



**The Corrigendum/Addendum/Clarification to Pre-Bid Queries raised by prospective bidders in response to RFP No. BSCB/ITCELL/673 Dated: 07/04/2022**

The pre-bid meeting was held on 28th April 2022, at 03:00 PM in the conference room of The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna-800004, as per above referred RFP. Though most of the queries raised by prospective bidders were clarified during the meeting, following Corrigendum/Addendum/Clarification for some crucial queries is hereby issued.

The following Corrigendum/Addendum/Clarification in response to queries raised by prospective bidders shall form an integral part of bid document and it may amount to an amendment of relevant Para/Clause of the bid document. Wherever there is a conflict, the provisions herein shall prevail over the relevant Para/Clause of the RFP/ bid document

| S. No. | Page # | Section # | Section Name                           | Clarification Point as stated in the RFP document   | Comment/Suggestion/Deviation   | Bank Response   |
|--------|--------|-----------|--|---|--|---|
| 1      | 6      | 2.4       | Due Date of The Bid                    | The bids shall be accepted till 05:30 PM of 02 of May, 2022 at the BANK Head Office in Patna.   | We request the Bank to kindly extend the last date of submission of Bids by 20th of May, 2022.   | last date of submission of Bids by 18th of May, 2022. |
| 2      | 14     | 2.26      | Award Contract of                      | The Bank will enter into an agreement with successful bidder for 18 months w.e.f. date of LOI as per duration defined in phases.  | Request you to consider the following changes<br><b>Phase I</b> -5 months from date of contract execution<br><b>Phase II</b> -8 months from completion of Phase I<br><b>Phase III</b> - 15 months from completion of Phase II  | As Per RFP  |
| 3      | 19     | 5.1       | Summarized Scope of Work with Timeline | Phase I -01 month- Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy<br>Phase II -02 months-RFP Preparation, Selection of System Integrator and Contract Finalization<br>Phase III - 03 months-Project Management, Monitoring of Implementation & other activities | Request you to consider the following changes<br><b>Phase I</b> -5 months from date of contract execution to deliver the Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy.<br><b>Phase II</b> -8 months from completion of Phase I to deliver the RFP Preparation, Selection of System Integrator and Contract Finalization.<br><b>Phase III</b> - 15 months from completion of Phase II to deliver the Project Management, Monitoring of Implementation & other activities. | As Per RFP  |

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| 4 | 14 | 2.27  | Liquidated Damages/Penalties & termination on default:   | The Bank shall levy penalties /liquidated damages on the Consultant to the extent of 0.5% of the total value of the Contract for delay in execution of the project for 1 month, thereafter in increment of 0.5% for each of the months up to 3 months. Thereafter, the bank shall issue notice of termination, and cancel the contract on completion of one month of notice.            | Request the Bank to remove this clause   | As Per RFP   |
| 5 | 18 | 4     | Eligibility Evaluation Criteria (Point #V)   | The Bidder should have a minimum annual turnover of Rs. 01 Crore per year from the consultancy service business during the last three financial years (2018-19, 2019-20 & 2020-21).   | Request the Bank to revise the criteria as-<br>The Bidder should have a minimum annual turnover of Rs. 100 Crore per year from the consultancy service business during each of the last three financial years (2018-19, 2019-20 & 2020-21).  | As Per RFP   |
| 6 | 18 | 4     | Eligibility Evaluation Criteria (Point #VII)   | Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, Mobile Banking with IMPS, DC-DR Infrastructure including network and security component and project management for at least 1 (One) State Co-operative banks in India. | Request the Bank to kindly revise the criteria as-<br>"Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, DC-DR Infrastructure including network and security component and project management for at least <b>1 (One) State Co-operative banks/District Central Co-operative Bank in India.</b> | As Per RFP   |
| 7 | 21 | 5.2.3 | Detailed Scope of Work:<br>Phase III – Project Management, Monitoring of Implementation and Other Activities | The consultant is to depute one full time resources in the course of the entire project.  | In this clause we think that the one full time resource is not sufficient in the course of the entire project to deliver the scope of work mentioned in the RFP.<br><br>Request the Bank to modify the clause as-<br>"The consultant is to depute 3 nos. of full time resources in the course of the entire project."  | The consultant is to depute minimum 02 nos. of full time resources in the course of the entire project." |
| 8 | 22 | 6     | Schedule of Payments   |   | We request the Bank to kindly mention that payment will be released within 30 days from the date of submission of invoice.   | Accepted   |

