

Sr No	RFP Page No & Clause No	Query/Suggestions		Response from Bank
1	Page No. 12/ Section-II: Clause 11	Both the parties accept that the IEM has the right to access all the documents relating to the project/procurement, including minutes of meetings	Nothing herein shall obligate xxxx to disclose to client/any other party any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with xxxx’s business, payroll information, or information or material that constitute, in the opinion of xxxx’s legal counsel, legally privileged documents or information that xxxx is bound to maintain as confidential by written obligation to a third party. Audit results, including information and documentation disclosed or made available to client in the course of any such Audit shall be deemed xxxx Confidential Information and treated as such. Any audit shall be with prior notice and limited to the extent of services provided under the contract.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
2	Page No. 38/ Section-IV: Clause 6	During the offer validity and subsequent contract period, the bidder will absorb any upward revision of prices in case of custom duties, taxes, levies, Govt. duties etc. and pass on the benefit to Bank in case of downward revision of Govt. taxes, levies, etc.	Any change in statutory taxes, duties, or levies imposed by Government of India after the date of bid submission shall be to the account of the Bank on actuals, subject to submission of documentary evidence by the bidder. Similarly, any reduction in applicable taxes, duties, or levies shall be passed on to the Bank.	Please refer Pt 4 at Clause 6 (Price Composition) at Page 38

3	Page No. 46/ Section-IV: Clause 15	INSPECTION AND AUDIT	<p>Nothing herein shall obligate xxxx to disclose to client/any other party any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with xxxx’s business, payroll information, or information or material that constitute, in the opinion of xxxx’s legal counsel, legally privileged documents or information that xxxx is bound to maintain as confidential by written obligation to a third party.</p> <p>Audit results, including information and documentation disclosed or made available to client in the course of any such Audit shall be deemed xxxx Confidential Information and treated as such. Any audit shall be with prior notice and limited to the extent of services provided under the contract.</p>	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
4	Page No. 56/ Section-IV: Clause 16.15	VISITORIAL RIGHTS	<p>Nothing herein shall obligate xxxx to disclose to client/any other party any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with xxxx’s business, payroll information, or information or material that constitute, in the opinion of xxxx’s legal counsel, legally privileged documents or information that xxxx is bound to maintain as confidential by written obligation to a third party.</p> <p>Audit results, including information and documentation disclosed or made available to client in the course of any such Audit shall be deemed xxxx Confidential Information and treated as such. Any audit shall be with prior notice and limited to the extent of services provided under the contract.</p>	The suggestion has been assessed. Bidder is requested to adhere to RFP terms

5	Page No. 57/ Section-IV: Clause 16.19	If the duration of delay continues beyond a period of three months, the Bank and the Bidder shall hold consultations with each other in an endeavor to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Bidder.	This shall be mutually decided by both the Parties.	The RFP Clause is self-explanatory
6	Page No. 53/ Section-IV: Clause 16.12	If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 1% of the contract value per week as liquidated damages.	Termination or expiry of the Agreement will not release a Party from any liability that has accrued but remains unpaid or outstanding as of the date of termination or expiry.	The RFP Clause is self-explanatory
7	Page No. 49 and 50/ Section-IV: Clause 16.3 and Clause 16.6	PUBLICITY	We agree to the provisions, and we suggest making the clause mutual. The deliverables should not be included in any prospectus, proxy statement, offering memorandum or similar document or materials prepared for public distribution, nor should either party make any public announcement or press release regarding the engagement or deliverables provided/ services performed without the prior written consent of the other party.	The RFP Clause is self-explanatory

8	Page No. 49, 52 and 56/ Section-IV: Clause 16.3, Clause 16.11 and Clause 16.14	Indemnity	We can agree to indemnifying only for losses that arise from direct, third-party claims for intellectual property rights’ infringement (except patents which are not applicable to the scope of work). All direct claims or any other third-party claims can and should be litigated (or otherwise resolved) between the parties via the courts or other agreed processes. We suggest removing ‘patents’ from the IP infringement indemnity.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
9	Page No. 53/ Section-IV: Clause 16.13	Limitation of Liability	We agree that our aggregate liability for any direct damages, including third party claims, whether in contract (including indemnity), tort, strict liability or otherwise, shall be limited to the fee paid by the Bank to the Service Provider for the service. We suggest that neither party should be liable for indirect/ consequential damages and there be no carve outs from the liability cap – accordingly, #5 and 7 be deleted.	Clause 16.13 (5) at Page 53 of the RFP shall read as - "Subject to any law to contrary, and to the maximum extent permitted by law neither party shall be liable to other for any remote and indirect loss or damages arising out of this tender and subsequent agreement or services provided"
10	Page No. 54/ Section-IV: Clause 16.14	Confidentiality	In order to be compliant with any legal or tax orders, we request that we be allowed to retain the copies of the reports or deliverables submitted by us as evidence of the work completed by us under the Contract. Any such information retained shall continue to be held in confidence as per the confidentiality terms of the Contract.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms

11	Page No. 56/ Section-IV: Clause 16.15	Visitorial Rights	While we can agree to the Bank’s limited right to audit, we would like to clarify that we will maintain the records for the purpose of Bank assessing our compliance with the terms of the Contract. Bank’s internal or external auditors/ monitors may audit, copy and inspect the records at reasonable times and upon reasonable notice; provided, however, that such auditors shall not be our competitors and all such auditors are subject to confidentiality obligation. Further, nothing shall obligate us to disclose any documents or other materials relating to the profitability or internal profit and loss/ balance sheets associated with our business, payroll information, or information or material that constitute, in our opinion, legally privileged documents or information that we are bound to maintain as confidential by written obligation to a third party. Audit should not extend to hardware/ systems. There shall be no right to access premises.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
12	Page No. 60/ Section-IV: Clause 16.24	Termination	We suggest that any termination under the Contract should be only where there is an insolvency event or a material breach; and the right to terminate for cause should be mutual.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
13	Page No. 62/ Section-IV: Clause 16.29	Data Protection Compliance	We suggest deleting since personal data is not in scope.	Data protection refers to data that would be required to be shared as part of the Project

