4 weeks.	No change
63	21	SLA definition and measurement	Timeline and Penalty for Delay in Project Implementation	Timeline and Penalty for Delay in Project Implementation	Request Bank to levy penalty only for delay which is solely and entirely attributable to TCS and for the same, the penalty shall amount to 0.5% per week of affected goods or services which shall not exceed 5% of affected goods or services.	No Change in the clause
64	21	SLA definition and measurement	SLA for Data Entry	SLA for Data Entry	Request deletion of SLA for data entry.	No Change in the clause
65	22	SLA definition and Measurement	SLA for uptime of the workflow application		RFP mentions 99% uptime in peak hours. Is a clustered deployment expected?	Yes.

Responses to Pre-bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
66	22	SLA definition and measurement	SLA for Turn Around Time	SLA for Turn Around Time(Point no. 4)	1. Please provide the average daily volume flow during the month. Request bank to consider deviation to SLA on days when there is a volume surge by over 10% from the agreed daily capacity. 2. Please elaborate on the time from which the TA for process in scope begins and ends 3. Request bank to elaborate on definition of delay 4. Request bank to exclude delays due to discrepancy processing and any system downtime, delay in authorisation etc.	1.No change; 2. The TAT starts at the time when vendor resource receives application forms at RLPC. The TAT ends when vendor submits the data file with specified accuracy ; 3. Delay beyond TAT is delay 4. No change in the clause
67	22	SLA definition and measurement	SLA for Turn Around Time	SLA for Turn Around Time	What is the bank's expectation on Business Continuity for the RLPC and vendor's data entry centre.	Vendor is expected to meet TATs as specified in the RFP
68	22	SLA definition and measurement	SLA for Turn Around Time	SLA for Turn Around Time	Request deletion of SLA for Turn Around Time.	No Change in the clause
69	22	SLA definition and measurement	SLA for uptime of Workflow Application	SLA for uptime of Workflow Application	Request Bank to insert standard uptime exclusions.	No Change in the clause
70	25	Service provider Eligibility Criteria	Technical Scoring Criterion	Past Experience in end to end processing for Account opening and servicing transactions for Retail Liabilities / Retail Asset for scheduled commercial banks in India (minimum 6 months implementation)	We request bank to consider service provider's experience in any financial institute in India instead of only scheduled commercial bank in India	No Change in the clause
71	25	Service provider Eligibility Criteria	Technical Scoring Criterion	Existing processing capability in other locations in India (minimum 10 locations)	Does location mean cities or offices other than Mumbai and Pune?	Yes, offices outside Mumbai & Pune
72	26	General	Bid Security (EMD)	The unsuccessful bidders, only after declaration of L1 bidder.	In Section 2.7.4 Commercial Bid Evaluation Criteria, it is mentioned that it is a Techno commercial evaluation. Kindly confirm, it is L1 or techno commercial evaluation.	As declared in the pre-bid meeting, the corrigendum with respect to evaluation is issued and uploaded on our website.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
73	27	General Terms and Conditions	Other terms and conditions	Adherence to Standards	Request the audit clause to be modified wherein prior written notice has to be given to TCS before such audit needs to be conducted. During such audit, confidentiality of TCS documents has to be maintained and Bank has to ensure that auditor shall not be a competitor of TCS. Also, such audits shall be conducted at Bank's expense.	No Change in the clause
74	29	General Terms and Conditions	Subcontracting Point 15	The Service Provider shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the Service Provider under the contract without the prior written consent of the Bank.	Can we employ outsourced manpower for scanning? We will not outsource the contract but only hire manpower under our supervision	Refer page no. 29 point no. 15
75	31	Commercial Bid Evaluation Criteria	Commercial Bid Evaluation Criteria	Considering the fact that the Bank may implement a work-flow solution in the future, the service provider needs to give commercial bids for two alternative scenarios. Further, the bank may switch from Scenario I to Scenario II at its discretion upon completion of Work-flow solution implementation	Please provide a tentative timelines when Bank would like to move to its own DMS. Timelines for development of the workflow (initial set up and customisation cost) and commercials will have a bearing on the usage period	Enquired time frame can not be stipulated at this stage. Yes existing data needs to be transferred whenever new work flow solution and DMS will be implemented without any extra cost.
76	35	General	General	Staff Details	We have been asked to provide Staff details as specified in "Annexure 4". We want to know whether the given information is needed for key person working for RFP / person responsible for handling operations / ground level operating staffs? As ground level staff details can be given before starting the operations.	Key proposed person/s supporting the project from backend,proposed coordinator/s at the RLPC and at Vendor location(Data Entry)
77	38	Commercial Bid	Annexure 6	Commercial Bid	End-to-End processing of CASA Account opening - Does this include scrutiny of forms and in warding , scanning as well ? Or the service provider is required to quote each separately	Single quote for end to end processing
78	13-15	Detailed scope of work for retail liability processing	CASA account opening	Conduct DE duplication check to identify if the applicant(s) is/are an existing customer(s) of the Bank.	How is this verification suppose to be done by the service provider, given that the service provider will not have access to CBS?	Access to webbased application will be provided to the vendor.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
79	20-21	Infrastructure	Infrastructure		The RFP mentions on page 20; "If a dash-boarding solution is provided by the bidder 200 such licenses need to be factored" Are 200 users required for the workflow and DMS system as well?	Refer page no. 20 & 21 Access to the workflow solution to all branches and controlling offices must be given (At presnt project is being rolled out in Pune District hence 200 users be given authorised access.). Bank may ask for DMS solution at a later stage.
80	7-8	RFP Closing Date	Eligibility Criteria/ Pre-qualification for bidders		Is Consortium allowed. If Yes kindly permit 2 consortiulm partners in the bid. Request you to consider the credentails of Consortium partner and accordingly it should reflect in the Technical scoring.	Refer page no. 8. Since consortium is allowed hence credentials of consortium partner shall be taken into consideration.
81	7-8	RFP Closing Date 12.1	Only one submission permitted	Only one submission of response to RFP by each Service Provider / Service Provider will be permitted. In case of partnerships / consortium, only one submission is permitted through the lead Service Provider / service provider	Is service Provider allowed to partner with its subsidiary to bid for process in scope ?	Yes
82		General	General		Which third party systems along with the core banking system need to be integrated with the workflow and DMS solution?	Vendor must have the capability to integrate Softwares which bank procure at any point.
83		General	General		Is a DR site envisaged?	Decision on DR site for the infrastrcuture & technology brought in by the Service Provider to be taken by the same so as to ensure Uptime as per Bank's requirement.
84		Project Objective	project objective 1.1	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	service provider assumes that BOM has existing arrangements for card embossing, cheque book printing and any other deliverables not mentioned in question above and the service provider has to leverage these engagements. Are these partners set up in Pune. Please provide the process of movement of these deliverables/Reconciliation from BOM vendors to RLPC for final dispatch to the customer	Not in the scope of work of vendor.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
85		Project Objective	project objective 1.1	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	Is stuffing of welcome kit and dispatch of the same in scope. If yes, does BOM has tie up with courier agency to manage the same or does it require service provider to make its own arrangement. If the service provider is required to make its own arrangement, please provide any specific policies on courier which will help in arriving at commercials	Not in the scope of work of vendor.
86		Project Objective	project objective 1.1	Printing relevant letters, coordinating on deliverables, dispatching them to the customers	should printing, stuffing and dispatch happen out of BOM location ?	Not in the scope of work of vendor.
87	11	Project Objective	project objective 1.1	Bank has discretion of appointing more than 1 vendor for processing at different locations.	The assumption is that for a given RLPC , there shall only be 1 Vendor. Please confirm. In case more than 1 vendor is selected for different location, what will be the strategy for workflow tool across branches. Is BOM ok for different branches using different workflows ? or the first selected vendor will be required to extend the workflow to the new vendor ? How will the commercials be expected for the same ?	Yes At a later stage bank will buy own workflow solution and vendor shall integrate our workflow solution alongwith its existing applications.
88		General	General	Connectivity details	Kindly confirm whether Bank will extend their cloud / Point to Point Link connectivity between Bank Datacentre and Service Provider location along with routers ? Or the Service Provider needs to provision the same?	No
89		General	General	Hosting of Workflow Solution	Kindly confirm whether Bank will provide the necessary infrastructure to host the Workflow Solution at Bank Datacentre (Servers , Storage , Wintel Tools (OS , AV & Patch Management)) ?	Storge server-Hardware- will be provided by the Bank and application can also be hosted on the same.
90		General	General	In case of any discrepancies in the application, the Service Provider should intimate an officer at the RLPC	Based on historic experience, what percentage of cases require rework for each h of the transaction type in scope?	No hostoric data available