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| 9  | 23 | 7 | Technical Evaluation Criteria (Point #1, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India</p>   | <p>We hereby request the Bank to revise the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>•15 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for at least <b>1 State Co- operative Bank/DCCB/PSU</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria is met for <b>1 State Co- operative Bank/DCCB/PSU</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India</li> </ul>  | As Per RFP |
| 10 | 23 | 7 | Technical Evaluation Criteria (Point #2, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 05 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | <p>We hereby request the Bank to revise the "Scoring Methodology" as</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 06 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 1 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP |
| 11 | 23 | 7 | Technical Evaluation Criteria (Point #3, under "Scoring Methodology") | <p>10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>05 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p>   | <p>We hereby request the Bank to revise the "Scoring Methodology" as</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 Marks- if the criteria are met for <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•05 marks- if the criteria are met for <b>1 State Co- operative Bank/DCCB/PSU</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul>  | As Per RFP |

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| 12 | 24 | 7 | Technical Evaluation Criteria (Point #4, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p>                 | <p>We hereby request the Bank to revise the "Scoring Methodology" as</p> <ul style="list-style-type: none"> <li>• 15 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for <b>at least 1 State Co- operative Bank/DCCB/PSU</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria are met for <b>1 State Co- operative Bank/DCCB/PSU</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul>                  | As Per RFP |
| 13 | 24 | 7 | Technical Evaluation Criteria (Point #5, under "Scoring Methodology") | <p>10 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>06 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> | <p>We hereby request the Bank to revise the "Scoring Methodology" as</p> <ul style="list-style-type: none"> <li>• 10 marks – Minimum 3 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP |

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| 14 | 24 | 7    | Technical Evaluation Criteria (Point #6, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>•10 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | <p>We hereby request the Bank to revise the "Scoring Methodology" as</p> <ul style="list-style-type: none"> <li>•10 marks – Minimum 3 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in <b>at least 01 State Coop Bank/DCCB/PSU</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP  |
| 15 |    |      | General   | General Terms: Limitation of Liability<br>Request for addition to GCC  | We request Bank to kindly include the clause "To maximum extent permitted by law, HPE's liability to Bank under this RFP & subsequent Agreement, if down-selected, is limited to the amount payable by Bank to HPE for the relevant Order. Except to the extent required by law, in no event will either party be liable for lost revenues or profits, systems unavailability, loss or damage of data, or indirect, special or consequential costs or damages. This clause defines the maximum liability of HPE within the limitations allowable under the law applicable to the RFP and subsequent Order."   | As Per RFP  |
| 16 | 6  | 2.4  | Due Date of The Bid   | The bids shall be accepted till 05:30 PM of 02 of May, 2022 at the BANK Head Office in Patna.  | We request you to kindly extend the last date of submission of Bids by 22nd of May, 2022.   | last date of submission of Bids by 18th of May, 2022. |
| 17 | 14 | 2.26 | Award Contract of   | The Bank will enter into an agreement with successful bidder for 18 months w.e.f. date of LOI as per duration defined in phases.   | We request Bank to change the clause as follows<br><b>Phase I</b> -5 months from date of agreement done<br><b>Phase II</b> - 8 months from completion of Phase I<br><b>Phase III</b> - 12 months from completion of Phase II  | As Per RFP  |