14	N/A	Intellectual Property Rights	<p>Each party shall retain its pre-existing/ background IP. We agree to provide the Bank the final versions of the materials, reports and presentations prepared by us for delivery to Bank. While we retain ownership, we shall provide the Bank a broad license to use any software/ digital deliverables under this engagement.</p> <p>We shall not preclude the Bank from sharing the deliverables with any third parties, however, we request the Bank to ensure that such third parties sign our standard non-reliance letter before the Bank shares deliverables and any third-party having access to the report or presentation may use it on a non-reliance basis. This would protect us from risks of third-party claims based on reliance on the deliverables, which are prepared only for the Bank’s organization. We are not willing to assume any legal obligations to non-clients that could arise from the redistribution of our work and we do not owe the duty of care towards the third party. In the event any third-party materials or any of our proprietary products are used for the deliverables or services, the terms and any licensing restrictions thereof shall be shared with the Bank for compliance.</p>	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
15	N/A	Disclaimer	<p>We would like to propose the inclusion of the following clarification that the Bank shall be responsible for obtaining its own legal, tax and accounting advice concerning laws, regulations, agreements and other legal, accounting or tax issues which affect the advice given by us to Bank.</p>	The suggestion has been assessed. Bidder is requested to adhere to RFP terms

16	Page No. 93/ Annexure - 27	Certificate of Local Content as per Make in India Guidelines	Annexure 27 requires "Make and Model" and "Name of Place" of local value addition, framed for goods/solutions deployed. As this RFP is for consultancy services and custom-developed tools with pre-built product, request the Bank to specify what information bidders should provide under this Annexure.	Refers to tools required to be developed as part of the Project.
17	Page No. 42/ Section- IV: Clause 11	TECHNICAL BID EVALUATION CRITERIA Criteria 2: Experience in providing consultancy services in revamping / transforming Wealth, HNI, Liability / CASA franchise, Credit Card, NRI Business buildup, Sales and Marketing functional setup with public and private sector banks in India based on below parameters.	We recommend that the Bank may specify that the term “Private Sector Banks in India” refers exclusively to Private Sector Scheduled Commercial Banks, and excludes Small Finance Banks and Foreign Banks operating in India.	Bank profile defined, RFP Clause is self-explanatory
18	Page No. 58/ Section IV: Clause 16.20	Annual Maintenance Contract	We recommend to amend the line " for a period of 3 (three) years from the date of acceptance and sign-off of the solution by the Bank" to "for a period of 3 (three) years from the date of 1-year warranty completion post acceptance and sign-off of the solution by the Bank". This is in line with the "Guidelines for tools section - page No. 34" in the document	Accepted. Clause to read - "Bidder firm shall maintain these tools / software for a minimum period of four years (i.e. one-year warranty plus three years of technical support (AMC/ATS), from project signoff"
19	Page No. 59/ Section IV: Clause 16.23	PENALTY FOR LOSSES/BREACHES	There is a mention of "Loyalty Solution" mentioned in #2 within this Section. Kindly clarify this point as there is no mention of a loyalty solution in the scope of work.	It is to be read as “a solution”. Necessary amendment is carried out in Corrigendum I.

20	Page No. 74/ Annexure 7	Commercial Bid	We recommend to include a component for 1-year warranty period as well in the commercial bid before the 3 year technical support component. This is in line with the scope 'Guidelines for tools - Pg No. 34' which specifies 1-year warranty followed by 3 year AMC/ATS.	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
21	Page No. 65/ Section IV: Clause 16.31.2	Payment Milestone	We would recommend including a payment milestone for 1-year warranty period before the ATS milestones.	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
22	Page No. 37/ Section IV: Clause 4	Pre-Bid Queries	states 'authorized persons shall produce the letter as per Annexure 21 while attending the Pre-Bid meeting'. Annexure 21 is the Pre-Bid Queries Format. The authorization letter format is Annexure 22. Kindly confirm this.	Accepted Should be Annexure - 22
23	Page No. 96 / Annexure 18	EXPERIENCE IN PROVIDING STRATEGIC SUPPORT ACROSS WEALTH MANAGEMENT, CREDIT CARDS, SETUP OF MARKETING CELL AND NRI STRATEGY	There is a mention of eligibility criteria in the Annexure - "Details of experience in providing strategic support across Wealth Management, Credit Cards, Setup of Marketing Cell and NRI Strategy to meet eligibility criteria: " while this is only part of the technical evaluation criteria and there is no reference to this in eligibility criteria. Kindly confirm on this.	Annexure is a summary of experience. Documents supplementing experience (as mentioned in Annexure) is required to be submitted for Technical Evaluation as stated
24	Page No. 7/ Tender Notice	Point # 7 - Last date and time for Receipt of Bid	There is a mention of offline submission of documents here while in the "Do's & Don't's section" in page 38, it is mentioned as online submission only. Kindly confirm on this.	All documents are required to be submitted online. DD is required to be submitted offline
25	Page No. 7/ Tender Notice	Point # 11 - Proposal security (EMD)	Original DD is to be submitted on or before submission date as per this clause while in the GeM notification, in Page 5 it mentions it can be submitted within 5 days after bid end date. Kindly confirm on this	Refer to Clause 11 at Page 8 of Tender Notice - Bid Details in Brief

Pre-Bid queries and responses in respect of RFP for “Engagement of Consultant for strategic support across Wealth Management, Credit Cards, Setup of Marketing Cell and NRI Strategy”, RFP: GEM/2026/B/7462057 dated 21st April 2026.

26	GeM Bid Document - Page 3	Beneficiary	The beneficiary details mentioned here is "General Manager, Resources Department, Central Bank of India" while in Page #5 of same document, it is mentioned as "Central Bank of India". Kindly confirm the correct DD payee name	Refer to Clause 11 at Page 8 of Tender Notice - Bid Details in Brief
27	Page No. 35/ Section IV: Clause 1	Eligibility Criteria and Selection Procedure	The minimum annual turnover mentioned here is 200 crores while in the Gem Bid document it is mentioned as 88 crores. Kindly confirm this.	Refer to Section IV - #1 (Eligibility Criteria and Selection Procedure) - S1 2 of Table at Page 35 of the RFP document
28	7 - Tender Notice - Bid details in Brief	Date & Time of bid submission: 13th May 2026 15:00 Hrs	Request for Extension of 2 weeks – upto 27th May	The RFP Clause is self-explanatory
29	14 - Overall evaluation criteria	The method of selection is Techno-Commercial. (80 % Technical,20 % Commercial)	Request to change from 80:20 to 70:30 construct	The RFP Clause is self-explanatory