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
91		General	General	Time taken for each Transaction	Please provide the Average time for each of the transaction in scope : 1. Savings Account Opening 2. Current Account Opening 3. TC Account opening 4. Account Servicing request 5. Processing of 15G/15H 6. Centralized processing of Tax Deducted at Source	Vendor is not required to operate on CBS.
92		General	General	Email	Does the process in scope require email usage. If yes, will bank provide access to its domain email or service provider will be required to use its email ids	No
93		General	General		What is the preferred training module - TTT/SME will travel to train the associates.	Vendor has to address the issue
94		General	General		What are the skill sets required for carrying out each and every process? Please share the job roles for all roles i.e. associates, supervisors, QA, trainers.	Vendor has to address the issue
95		General	General		Does BoM have any specific BGC requirement? If yes, please elaborate.	Vendor has to address the issue
96		General	General		How much time does it take to obtain BOM system entitlements?	It will depend on the type of changes requested by the Vendor
97		General	General		Will TCS have access to the floor during Due Diligence / Knowledge transfer? Do you foresee any challenges with TCS process SMEs interacting with BOM process SMEs?	Not relavent
98		General	General		Is there a dummy training environment in place for all the tools with Dummy / Practice data fed in?	No
99		General	General		System will be deployed in the client's domain and will be used in lan / wan or is there any need to use it on internet?	All the data storage will be at the client's domain
100		General	General		Image and data purging period in 3i Infotech BPO system as well as local RLPC machines will be 30 days - please confirm.	Image and data storage will be at Bank's server in the Bank's premises
101		General	General		As servers are provided, maintained and managed by BOM, how deployment and debugging in the system will be done by 3i infotech	Bank provides data base server(hardware) and application server will be arranged by the vendor and application server will be located at Vendor's site.