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| 18 | 19 | 5.1   | Summarized Scope of Work with Timeline   | Phase I -01 month- Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy<br>Phase II -02 months-RFP Preparation, Selection of System Integrator and Contract Finalization<br>Phase III - 03 months-Project Management, Monitoring of Implementation & other activities   | Request you to change the RFP clause as follows<br><b>Phase I</b> -5 months from date of contract execution to deliver the Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy.<br><b>Phase II</b> -8 months from completion of Phase I to deliver the RFP Preparation, Selection of System Integrator and Contract Finalization.<br><b>Phase III</b> - 12 months from completion of Phase II to deliver the Project Management, Monitoring of Implementation & other activities. | As Per RFP   |
| 19 | 21 | 5.2.3 | Detailed Scope of Work:<br>Phase III – Project Management, Monitoring of Implementation and Other Activities | The consultant is to depute one full time resources in the course of the entire project.  | We request the Bank to change the clause as-<br>"The consultant is to depute minimum 3 nos.( 2 nos.Junior resources and 1 no. Senior resource) of full time resources in the course of the entire project."  | The consultant is to depute minimum two(02) full time resources in the course of the entire project. |
| 20 | 22 | 6     | Schedule of Payments   | Phase – I Current State Assessment, Gap Analysis and Preparation of IT strategy & policy  | <ul style="list-style-type: none"> <li>•70% after submission of draft report</li> <li>• 30% after submission of final report</li> </ul>  | As Per RFP   |
| 21 | 22 | 6     | Schedule of Payments   | Phase – II RFP Preparation, Vendor evaluation and selection   | <ul style="list-style-type: none"> <li>•30% after submission of RFP</li> <li>• 30% after completion of Technical Evaluation</li> <li>•30% after completion of Commercial Evaluation</li> <li>• 10% after completion of contract agreement and vendor onboarding</li> </ul>   | As Per RFP   |
| 22 | 18 | 4     | Eligibility Evaluation Criteria (Point #VII)   | Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, Mobile Banking with IMPS, DC-DR Infrastructure including network and security component and project management for at least 1 (One) State Co-operative banks in India. | We request the Bank to kindly remove the Mobile Banking with IMPS from clause & change the clause as-<br>"Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, DC-DR Infrastructure including network and security component and project management for at least one (1) <b>District Central Co-operative Bank in India.</b>                     | As Per RFP   |

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| 23 | 23 | 7 | Technical Evaluation Criteria (Point #1, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India</p>   | <p>We request the Bank to change the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>•15 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for at least <b>1 DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria is met for <b>1 DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India</li> </ul>   | As Per RFP |
| 24 | 23 | 7 | Technical Evaluation Criteria (Point #2, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 05 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | <p>We request the Bank to change the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 06 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 1 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP |
| 25 | 23 | 7 | Technical Evaluation Criteria (Point #3, under "Scoring Methodology") | <p>10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>05 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p>   | <p>We request the Bank to change the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 Marks- if the criteria are met for <b>at least 1 DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•05 marks- if the criteria are met for <b>1 DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul>  | As Per RFP |

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| 26 | 24 | 7 | Technical Evaluation Criteria (Point #4, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p>                 | <p>In page no. 18 , delfination of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommened to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 15 marks- if the criteria are met for Co- operative Banks <b>at least 1 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for <b>at least 1 DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria are met for <b>1 DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | As Per RFP |
| 27 | 24 | 7 | Technical Evaluation Criteria (Point #5, under "Scoring Methodology") | <p>10 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>06 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> | <p>We request the Bank to change the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks – Minimum 3 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul>   | As Per RFP |