30	42 - 11. Technical bid evaluation criteria	<p>11.1>Relative scoring to be done based on number of assignments submitted by the bidders. Also application for clause 11.3</p> <p>Bidder with the highest number of assignments submitted will be awarded 25 marks. All other bidders will be awarded based on relative scoring.</p>	Request relative scoring to be replaced with a grid of minimum required projects	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
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31	42 - 11. Technical bid evaluation criteria	<p>11.1>Experience and demonstrated capability in having executed / completed banking related consulting projects, with minimum 2 tools/2 models developed as part of the project, with public sector banks in India in the last 5 years.</p> <ul style="list-style-type: none"> · Completion date should be within the last 5 years from the date of RFP notification · Ongoing projects to be considered if minimum 6 months have been completed · Minimum duration of 6 months and minimum purchase order of INR 5 Cr · Bank should have a minimum of 1000 branches 	Allow inclusion of consulting projects with private sector banks, foreign banks, credit card issuers, wealth players in addition to the stipulated public sector banks	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
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32	42 - 11. Technical bid evaluation criteria	<p>11.1>Experience and demonstrated capability in having executed / completed banking related consulting projects, with minimum 2 tools/2 models developed as part of the project, with public sector banks in India in the last 5 years.</p> <ul style="list-style-type: none"> · Completion date should be within the last 5 years from the date of RFP notification · Ongoing projects to be considered if minimum 6 months have been completed · Minimum duration of 6 months and minimum purchase order of INR 5 Cr · Bank should have a minimum of 1000 branches 	<p>Request if the following modifications be made:</p> <p>1. Remove the ticket size constraint or reduce to INR 1 Cr</p>	<p>The suggestions have been assessed. Bidder is requested to adhere to RFP terms</p>
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33	42 - 11. Technical bid evaluation criteria	<p>11.2> Experience in providing consultancy services in revamping / transforming Wealth, HNI, Liability / CASA franchise, Credit Card, NRI Business buildup, Sales and Marketing functional setup with public and private sector banks in India based on below parameters:</p> <ul style="list-style-type: none"> · The projects should be dedicated on these topics · Completion date should be within the last 5 years from the date of RFP notification · Ongoing projects to be considered if minimum 6 months have been completed · Minimum duration of 6 months and minimum purchase order of INR 5 Cr · Bank should have a minimum of 1000 branches 	Allow inclusion of consulting projects with foreign banks, credit card ecosystem, wealth players in addition to the stipulated public sector and private sector banks	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
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34	42 - 11. Technical bid evaluation criteria	<p>11.2> Experience in providing consultancy services in revamping / transforming Wealth, HNI, Liability / CASA franchise, Credit Card, NRI Business buildup, Sales and Marketing functional setup with public and private sector banks in India based on below parameters:</p> <ul style="list-style-type: none"> · The projects should be dedicated on these topics · Completion date should be within the last 5 years from the date of RFP notification · Ongoing projects to be considered if minimum 6 months have been completed · Minimum duration of 6 months and minimum purchase order of INR 5 Cr · Bank should have a minimum of 1000 branches 	<p>Request if the following modifications be made:</p> <p>1. Remove the ticket size constraint or reduce to INR 1 Cr</p>	<p>The suggestions have been assessed. Bidder is requested to adhere to RFP terms</p>
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35	43 - 11. Technical bid evaluation criteria	<p>11.3> Experience of working on transformation of Indian Public Sector Banks with minimum combined 1000 branches across transformation projects across Wealth, HNI, Liability / CASA franchise, Credit Card, NRI Business buildup, Sales and Marketing functional setup, which the bidder has successfully completed during the last 5 years from the date of RFP notification</p> <ul style="list-style-type: none"> · Ongoing projects to be considered if minimum 6 months have been completed · Minimum duration of 6 months and minimum purchase order of INR 5 Cr · Bank should have a minimum of 1000 branches 	Request you to remove this criteria (to be covered in the above criteria)	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
36	43 - Technical Specification	<p>11.4> Detailed Case Study of any 1 of Assignments/Projects from work submitted by bidder in Evaluation Criteria # 1 which is limited to Public Sector Banks in India.</p>	Request if private sector banks, foreign banks, credit card issuers, wealth players be considered in addition to the stipulated public sector banks	The suggestions have been assessed. Bidder is requested to adhere to RFP terms

37	46 - 13. Overall evaluation criteria	The consultant must deploy a minimum of 5 full-time equivalent (FTE) resources dedicated to this engagement for the duration of the project.	Request to increase the minimum FTE from 5 to 12	The RFP Clause is self-explanatory
38	22 & 23 - 2. Scope of work - Credit Card Business Build-out	2.8 Technology Enablement: Support preparation and issuance of RFP for technology vendor selection.	1. Does the scope of work include assistance on migration from existing technology vendor to new technology vendor selected through the RFP process. If yes, request you to kindly specify what assistance is included in scope of work. 2. Is there an estimated number of technology vendors which are be selected for credit card buildout?	1. No 2. Is a subject of the scope of the present Project
39	21 - 2. Scope of work - Credit Card Business Build-out	Design product variants across segments including base, mass, and premium categories.	1. How many product variants are envisaged to be designed as part of the scope of work?	Is a subject of the scope of the present Project

40	52, 16.11 - Indemnity	<p>The successful bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as “Personnel”) harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Bank’s authorized / bona fide use of the Deliverables and /or the Services provided by bidder under this assignment ; and/or <input type="checkbox"/> Negligence or wilful misconduct of the bidder and/or its employees, agents, associate of the bidders in performance of the obligations under this assignment; and/or <input type="checkbox"/> Claims made by employees or associate or associate’s employees, who are deployed by the bidder , against the Bank; and/or <input type="checkbox"/> Claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the bidder to its employees, 	We would request the Bank to cap the indemnity to the Bidder Project Value as the nature of engagement is consulting in nature.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
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		<p>its agents, contractors and associate, or</p> <p><input type="checkbox"/> Breach of any terms, representation or false representation or inaccurate statement or assurance or covenant or warranty of the successful bidder under this assignment; and/or</p> <p><input type="checkbox"/> Breach of confidentiality obligations of the successful bidder; and/or</p> <p><input type="checkbox"/> Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights;</p> <p>Bank shall notify the bidder in writing as soon as practicable when the Bank becomes aware of the claim, and the successful bidder will cooperate in the defense and settlement of the claims.</p>		
41	Pg 64	“Payments linked to time milestones (3,6,9... months)”	We propose aligning payments with clearly defined deliverables/milestones across phases rather than purely time-based triggers	To be defined as per Annexures - 10 & 11 at Page 88 of the RFP
42	Pg 64	“30% payment at 24 months”	We request rebalancing of the payment structure to reduce the final milestone to ~15–20% and distribute proportionately across earlier phases	To be defined as per Annexures - 10 & 11 at Page 88 of the RFP