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
102		General	General		The minimal data entry as required for CASA account opening, CASA account servicing and Time Deposit is required to be part of the Work Flow system which we will develop for client?	Yes
103		General	General		In CASA account Opening, the crediting of customer's account and opening of other channels requested by customer will be done client (BOM) and 3i Infotech BPO doesn't have any role to play in that except providing the data entered from AOF	Yes
104		General	General		SMS will be sent by BOM. Please confirm	Yes
105		General	General		The initial scrutiny of the forms needs to be captured in the system?	Yes, in the workflow solution
106		General	General		What step to be followed if any deficiency is found in the AOF at the time of initial scrutiny?	Refer to page no 15, point no 3 under CASA a/c opening
107		General	General		What output data and reports are required in the system?	Will be shared with successful bidder
108		General	General		Where the vendor people will be placed? RLPC or branches or any other office?	Refer to page no 15- 19, process flow along with location.
109		General	General		How many pages per form + supporting documents?	Min 6 pages. Form size and supporting documents shall vary for different liability products and accounts
110		General	General		How the handover of physical forms will happen and with what control? Any validation required for checking the authenticity of valid application?	Receipt of the physical documents by vendor resource from courier/bank staff and acknowledge received applications in workflow solution. Vendor to do initial scrutiny of the documents
111		General	General		whether the workflow system being mentioned is of the Bank or vendor application? If vendor application, is access to be given at the branches? If it is Bank's workflow system, whether the access to workflow system be given to the Vendor? If so, what sort of access?	Vendor has to bring in the work flow solution. Yes access to be given to all branches as well controlling offices(Arround 200 at present considering the first roll-out in Pune district). For details refer page no 20, Infrastructure
112		General	General		Since data is for 30 days, deduplication check is not feasible. Please confirm regarding the same.	De-dup is to be done through Bank's software and database . Access to the software will be given to the vendor.
113		General	General		Initial scrutiny? Checklist - how many characteristics for scrutiny	Scrutiny to be done for all the fields of the form

Responses to Pre- bid Querries- Tender No. 172014 (Appointment of transaction processing, service provider for Retail Liability Operations)

No.	Page No.	Clause	RFP clause details	RFP Term	Query	Response
114		General	General		Nature of image file ie. pdf or jpeg or tiff	The nature of the image file depends on the minimum requirement of the bandwith without compromising the image quality
115		General	General		Scanning mode - except for photo & signature, other pages will be in black & white. As there will be data capturing also from the same page, the photo & signature will need to be scanned separately in colour. Please confirm	Photos to be scanned in colours and signature and other data in black and white.
116		General	General		What are the indexing parameters for scanned images?	Will be shared with successful bidder
117		General	General		The Bank will bear the cost of point to point link (including backup link) - please confirm	Refer- Scanning, indexing & quality check at page no. 12
118		General	General		How many fields for data entry - each product wise & existing timing for data capture	Our data fields are in line with industry practices.
119		General	General		What happens if clarification required for a workflow during data capture?	Scruitny will be conducted by ther Service Provider resource at RLPC at initial stage so all the queries should be resolved at this juncture only.
120		General	General		Is data capturing to be done from our premises or RLPC?	Refer page no 15-19, process flow along with locations mentioned
121		General	General		Any link to the existing Bank system for data required? refer page 16. point no.6	No separate link is required
122		General	General		When TDR dispatch is sent by SMS to customer, why again physical TD? Who will dispatch the initial TDR?	This is not the process adopted by the Bank. Bidder is expected to read the process carefully
123	18	Detailed scope of work for retail liability processing	Term Deposit Account Openning		Clarity required on TDR related activities.	Refer Page no. 18
124		General	General		EMD amount which is 10 Lac as per RFP, can we give Bank Guarantee in place of Demand Draft?	NO