

Response to Pre-bid queries

Sr. No.	Page #	Section	Point as stated in the RFP	Comments/ Suggestions/ Deviations	ACAB Comments
1	7	2.3	The Schedule of Dates Last Date for submission of Bids is 02/07/2022 till 15.00 Hours	We request the Bank to kindly extend the time of submission to 11/07/2022 17.00 Hours	Refer Corrigendum-1
2	9	T&C	2.11- EMD	Please exempt payment of EMD & in place accept submission of Bid Security Declaration as per GOI guidelines	RFP Requirement Stands
3	9	2.9	Amendments of the RFP Bank shall not conduct any pre-bid meeting. However, bidders are welcome to submit their queries to the bank through email (it@apexbankassam.com) and bank will respond to such queries on the merit of the queries.	We request the Bank to arrange Pre-bid meeting to clarify the pre-bid queries if any.	RFP Requirement Stands
4	9	2.1	COST OF THE SCHEDULE Bidder is required to submit a non-refundable DD of Rs. 11,800.00 (Rupees Eleven Thousand Eight Hundred Only) inclusive of GST to The Assam Co-operative Apex Bank Ltd. The DD should be in the name of The Assam Co-operative Apex Bank Ltd. payable at Guwahati, towards RFP document cost and submit the DD with the Technical Bid. This is a one-time non-returnable amount. The Bid not accompanied by the Cost of the Document shall be termed invalid and shall be summarily rejected. The MSME certified organization are exempted for the submission of tender document cost based on submission of valid certificate.	We request Bank to Accept the Tender Document cost through NEFT also and accordingly share the bank account details.	RFP Requirement Stands
5	10	2.12: Performance Bank Guarantee	Entire clause	We request the Bank to kindly modify this to 3% of the total project cost. This is in line with Circular issued by Ministry of Finance (Dept. of Expenditure- Procurement Policy Division) dated 12/11/2020. Point 3 states: "In view of all above, it is decided to reduce Performance Security from existing 5-10% to 3% of the value of the contract for all existing contracts. However, the benefit of the reduced Performance Security will not be given in the contracts under dispute wherein arbitration/ court proceedings have been already started or are contemplated."	RFP Requirement Stands

6	10	2.12	Contract Performance Guarantee The successful bidder has to submit a performance bank guarantee i.e. 10% of the total project cost as contract performance guarantee for entire tenure of the project.	Request the Bank to modify the clause as follows - "The successful bidder has to submit a performance bank guarantee i.e. 5% of the total project cost as contract performance guarantee for entire tenure of the project."	RFP Requirement Stands
7	11,12	2.24: Cancellation of Contract & Compensation	Cancellation of Contract & Compensation	Pt. iv The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory Pt v. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the bank..... We request for deletion of the term "unsatisfactory" as the same cannot be quantified in terms of services provided.	RFP Requirement Stands
8	11	T&C	2.23- Subcontracting	We request you to please allow sub-contracting of Project Management services post requisite approval from Bank's authority & interview of resources to be deployed	RFP Requirement Stands
9	12	T&C	2.25- Time Schedule of the Project	We request Bank to add a provision for extension of project further for a period of 1 year on mutually discussed Terms	RFP Requirement Stands
10	13	4.3	Phase II - Project Management Operations	It seems to be typographical error. The section name may be modified to " 4.3 Phase III - Project Management Operations"	Refer Corrigendum-1
11	14	2.31	Liquidated Damages & Penalties & termination on default i.The BANK shall levy penalties /liquidated damages on the selected Bidder/IT 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 will be at liberty to issue notice of termination, and cancel the contract on completion of one month of notice, and also invoke the BG/PBG. The BANK will be also at liberty to initiate proceedings against the selected bidder/ IT Consultant for Blacklisting etc.	Request to remove this clause	RFP Requirement Stands