43	Pg 63	“Payments released within 30–60 days”	We request confirmation that payments will be processed within 30 days from submission and approval of invoices	The RFP Clause is self-explanatory
44	Pg 63	“Bank reserves right to withhold payments”	We request further clarity on conditions under which payments may be withheld, along with definition of a reasonable cap	The RFP Clause is self-explanatory
45	Pg 58–60	“Penalty ₹25,000/week; LD up to 10%”	We propose introducing an overall cap on cumulative penalties and liquidated damages (e.g., 10% of contract value)	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
46	Pg 60	“Bank may terminate without assigning reason”	We request inclusion of a provision ensuring payment for completed work and committed resources in case of termination for convenience	The RFP Clause is self-explanatory
47	Pg 15	“Scope covers Wealth, Credit Cards, NRI, Marketing Cell”	We request guidance on prioritization and sequencing across workstreams	The 4 key areas shall function simultaneously
48	Pg 22–23	“Integration with CBS/CRM systems”	We request clarity on responsibility for system integration (consultant vs Bank/third-party vendors)	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP and Scope of project defined in RFP
49	Pg 16	“Pilot and execution support”	We request clarity on expected number of pilots, locations, and scale of implementation	As per the scope, the locations, instances and pilots are to be defined by the Consultant
50	Pg 33	“Up to 5 analytical models to be developed”	We request clarification on whether model development includes deployment into production systems, validation, and ongoing monitoring or is limited to supporting identification/design of the models	Model development includes supporting identification/ design of the models

51	Pg 33–34	“Tools to be developed, owned by Bank”	We request confirmation on expected scalability, user volumes, and performance requirements for proposed tools	To be proposed by the Consultant
52	Pg 33–34	“Tools to be maintained for 4 years (1 year warranty + 3 years AMC)”	We request clarification on whether AMC includes only maintenance/support or also enhancements and new feature development	Yes
53	Pg 46	“Minimum 5 FTE deployment”	We request confirmation on whether this requirement is uniform across the engagement or flexible across phases and if there are any associated requirements for the FTEs deployed	Requirement is flexible across phases subject to requirement as specified at Clause 16.12 at Page 53
54	Pg 33–34, 58	“Tool development, deployment, AMC, VAPT, regulatory updates”	We request the Bank to clarify whether the engagement is intended to be a consulting engagement or a combined consulting, technology development, and managed services engagement	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP and Scope of project defined in RFP
55	Pg 33–34, 58	“Deployment on Bank servers, source code escrow, warranty, ATS/AMC”	We request the Bank to consider segregating technology development, deployment, and managed support components into a separate workstream or contract	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
56	Clause 16.20	“Annual Maintenance Contract (AMC) obligations including OEM tie- ups”	We request clarification on whether the Bidder is expected to assume full responsibility for OEM arrangements, or whether such obligations will be managed by the Bank or relevant third-party vendors	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP and Scope of project defined in RFP

57	Clause 16.22	“Penalty on Non-Performance Post Delivery of Product”	We request that penalty provisions be limited to delays or failures solely attributable to the Bidder, with explicit carve-outs for third- party dependencies and Bank-side delays	Bidder is requested to refer to Clause 16.22 at Page 59 of the RFP
58	Clause 16.23	“Penalty for Losses / Breaches”	We request that applicability of this clause be restricted to instances of gross negligence or wilful misconduct attributable to the Bidder	The RFP Clause is self-explanatory
59	Clause 16.12	“Substitution of Team Members”	We request that substitution provisions allow replacement with personnel of equivalent qualifications, subject to prior intimation to the Bank	The RFP Clause is self-explanatory
60	Page 49 / Clause 16.3(5) Page 50/Clause 16.7	Conflict of Interest	It is our long-standing policy to serve competing clients and clients with potentially conflicting interests as well as counterparties in merger, acquisition and alliance opportunities, and to do so without compromising our professional responsibility to maintain the confidentiality of client information.	The Clause is not prohibitive and does not in any way restrict the bidder from taking his professional assignment
61	Page 12/Clause 11 Page 46 / Clause 15 Page 56 / Clause 16.15	Independent External Monitor Inspection and Audit Visitorial Rights	The Service Provider has robust established protocols around information security and maintenance of confidential information. Therefore, we are unable to comply with audits conducted by Bank. However, we agree to modify the clause in the following manner, if needed for regulatory purposes: “(i) Bidder/Successful Bidder shall, in accordance with	The suggestion has been assessed. Bidder is requested to adhere to RFP terms

			<p>Bidder/Successful Bidder’s document retention policies, establish and maintain a secure file containing a copy of any presentation, progress review, report or other document furnished to the Bank by the Bidder / Successful Bidder in connection with the Services, together with any working papers necessary to support its conclusions or analyses (collectively, the “Working Papers File”). Bank may, at its own cost, inspect the Working Papers File at any time, during the twenty-four (24) month period from the end of the calendar year in which the relevant Services are completed or terminated, solely for the purpose of determining whether Bidder/Successful Bidder performed the Services in accordance with the Contract. Any information furnished in connection with this provision shall be kept confidential in accordance with this Contract.</p> <p>(ii) Bank shall promptly, and no later than three (3) months after the Bidder/Successful Bidder's performance of the Services, notify the Bidder / Successful in writing of any issues or concerns it may have about Bank's compliance with the terms of this Contract, and the will use reasonable and diligent efforts to address such issues or concerns, including providing Bidder/Successful Bidder with such documents as may be reasonably necessary to confirm that the Bidder / Successful Bidder has satisfied its obligations under this Contract. Any information furnished in connection with this provision shall be kept confidential in accordance with this Contract.”</p>	
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62	Page 52 / Clause 16.11 Page 53 / Clause 16.13	Indemnity Limitation of Liability	We request the Bank to please consider and add the recommended modification below to Clause 16.13(7), accordingly: “Notwithstanding anything hereinabove, Bidder/Successful Bidder shall not be liable for any infringement resulting from (i) any information or materials furnished by the Bank, (ii) any modifications to the deliverables by any person other than the Bidder/Successful Bidder; or (iii) any unauthorized use of the deliverables. Bidder/Successful Bidder’s obligation to indemnify shall be limited to gross negligence and wilful misconduct in performance of the services. Neither party will be liable for any lost profits or other indirect, consequential, incidental, punitive or special damages. The aggregate total liability of the Bidder / Successful Bidder to the Bank under the Contract shall not exceed the total Contract Price, howsoever arising.”	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
63	Page 49 / Clause 16.3 Para 2 after point 5 Page 61 / Clause 16.25	Relationship between the Parties Privacy and Security Safeguards	For any limitation on us around publicity, we would like to suggest following modification: “Bidder/Successful Bidder’s work for the Bank is confidential and for the Bank’s internal use only. Bidder/Successful Bidder will not disclose the Deliverables to any third parties without the Bank’s prior written permission. Similarly, the Bank agrees that it will not disclose any materials or information that Bidder / Successful Bidder furnishes to the Bank, including the Deliverables, to any third parties without Bidder/Successful Bidder’s prior written permission unless it has a legal obligation to do so including the disclosure required in relation to	The suggestion has been assessed. Bidder is requested to adhere to RFP terms