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| 28 | 24 | 7    | Technical Evaluation Criteria (Point #6, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>•10 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | <p>We request the Bank to change the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>•10 marks – Minimum 3 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in <b>at least 01 DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP   |
| 29 | 8  | 2.13 | Contract Performance Bank Guarantee                                   | The successful bidder must submit a performance bank guarantee 10% of the total project cost as contract performance bank guarantee for the entire tenure of the project, within 21 days of award contract/issue of LOI in the format provided under section 8.10.   | We request the Bank to remove this clause   | As Per RFP   |
| 30 | 33 | 8.7  | Compliance to Eligibility Criteria- point V                           | The Bidder should have a minimum annual turnover of Rs.05 Crores per year from the consultancy service business during the last three financial years ( 2018-19, 2019-20 & 2020-21)  | Bidder should have minimum Annual turnover of at least 25cr each year or average turnover of 50 cr from consultancy business during last 3 financial year 2018-19, 2019-20, 2020-21. G8:G9  | Typing Error. It will be considered as per section 4 Eligibility evaluation criteria as mentioned in point (V) |
| 31 | 34 | 8.7  | Compliance to Eligibility Criteria- point VIII                        | The bidder's people profile should have exposure in State Co- operative Banks and/or District Co-op Bank environment working experience. The resources should have provided service as consultancy/project   | Kindly include experience of schedule commercial nationalized bank as they have best infrastructure experience and security compliance as per RBI Norms and guidelines.   | As Per RFP   |
| 32 | 42 | 9.2  | Commercial Bid Form:  | Table: Total Cost of Project   | percentage of the total cost arrived by the consultant in the DPR for implementing the project as this will save revenue to the exchequer and will help find competent consultant for the project   | As Per RFP   |
| 33 | 14 | 2.26 | Award of Contract   | The Bank will enter into an agreement with successful bidder for 18 months   | Based on our experience of similar projects in co-operative and commercial banks we strongly believe that the   | As Per RFP   |

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| 34 | 19 | 5.1  | Summarized Scope of Work with Timeline                 | Phase I -01 month- Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy<br>Phase II -02 months-RFP Preparation, Selection of System Integrator and Contract Finalization<br>Phase III - 03 months-Project Management, Monitoring of Implementation & other activities  | Based on our experience of similar projects in co-operative and commercial banks we strongly believe that the mentioned scope will take minimum 24 months to execute:<br><b>Phase I</b> -3 months from date of contract execution to deliver the Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy.<br><b>Phase II</b> -6 months from completion of Phase I to deliver the RFP Preparation, Selection of System Integrator and Contract Finalization.<br><b>Phase III</b> - 15 months from completion of Phase II to deliver the Project Management, Monitoring of Implementation & other activities.<br>Request you to consider the same | As Per RFP |
| 35 | 14 | 2.27 | Liquidated Damages/Penalties & termination on default: | The Bank shall levy penalties /liquidated damages on the Consultant to the extent of 0.5% of the total value of the Contract for delay in execution of the project for 1 month, thereafter in increment of 0.5% for each of the months up to 3 months. Thereafter, the bank shall issue notice of termination, and cancel the contract on completion of one month of notice. | Request the Bank to remove this clause   | As Per RFP |
| 36 | 18 | 4    | Eligibility Evaluation Criteria (Point #V)             | The Bidder should have a minimum annual turnover of Rs. 01 Crore per year from the consultancy service business during the last three financial years (2018-19, 2019-20 & 2020-21).  | Based on the milestone based payment terms linked with the scope of work, the consultancy house should be financially capable and request Bank to increase the annual turnover from 01 Crore to Rs. 25 Crore each of last three Financial Year.<br>Request the Bank to revise the criteria as-<br>The Bidder should have a minimum annual turnover of Rs. 25 Crore per year from the consultancy service business during each of the last three financial years (2018-19, 2019-20 & 2020-21).  | As Per RFP |

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| 37 | 18 | 4     | Eligibility Evaluation Criteria (Point #VII)  | Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, Mobile Banking with IMPS, DC-DRI nfrastructurei ncludingn etworka nd security component and project management for at least 1 (One) State Co-operative banks in India. | In page no. 18 , definition of Cooperative Bank clearly written as:: Co-operative Bank means State Co- operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India and Bihar State Cooperative Bank may have more bids. We hereby request the Bank to kindly modify the criteria as-"Should have prior experience in performing end to end consultancy services comprising Current state assessment, IT Policy, IT Strategy, Vendor evaluation and selection for Core Banking, Anti Money Laundering, Mobile Banking with IMPS, DC-DRI nfrastructurei ncluding network and security component and project management for at least <b>1 (One) State Co-operative banks/District Central Co-operative Bank in India.</b> | As Per RFP   |
| 38 | 21 | 5.2.3 | Detailed Scope of Work: Phase III – Project Management, Monitoring of Implementation and Other Activities | The consultant is to depute one full time resources in the course of the entire project.  | Based on our experience of similar projects in Co-operative and Commercial banks, we strongly believe that the one full time resource is not sufficient in the course of the entire project to deliver the scope of work mentioned in the RFP. Request the Bank to modify the clause as-"The consultant is to depute minimum 2 nos. of full time resources in the course of the entire project."  | The consultant is to depute minimum 2 nos. of full time resources in the course of the entire project. |