			<p>the Right to Information Act under the applicable law. In such a case, Bank shall promptly notify and consult with the Bidder/Successful Bidder prior to disclosing any proprietary materials or information provided by the Bidder/Successful Bidder in tendering for, discussing, performing under or otherwise in connection with this Contract.</p> <p>Each party further agrees not to use the other party’s name or trademarks in any communication with any third party without the other party’s prior written permission unless it has a legal obligation to do so.”</p>	
64	NA	Intellectual Property Rights	<p>We request Bank to add the following to the Contract: “Upon payment in full of Bidder/Successful Bidder’s fees, the Bank will own all reports and other deliverables prepared for and furnished to the Bank by the Bidder/Successful Bidder in connection with the services (the “Deliverables”), notwithstanding the foregoing, Bidder / Successful Bidder retains ownership of all concepts, know-how, tools, questionnaires and assessments, modules, courses, frameworks, software, algorithms, databases, content, models, and industry perspectives developed or enhanced outside of or in connection with the services (the “Bidder/Successful Bidder’s Tools”), it being understood that none of the Bidder / Successful Bidder’s Tools will contain Bank’s Confidential Information. To the extent the deliverables include any Bidder/Successful Bidder’s Tools, the Bidder/Successful Bidder hereby grants the Bank a non-</p>	<p>The suggestion has been assessed. Bidder is requested to adhere to RFP terms</p>

			<p>exclusive, non- transferable, non- sub-licensable, worldwide, royalty-free license to use and copy the Bidder/Successful Bidder’s Tools solely as part of the Deliverables and subject to the above limitations herein on disclosure of Bidder/Successful Bidder’s materials and publicity. The Bank agrees that, without Bidder/Successful Bidder’s prior written permission, it will not, or permit any third party to (a) access, copy or reverse engineer any Bidder/Successful Bidder’s Tools or Deliverable, or (b) remove or circumvent security or technological safeguards, including notices, digital protection mechanisms, metadata, watermarks, or disclaimers provided with any Bidder/Successful Bidder’s Tools or Deliverables.</p>	
65	Page 48 / Clause 16.2	Representations and Warranties	<p>We would like to state that to ensure fairness to the Bidder/Successful Bidder, we would like to preface this clause in the following manner: “Notwithstanding anything contained herein below, the Bidder represents and warrants, to the best of its knowledge as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following...”</p>	<p>The suggestion has been assessed. Bidder is requested to adhere to RFP terms</p>

66	Page 62, Clause 16.29	Data Protection Compliance	We would like to clarify that the Successful bidder agrees to comply with the provisions of the Digital Personal Data Protection Act, 2023 (“DPDP Act”) and the Digital Personal Data Protection Rules, 2025 / Notifications / Guidelines framed thereunder, as may be applicable or relevant to the RFP, to the extent these are applicable to the Bidder/Successful Bidder, for the term of the Contract and for performance of its services only. Further, it is clarified that the Bank shall be responsible for its own compliance with statutory and regulatory provisions, without any reliance on or reference to the Bidder / Successful Bidder whatsoever.	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
67	Page 89/Annexure 12	Letter of authorization from the company authorizing the person to sign the tender response and related documents	NA	Accepted
68	Page 46 / Clause 14	Award of Contract	NA	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
69	Page 7	Tender Notice - Bid details in Brief : Last date and time for Receipt of Bid	Request an extension of 4 weeks on the Technical Proposal submission due date. Kindly confirm	The RFP Clause is self-explanatory
70	Page 58	16.20 Annual Maintenance Contract (AMC): End to end support of all the software components.	1. Please clarify whether this includes 24x7 support or only business-hours support 2. Please clarify whether on-site resources are required during the AMC period, or remote support can be considered.	Bidder is requested to refer to Clause 13 at page 46 and Clause 16.12 at Page 53 of the RFP All resources to be provided onsite

71	Page 58	16.20 Annual Maintenance Contract (AMC): the Bidder has to tie-up or have back-to-back arrangement with respective OEMs for the maintenance services (AMC)	Since the tools are custom-built for the Bank, could the Bank clarify which OEM arrangements are envisaged? Does this apply only to third-party licensed components used within the tools?	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
72	Page 58	16.20 Annual Maintenance Contract (AMC): Mandates from various interchanges / information security	Kindly confirm that regulatory changes requiring major architectural redesign will be handled through a formal change request process.	Implementation of any regulatory or any other compliance shall be borne by the bidder.
73	Page 59	16.22 PENALTY ON NON-PERFORMANCE POST DELIVERY OF PRODUCT	1. Please confirm: Will the Bank's existing ITSM tool be used for incident logging, tracking, and SLA measurement during ATS/AMC, apart from change management tracking? 2. Since IT infrastructure is provided by the Bank, will downtime caused by Bank's infrastructure failures (server outages, network issues, etc.) be excluded from the uptime calculation for penalty purposes?	1. Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP 2. Clause 16.22 is self-explanatory.
74	Page 64	16.31.2 Payment Milestone: Tool Development Charges	The RFP mentions Tool-1 (at 6 months) and Tool-2 (at 12 months) with 40% payment each. However, the scope mentions multiple tools (Customer Segmentation Tool, Next Best Product Suggestion Tool, Performance Dashboard, etc.). Please clarify how these tools are grouped into Tool-1 and Tool-2, and the specific deliverables expected under each.	Please refer to "Additional Tool Suite Development" at Page 33 of the RFP
75	Page 64	16.31.1 General: Cost of the project and its components shall remain the same during the contract period.	Does "contract period" include only the initial 24 months, or does it extend to the 12-month extension as well? Please confirm the payment structure for the extended period.	Please refer to Clause 14 - "Project Length" at Page 15 of the RFP

76	Page 64	16.31.1 General: 100% of any item is the eligible amount after deduction of Penalty, if any.	Request you to please cap the total penalty to 10% of the total PO value	The suggestion has been assessed. Bidder is requested to adhere to RFP terms
77	Page 34 / Section III, Clause 2 (Guidelines for tools)	The solution/tool shall include all components and subcomponents like software licenses, accessories and the bidder at no extra cost to the Bank should supply other components (required for commissioning of the solution as a part of RFP).	1. Please confirm that all required software/hardware licenses will be procured and owned directly by CBI. 2. Please provide a list of existing licensed software/platforms available at the Bank that the bidder can leverage	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
78	Page 15 / Section III, Clause 2	The scope of work shall cover the following four key areas: 1. Credit Card Business Build-out 2. Wealth Management Business Build-out 3. Marketing Cell Setup 4. NRI Business Build-out	The RFP defines four broad workstreams but does not specify whether independent testing (functional, integration, UAT, performance, Automation, Accessibility, Cross browser testing, responsive app support testing or security testing) is expected for deliverables, tools, analytical models, and frameworks developed under each workstream. Could the Bank clarify the testing scope applicable to each workstream and whether a dedicated testing phase is expected before go-live of any pilot?	Application shall go live post testing
79	Page 33-34 / Section III, Clause 2 (Guidelines for design and creation of tools)	The selected bidder must thoroughly document the software / tools developed for the Bank... Bidder firm shall maintain these tools / software for a minimum period of four years (one-year warranty plus three years of technical support AMC/ATS).	The RFP mentions a one-year warranty period for tools/software. Could the Bank clarify whether the warranty period includes defect-fixing SLAs, regression testing obligations, and whether the vendor is expected to conduct periodic regression/health-check testing during the warranty and AMC period?	Yes

80	Page 33 / Section III, Clause 2 (Analytical models)	The consultant is expected to deploy an Adopt-Test-Learn strategy for the development. Up to 5 analytical models to be developed... Attrition/churn prediction models, Balance build up models, Cross sell/up sell models, Investment recommendations, NTB customer identification models.	The RFP states an 'Adopt-Test-Learn' strategy for analytical models but does not define what 'Test' entails — model validation testing, A/B testing, accuracy/precision testing, bias testing, or data quality testing. Could the Bank define the expected testing methodology, acceptance criteria (e.g., accuracy thresholds, precision/recall metrics), and who will be responsible for model validation and sign-off?	Testing shall be dependent on the application provided by the bidder Validation & Signoff by the user
81	Page 34 / Section III, Clause 2 (Guidelines for tools)	The solution/tool shall include all components and subcomponents like software licenses, accessories... The proposed tools/framework should be compatible with Tablets and Mobile platform and should have app based interface.	The RFP requires tools to be compatible with Tablets and Mobile platforms with app-based interfaces. Could the Bank clarify whether cross-platform/cross-browser testing, mobile device compatibility testing, and responsive design testing are within the consultant's scope? If so, will the Bank provide a target device/OS/browser matrix for testing?	Yes
82	Page 26 / Section III, Clause 3.6 (Digital and Technology Enablement - NRI)	Recommend enhancements e.g. enhanced NRI mobile app features, Video KYC integration, automated remittance tracking, and multi-currency account views. Define analytics use cases.	The RFP expects recommendations for NRI mobile app enhancements, Video KYC integration, and automated remittance tracking. Could the Bank confirm whether testing of these digital enhancements (functional testing, Video KYC workflow testing, remittance processing testing, multi-currency account testing) falls under the consultant's responsibility or the respective technology vendor's?	The RFP Clause is self-explanatory

83	Page 23 / 2.12 Performance Management Framework	Track scorecards and management dashboards for business performance reporting at each organizational tier on a periodic basis.	Please clarify the expectation from consultant on this point. Is it fair to assume, this is to support dashboard design and not actual monitoring of the performance.	The RFP Clause is self-explanatory
84	Page 27 / 3.9 Service Performance Monitoring	1) Monitor service quality standards and TATs for NRI. 2) Track customer satisfaction scores (NPS / CSAT) specific to the NRI Banking programme periodically and flag deteriorating trends for corrective action. 3) Monitor client complaint volumes, root-cause patterns, and resolution status through dedicated NRI escalation pathways and structured tracking mechanisms.	Please clarify the expectation from consultant on this point. Is it fair to assume, this is limited to pilot scope and for duration of pilot to gauge the impact of non- tech recommendation	The RFP Clause is self-explanatory
85	Page 33 / Additional tool suite development	The consultant shall support the design and integration of digital tools to enhance personalization, engagement.	Request bank to quantify the number and nature of tools to be considered for scope	As per scope requirements
86	Page 42	Experience and demonstrated capability in having executed / completed banking related consulting projects, with minimum 2 tools/2 models developed as part of the project, with public sector banks in India in the last 5 years	Request bank to clarify what is referred here as tools and models	The RFP Clause is self-explanatory

87	Page 87, Annexure 10	Format for Submission of Deliverables	Kindly share the indicative / mandatory list of deliverables expected under each workstream and by phase, including acceptance criteria.	Deliverables stated at Pages 17, 21, 25 & 28 of the document
88	Section 2 – Scope	Operating model design	Please clarify whether the selected bidder is expected to design only the target operating model or also support organization restructuring, role mapping, staffing norms, KRAs/KPIs, incentive structures, and change management.	The RFP Clause is self-explanatory
89	Page 21, Section 2 – Scope	Opportunity assessment	Please clarify whether the Bank expects primary market research, customer interviews, branch visits, mystery shopping, and competitor benchmarking, or only secondary research and internal data analysis.	The RFP Clause is self-explanatory
90	Section 2 – Credit Card build-out	Product and business build-out	Please confirm whether the scope includes only business and operating model design or also support for card product configuration, card launch readiness, partner onboarding, and go-live handholding.	The RFP Clause is self-explanatory
91	Section 2 – Wealth Management build-out	Wealth setup	Please clarify whether the scope includes designing RM model, advisory model, investment product shelf, suitability framework, lead management, sales governance, and branch-led distribution construct.	The RFP Clause is self-explanatory
92	Section 2 – NRI build-out	NRI strategy and service model	Kindly confirm whether the scope includes corridor prioritization, remittance partnerships, international acquisition model, digital onboarding model, and service model for overseas/NRE/NRO/FCNR customers.	The RFP Clause is self-explanatory

93	Section 2 – Marketing Cell setup	Functional setup	Please clarify whether the Marketing Cell scope includes only structure design or also martech stack recommendations, campaign calendar, budgeting process, lead governance, measurement framework, and agency management model.	The RFP Clause is self-explanatory
94	Page 23 - Section 2.11	Pilot and Monitoring	Please confirm the expected number of pilots, geographies, segments, business lines, and whether pilot execution accountability lies with the bidder or the Bank.	As per scope & requirement
95	Page 23 - Section 2.9	Business Model / 3-year business case	Please confirm whether financial modelling is required at enterprise level, vertical level, product level, and/or customer segment level.	The RFP Clause is self-explanatory
96	Page 23 - Section 2.9	Define partnerships needed	Please clarify whether the consultant is expected to identify only partnership strategy or also assist in partner screening, commercials, RFP/RFI, due diligence, and negotiation.	The RFP Clause is self-explanatory
97	Page 23 - Section 2.12	Performance Management Framework	Kindly clarify whether KPI framework is advisory only or whether bidder is expected to implement dashboards, baseline metrics, target-setting logic, review templates, and governance cadence.	The RFP Clause is self-explanatory
98	Section 2 – Scope	Knowledge transfer and capability building	Please confirm whether bidder is expected to conduct training, train-the-trainer sessions, SOP walkthroughs, and capability building workshops for Bank teams.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
99	Page 23 - Section 2	Support for preparation and issuance of RFP for technology vendor selection	Please clarify whether the selected consultant is expected to only prepare the technology RFP or also support bid process management, bidder Q&A, technical evaluation, commercial evaluation support, PoC support, contract/SLA drafting, and negotiation assistance.	The RFP Clause is self-explanatory