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| 39 | 23 | 7 | Technical Evaluation Criteria (Point #1, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1P ublicS ector Banks/RRB/DCCB/UCB in India</p> | <p>In page no. 18 , definition of Cooperative Bank clearly written as:: Co-operative Bank means State Co- operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>•15 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for at least <b>1 State Co- operative Bank/DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria is met for <b>1 State Co- operative Bank/DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP |
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| 40 | 23 | 7 | Technical Evaluation Criteria (Point #2, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 05 marks- if the criteria is met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | <p>In page no. 18 , definition of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 08 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>• 06 marks- if the criteria are met for Co- operative Banks <b>at least 1 State Co- operative Bank/DCCB</b> along with 1 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP |
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| 41 | 23 | 7 | Technical Evaluation Criteria (Point #3, under "Scoring Methodology") | <p>10 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>05 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p> | <p>In page no. 18 , definition of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks- if the criteria are met for Co- operative Banks at <b>least 1 State Co- operative Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 Marks- if the criteria are met for <b>at least 1 State Co- operative Bank/DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•05 marks- if the criteria are met for <b>1 State Co- operative Bank/DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | As Per RFP |
| 42 | 24 | 7 | Technical Evaluation Criteria (Point #4, under "Scoring Methodology") | <p>15 marks- if the criteria are met for Co- operative Banks (at least 1 State Co- operative Bank) along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>10 Marks- if the criteria are met for at least 1 State Co- operative Bank) along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</p> <p>08 marks- if the criteria are met for 1 State Co- operative Bank) along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</p> | <p>In page no. 18 , definition of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 15 marks- if the criteria are met for Co- operative Banks at <b>least 1 State Co- operative Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•10 Marks- if the criteria are met for <b>at least 1 State Co- operative Bank/DCCB</b> along with 2 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks- if the criteria are met for <b>1 State Co- operative Bank/DCCB</b> along with at least 1 Public Sector Banks/RRB/DCCB/UCB in India.</li> </ul> | As Per RFP |

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| 43 | 24 | 7 | <p>Technical Evaluation Criteria (Point #5, under "Scoring Methodology")</p> | <p>10 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India 08 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India 06 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</p> | <p>In page no. 18 , definition of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>• 10 marks – Minimum 3 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•08 marks – Minimum 2 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•06 marks - Minimum 1 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | <p>As Per RFP</p> |
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| 44 | 24 | 7    | Technical Evaluation Criteria (Point #6, under "Scoring Methodology") | <ul style="list-style-type: none"> <li>•1 0 marks – Minimum 3 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•0 8 marks – Minimum 2 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•0 6 marks - Minimum 1 resource each having experience in at least 01 State Coop Banks along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | <p>In page no. 18 , definition of Cooperative Bank clearly written:: Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India. Further, as per the scope of work in the RFP document the transformation of CBS project is for State Cooperative along with 23 DCCBs in Bihar. So, it is always recommended to allow the Consultancy house having exposure is State Cooperative Bank or the DCCB in India. We hereby request the Bank to modify the "Scoring Methodology" as-</p> <ul style="list-style-type: none"> <li>•1 0 marks – Minimum 3 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/DCCB/UCB in India</li> <li>•0 8 marks – Minimum 2 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> <li>•0 6 marks - Minimum 1 resource each having experience in <b>at least 01 State Coop Bank/DCCB</b> along with 3 or more Public Sector Banks/RRB/DCCB/UCB in India</li> </ul> | As Per RFP   |
| 45 | 6  | 22   | Schedule of Payments  | Phase – I Current State Assessment, Gap Analysis and Preparation of IT strategy & policy  | <ul style="list-style-type: none"> <li>• 50% after submission of draft Current State Assessment and IT Strategy report Submission</li> <li>• 50% after submission of final Current State Assessment and IT Strategy report Submission</li> </ul>   | As Per RFP   |
| 46 | 6  | 2.4  | Due Date of The Bid   | The bids shall be accepted till 05:30 PM of 02 of May, 2022 at the BANK Head Office in Patna.   | We request the Bank to kindly extend the last date of submission of Bids by at least TWO weeks from 02 of May, 2022 to revised the submission date 16 of May, 2022.  | last date of submission of Bids by 18th of May, 2022.                            |
| 47 |    |      | General   | General   | Bidder shall be allowed to retain sufficient documentation as part of our professional records to support and evidence the work performed by it. Such retention shall be subject to obligations of confidentiality mentioned in RFP. Requesting bank to kindly consider the above point.   | To be considered mutually after finalization of Vendor.                          |
| 48 | 8  | 2.13 | Contract Performance Bank Guarantee:                                  | The successful bidder must submit a performance bank guarantee 10% of the total project cost as contract performance guarantee for entire tenure of the project, within 21 days of award of contract/ issue of LOI in the format provided under section 8.10. The Performance   | What is the role of Bidder to provide PBG of 10% when role is for Preparation of IT Strategy and Policy and Selection of SI for Core Banking and Allied Solutions  | As this is a time bound project, so we need a gurrantee from the selected vendor |



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| 49 | 43 | 8.7  | Compliance to Eligibility Criteria Point No 1            | The Bidder should be a registered/Limited company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act   | Is individual consulatnat, or Proprietary Firms eligible to submit the response to the Bid   | As per RFP  |
| 50 | 43 | 8.7  | Compliance to Eligibility Criteria Point No 2            | Bidder should be in existence for five years as on the date of the RFP. (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account)   | Can the years of exeistence reduced to 3 years.  | As per RFP  |
| 51 | 43 | 8.7  | Compliance to Eligibility Criteria Point No5             | The Bidder should have a minimum annual turnover of Rs.01 Crores per year from the consultancy service business during the last three financial years ( 2018-19, 2019-20 & 2020-21)  | Can the Annual turn over be from ITES related business instead of from only Consultancy Services. The bidder can have suitabled experienced people onboarded for this project  | As per RFP  |
| 52 | 14 | 2.26 | (Award of Contract)                                      | The bank shall issue Letter of Intent (LOI) to the Successful Bidder, and subject to fulfillment of other criteria as laid down in the RFP, shall place firm Purchase Order (PO) on the successful Bidder on acceptance of the LOI by him. The price quoted by the successful bidder shall be the Total value of the Contract. The Bank will enter into an agreement with successful bidder for 18 months w.e.f date of LOI as per duration defined in phases. | As the activity is of 6 months, request to consider agreement for 6 months.  | Accepted, As it was a typing error.   |
| 53 | 18 | 4    | Eligibility Evaluation Criteria Sl. No. V                | The Bidder should have a minimum annual turnover of Rs. 01 Crore per year from the consultancy service business during the last three financial years (2018-19, 2019-20 & 2020-21)   | As the FY 2021-22 is completed, we recommend to consider minimum average annual turnover of Rs. 01 crores during the last three financial years (2019-20, 2020-21 and 2021-22) | Accepted,   |
| 54 | 27 | 1    | Technical Bid Main Form Organizational ProfileSl. No. 10 | Annual Turnover:<br>2018-19<br>2019-20<br>2020-21  | As the FY 2021-22 is completed, we recommend to consider Annual Turnover of 2019-20, 2020-21 and 2021-22   | Accepted, As bidder need to submit audited balance sheet of mentioned three years |