100	Page 23 / Pt 2.10 Service Performance Monitoring	Monitor service quality standards and TATs for application processing, card issuance, query resolution, dispute management, and statement delivery on an ongoing basis.	Clarification needed on "ongoing basis measurement". Given there may be new system implementation, the timeline for new process go-live remains unclear. In such scenario - (1) What is the expectation from consultant in terms of monitoring duration, (2) what is the scope of monitoring - processes post implementation?	To be proposed by the Consultant
101	Page 23 / 2.11 Pilot and Monitoring	Support planning and execution of pilot launch	Is it fair to assume, pilot is for non-tech changes since system changes may have implementation timelines beyond project duration	The RFP Clause is self-explanatory
102	Page 23 - Section 2	Reporting architecture and dashboards	Kindly confirm whether dashboards are to be delivered as functional specifications, BI wireframes, or fully developed dashboards integrated with Bank systems.	To be proposed by the Consultant
103	Page 23 - Section 2	Technology enablement	Please clarify whether the consultant is expected to perform solution architecture, application design, UI/UX, coding, API integration, testing, deployment, and warranty support, or whether these activities will be handled by separate OEM/SI/vendors.	Bidder is requested to refer to the Scope of Work defined in Clause 2.8 at Page 22/23 of the RFP
104	Page 23 - Section 2	Technology enablement	Please clarify whether the consultant is expected to perform any of the activities: solution architecture, application design, UI/UX, coding, API integration, testing, deployment, and warranty support, or whether these activities will be handled by separate OEM/SI/vendors.	Bidder is requested to refer to the Scope of Work defined in Clause 2.8 at Page 22/23 of the RFP
105	Page 33 / Customer Segmentation Tool	Tool to dynamically segment customers using internal data (balances, transactions, demographics, portfolio behavior, etc.)	Request the bank to clarify: 1. Estimated volume of customer data to be processed (number of customers, transaction records), 2. Data formats available (structured/unstructured, real-time/batch), 3. Data refresh frequency (real-time/daily/weekly), 4. How will data be made available to the tools - direct	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup

			DB access, data extracts, or via APIs?	
106	Page 33 / Performance Dashboard	Provides RMs & Top management with a real-time view of leads, connects and performance	For the Performance Dashboard: 1. How many RMs and management users will access the dashboard concurrently? 2. What is the expected data volume for dashboard reporting (number of branches, ZOs, ROs)?	Specified at Page 9 - "Bank profile" of the RFP
107	Section 2 – Scope	Implementation support	Please confirm whether change management deliverables are expected, including stakeholder mapping, communication plan, adoption metrics, branch enablement, and training content.	The RFP Clause is self-explanatory
108	Wealth / NRI / Marketing scope	Sales and acquisition model	Kindly clarify whether the consultant must design field-force model, inside sales, digital acquisition funnel, branch referrals, lead allocation rules, and incentive mechanisms.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
109	Page 23 - Section 2.10	Service Performance Monitoring	Please confirm whether the consultant is expected to redesign complaint management, dispute handling, TAT governance, VOC/NPS framework, and root-cause analytics.	Bidder to define and design new setup
110	Page 23 - Section 2	Underwriting, fraud monitoring, portfolio tracking	Please clarify whether the consultant is expected to create model documentation, model governance, champion-challenger setup, monitoring thresholds, and model validation support.	The RFP Clause is self-explanatory
111	Page 65	Annual Technical Support	Please confirm whether ATS is applicable only to Tool-1/Tool-2 or also to dashboards, scripts, models, and other developed artefacts.	Applicable to tools to be provided by the Bidder
112	Page 65	One-year warranty reference	Please clarify the scope of the one-year warranty period for developed tools/solutions, including bug fixes, enhancements, parameter changes, integration support, and regulatory updates.	The RFP Clause is self-explanatory

Pre-Bid queries and responses in respect of RFP for “Engagement of Consultant for strategic support across Wealth Management, Credit Cards, Setup of Marketing Cell and NRI Strategy”, RFP: GEM/2026/B/7462057 dated 21st April 2026.

113	Section 10 onwards	Evaluation and presentation	Please confirm whether the presentation should focus on solution approach only or must also include illustration/demo of tools/models as referenced in Annexure 09.	Presentation should be referenced with tool illustrations
114	Page 23 - Section 2	Tool development	Suggest the Bank separate consulting deliverables and technology/tool implementation deliverables into distinct work packages.	Proper page reference required
115	Credit Card scope	Credit card product/programme	Please clarify whether regulatory advisory must include customer disclosures, billing/dispute standards, grievance handling, data usage, collections practices, and outsourced service provider obligations.	Clause 2.14 at Page 24 of RFP is self-explanatory
116	General	Model and decision auditability	If underwriting/fraud/risk analytics tools are developed, please confirm whether explainability, decision traceability, exception handling, and audit evidence retention are mandatory.	Yes
117	General	Testing and sign-off	Please define responsibility split for SIT/UAT/security testing/performance testing and who will provide test cases, test data, and sign-offs.	As per the requirement of the tool to be provided by the bidder. Input data/test cases will be provided by Bank, processing will be the responsibility of the bidder and output/signoff shall be shared responsibility
118	General	Project outcomes	Kindly confirm the expected measurable outcomes of the engagement e.g., business launch readiness, operating model approval, product strategy sign-off, pilot completion, dashboard deployment, or commercial impact metrics.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
119	General	User sizing for tools	Kindly provide expected number of users, maker-checker levels, reporting consumers, and concurrent users for any tool/dashboard in scope.	Bank profile is specified at Page 9 of the RFP

Pre-Bid queries and responses in respect of RFP for “Engagement of Consultant for strategic support across Wealth Management, Credit Cards, Setup of Marketing Cell and NRI Strategy”, RFP: GEM/2026/B/7462057 dated 21st April 2026.