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| 55 | 33  | 8.7       | Compliance to Eligibility Criteria Sl. No. V         | The Bidder should have a minimum annual turnover of Rs. 05 Crore per year from the consultancy service business during the last three financial years (2018-19, 2019-20 & 2020-21)   | We recommend to consider minimum average annual turnover of Rs. 01 crores during the last three financial years (2019-20, 2020-21 and 2021-22)  | The Bidder should have a minimum annual turnover of Rs. 01 Crore per year from the consultancy service business during the last three financial years (2018-19, 2019-20 & 2020-21) |
| 56 | 25  | Point 7.8 | Technical Evaluation Criteria: Bidder's Presentation | Bidder's presentation on methodology, process & proposed manpower: Subjective Evaluation   | Will the Presentation be evaluated on the documents submitted or there will be a presentation round where the organisation will have to present in front of committee ?   | There will be a presentation round in front of committee in BSCB premises.   |
| 57 | 18 & 33   | 4.1 & 8.7 |  | The Bidder should be a registered/Limited company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act   | Chartered Accountant Firms are registered under their governing body, The Institute of Chartered Accountants of India (ICAI) is a statutory body established by an Act of Parliament, viz. The Chartered Accountants Act, 1949 (Act No. XXXVIII of 1949)<br>Will the Constitution Certificate issued by ICAI be sufficient to fulfill the 8.7 1 criteria of eligibility norms ? | As per RFP   |
| 58 |   | 2.12      | EMD  | The Bidder is required to submit EMD of Rs. 2, 00,000 (Rupees Two Lacs only) in form of Demand Draft along with this bid. The DD should be in the favor of of "Managing Director, The Bihar State Co-operative Bank Ltd.," payable at Patna. The EMD of the unsuccessful bidder will be refunded after acceptance of the order by the successful bidder. | is the EMD exempt for the MSME bidders ?  | As per RFP   |
| 59 | Section 2.21 (page 10) - Seeing the scope of whole project comprising 3 phases 06 months timeline seems to be little bit challenging as it involves time consuming activities like floating RFP, modernisation of banking software and infrastructure. Can we propose plan of more than 6 months based our experience or outcome of the assessment with mutual agreement? |           |  |  |   | As per RFP   |
| 60 | Section 2.25.3 point 5 (page 12) - Since the actual scope of work could be different at the time of interviews and requirement gathering in phase 1, proposal with fixed price could be challenge and project may become non-profitable for bidders. There must be some scope of flexible charges for services to be provided.  |           |  |  |   | As per RFP   |
| 61 | Section 4 Eligibility Evaluation Criteria point VII & VIII (page 18) - Can experience in any bank be considered in place of experience of project in state co-operative bank.   |           |  |  |   | As per RFP   |
| 62 | Section 4 Eligibility Evaluation Criteria point X (page 18) - Can Company having subsidiaries who can offer some of the services be considered.   |           |  |  |   | As per RFP   |

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| 63 | Section 5.2.1 Phase I – Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy (page 19) - Phase I scope is too wide and actual amount of work would come out to be more than what we envisage for Phase I activities given in RFP are very hard and challenging. Is there any possibility for bidders to come out with their respective timelines due to experience and knowledge. This would help selected company do not slip the timelines. | As per RFP   |
| 64 | Section 5.2.1 Phase I – Current State Assessment, Gap Analysis and Preparation of IT Strategy & Policy (page 19) - Can DC / DR modernisation solution have the possibility of proposing Cloud based services/ solutions or hybrid?  | As per RFP   |
| 65 | Section 5.2.2 Phase II – Preparation of RFP based on IT Strategy approved by Bank & Selection of SI (page 20) - Can new (CBS) banking solution be proposed if existing system found to be non-compatible with new functionalities IMPS, mobile banking etc. or found to be expensive proposition to upgrade. There could be scalability challenges with existing system to meet market demands which is part of bank vision statement.                                  | As per RFP   |
| 66 | Section 5.2.3 Phase III – Project Management, Monitoring of Implementation and Other Activities (page 21) - There might be possibilities that SI selected may come up with plan of more than 3 months, then meeting the deadline of 3 months would not be in hand of company providing consultancy. There should be relaxation to duration of Phase III duration.   | As per RFP   |
| 67 | Section 6 Schedule of Payments (page 22) - Is there any possibility to have advance payment of 50% of amount fixed for completion of milestone  | As per RFP   |
| 68 | Section 2.13 Contract Performance Bank Guarantee (page 9) - The total project cost may run into Crores and BG of 10% project cost for consulting company would be challenging and also could not understand the logic of asking 10% BG of overall project value on Consulting company, please advise  | As this is a time bound project, so we need a gurrantee from the selected vendor |

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