120	General	Security and privacy obligations	Suggest the Bank share its information security, privacy, and secure development standards applicable to this engagement.	The suggestions have been assessed. Bidder is advised to adhere to Clause 15 at Page 47 and Clause 16.25 at Page 61 of the RFP
121	General / Acceptance	Deliverable acceptance criteria	Please define objective acceptance criteria for strategic deliverables such as operating model, business case, roadmap, dashboards, and pilot support outputs.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
122	General / Access	Infra provisioning	Please clarify whether all required server, storage, network, OS, DB, middleware, and security infrastructure will be provisioned by the Bank, or whether the bidder must include these in its proposal.	The suggestions have been assessed. Bidder is advised to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
123	General / Access control	User access and IAM	Kindly specify whether any developed solution must integrate with Bank IAM/AD/SSO/MFA and role-based access controls.	Yes
124	General / API	Integration standards	Please specify preferred integration standards such as APIs, batch interfaces, file transfer, middleware, ESB, message bus, or other approved methods.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
125	General / Branch footprint	Rollout assumptions	Kindly clarify whether any branch-level, regional-office-level, or centralized deployment/enablement is envisaged, especially for Wealth, NRI, and Marketing workflows.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup
126	General / Commercial	Responsibility split	Please specify which activities remain solely the Bank’s responsibility, such as data extraction, internal approvals, branch coordination, legal review, compliance sign-off, and third-party onboarding.	Bidder is advised to refer to the Scope of Work defined in RFP

127	General / Confidentiality	NDA and information handling	Please clarify document classification, data sharing mechanism, offsite working restrictions, use of collaboration tools, and whether offshore resources are permitted.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup. Bidder is requested to refer to Clause 13 at page 46 and Clause 16.12 at Page 53 of the RFP All resources to be provided onsite
128	General / Contract	Multi-vendor coordination	Please clarify whether the selected consultant will act as a prime integrator/PMO across other vendors or only as an advisory layer to the Bank.	Bidder is advised to refer to the Scope of Work defined in RFP
129	General / Data Architecture	Data availability	Please confirm whether the Bank has an existing enterprise data warehouse / data lake / BI stack that the consultant or implementation vendor must use.	Bidder is advised to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
130	General / DR	Business continuity requirements	Please confirm whether DR setup, backup/restore, redundancy, and BCP drills are required for any tools developed under the assignment.	Yes
131	General / Environments	Development and testing environments	Kindly clarify whether the Bank will provide development/UAT environments and sanitized test data if tool development or dashboard implementation is in scope.	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
132	General / Hosting	Hosting model	Please confirm whether any developed tool/solution must be hosted on-premise, private cloud, government-approved cloud, or bidder-managed infrastructure.	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
133	General / Performance	Non-functional requirements	Please share expected non-functional requirements for any tool/dashboard deliverable, including availability, performance, response time, concurrency, auditability, archival, DR, and scalability.	Shall depend on the solution provided by the bidder after assessment of Bank / Departmental setup

134	General / Personnel	Resource replacement and minimum commitment	Please clarify the minimum onsite/offshore presence required, key personnel lock-in period, and conditions under which resource replacement is permitted.	Bidder is requested to refer to Clause 13 at page 46 and Clause 16.12 at Page 53 of the RFP All resources to be provided onsite
135	General / Security	Security requirements for tools/solutions	Please confirm the Bank’s mandatory cyber controls for any tool/solution, including secure SDLC, vulnerability assessment, penetration testing, code review, hardening, encryption, logging, and security monitoring.	Bidder is advised to adhere to Clause 15 at Page 47 of the RFP
136	General / Subcontracting	Use of subcontractors/partners	Kindly confirm whether subcontracting is allowed for specialist areas such as cyber, analytics, or tool development, and what approval conditions apply.	Bidder is advised to adhere to Clause 16.10 at Page 51 and Clause 16.29 at Page 62 and of the RFP
137	General / Testing	Secure code assurance certificate	The RFP refers to secure code assurance certificate. Please clarify whether this applies to any internal tools/models/scripts developed by the consultant as part of the assignment.	Yes
138	General / Third-party components	Open-source / third-party software usage	Kindly clarify whether open-source libraries/components are permitted, and if so, what approval, vulnerability, licensing, and support conditions apply.	Bidder is requested to refer to "Guidelines for design and creation of tools" at Page 34 of the RFP
139	Page 44/ 13. Overall Evaluation Criteria	This will be a TECHNO COMMERCIAL EVALUATION and accordingly the Technical evaluation will have 80% weightage and Commercial evaluation shall have 20% weightage.	Request bank to consider this to be 70% technical evaluation and 30% commercial evaluation.	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
140	Page 42 / 11. Technical Bid evaluation criteria S.no 1	-Minimum duration of 6 months and minimum purchase order of INR 5 Cr -Bank should have a minimum of 1000 branches	1. Request the Bank to revise the purchase order value from 5 Cr. to 3 Cr. 2. Request the Bank to remove/relax the criterion stating: 'Bank should have a minimum of 1000 branches.'	The suggestions have been assessed. Bidder is requested to adhere to RFP terms

141	Page 42 / 11. Technical Bid evaluation criteria S.no 2	-Minimum duration of 6 months and minimum purchase order of INR 5 Cr -Bank should have a minimum of 1000 branches	1. Request the Bank to revise the purchase order value from 5 Cr. to 3 Cr. 2. Request the Bank to remove/relax the criterion stating: 'Bank should have a minimum of 1000 branches.'	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
142	Page 43 / 11. Technical Bid evaluation criteria S.no 3	-Minimum duration of 6 months and minimum purchase order of INR 5 Cr -Bank should have a minimum of 1000 branches	1. Request the Bank to revise the purchase order value from 5 Cr. to 3 Cr. 2. Request the Bank to remove/relax the criterion stating: 'Bank should have a minimum of 1000 branches.'	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
143	Page 42 / 11. Technical Bid evaluation criteria S.no 1	Relative scoring to be done based on number of assignments submitted by the bidders. Bidder with the highest number of assignments submitted will be awarded 25 marks. All other bidders will be awarded based on relative scoring	Request bank to consider this as slab-based scoring instead of relative scoring as how it is in S.no 2 of the criteria. Slab as: >4 or more 1 to 4 1	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
144	Page 43 / 11. Technical Bid evaluation criteria S.no 3	Relative scoring to be done based on number of assignments submitted by the bidders. Bidder with the highest number of assignments submitted will be awarded 25 marks. All other bidders will be awarded based on relative scoring	Request bank to consider this as slab-based scoring instead of relative scoring as how it is in S.no 2 of the criteria. Slab as: >4 or more 1 to 4 1	The suggestions have been assessed. Bidder is requested to adhere to RFP terms
145	Page 42 / 11. Technical Bid evaluation criteria	Minimum duration of 6 months and minimum purchase order of INR 5 Cr	We would like to submit CA certificate for purchase order value and the contract will be redacted.	Please refer to Clause 11 at Page 42/43 of the RFP