12	14	2.31	Liquidated Damages & Penalties & termination on default iv.The Bank shall levy penalty @10% of the resource cost if the appointed / deployed onsite resource(s) is / are absent continuously for 7 days or a total of 7days in calender month.	Request to remove this clause	RFP Requirement Stands
13	24	Detailed Scope of Work	General	Please confirm if Bank has obtained approval for Internet & Mobile Banking Services	Approval process for both services are under progress.
14	24-25	Detailed Scope of Work	4.1 Phase I: Review & Revamp of existing IT Policy and Define new IT policies, Pt.ii	Does bank have existing policies from No.1-22? Request Bank to share details	Bank will share the policies with final selected vendor.
15	29	Schedule of Payments	Phase -2: RFP Preparation, Vendor evaluation/ Selection, contract & Onboarding (Each RFP basis payment terms)	Proposed Change- "30%- Tender preparation and publication of RFP 40%- On submission of Eligibility and Technical Evaluation report. 20%-On submission of Commercial evaluation report. 10%- Finalization of Contracting and vendor on boarding"	RFP Requirement Stands
16	30-31	Section 4.5	Proposed Resource Planning & Deployment- Project Manager Involvement	We propose to add resource experience in Public Sector Bank/ Scheduled Commercial Bank/ RRB/ Insurance Company	RFP Requirement Stands
17	30-31	Section 4.5	Proposed Resource Planning & Deployment- Senior Resource Involvement	We propose to add resource experience in Public Sector Bank/ Scheduled Commercial Bank/ RRB/ Insurance Company	RFP Requirement Stands
18	30	Section 4.5: Proposed Resource Planning & Deployment	Project Manager Involvement The project manager (1 person) not full time required but on-site presence required based on the requirement of project at different meetings in each month as a Project Manager who has delivered and lead core banking advisory engagements in State Co-operative bank and District Co operative Bank in India. The bank may conduct a reference check with the Bank where the resource has worked previously.	We request the Bank to modify the clause as below: Project Manager Involvement The project manager (1 person) not full time required but on-site presence required based on the requirement of project at different meetings in each month as a Project Manager who has delivered and lead core banking advisory engagements in Public Sector Banks or Scheduled Commercial Banks or State Co-operative bank and District Co operative Bank in India. The bank may conduct a reference check with the Bank where the resource has worked previously.	RFP Requirement Stands

19	31	Section 4.5: Proposed Resource Planning & Deployment	Senior Resource Involvement 1(One) person full time resource to deployed at Guwahati, bank's PMO. Needs to be the person who has delivered and lead core banking advisory engagements in State Co-operative bank and District Co-operative Bank in India. The bank may conduct a reference check with the Bank where the resource has worked previously.	We request the Bank to modify the clause as below: Senior Resource Involvement 1(One) person full time resource to deployed at Guwahati, bank's PMO. Needs to be the person who has delivered and lead core banking advisory engagements in Public Sector Banks or Scheduled Commercial Banks or State Co-operative bank and District Co-operative Bank in India. The bank may conduct a reference check with the Bank where the resource has worked previously.	RFP Requirement Stands
20	31	Part V: Eligibility Criteria, Pt.I	The Bidder should be a registered company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act	We request the Bank to modify the clause as below: "The Bidder should be a Registered Company in India under the Companies Act, 1956/2013 / The bidder must be a registered firm/ company//LLP/ trust/government owned organization	Refer Corrigendum-1
21	31	Part V: Eligibility Criteria, Pt.V	The Bidder should have a minimum annual turnover of Rs. 100 Crores per year from the consultancy service business during the last three financial years (2018-19, 2019-20 and 2020-21).	In line with the MEITY guidelines, We request the Bank to modify the turnover as below: As per Section 2.5.2: Related Turnover "This criterion is important for the Purchaser as it ensures a free and fair competition by encouraging eligible bidders. The Purchaser should ensure that any of the shortlisted bidders should have the ability to execute the assignment. The minimum Nature of work related turnover should be that it attracts at least 8 bidders. As a thumb rule, one can keep the minimum Scope of Work related Turnover as five (5) times the estimated value of the assignment being tendered." OR we propose the following: The Bidder should have a minimum annual turnover of Rs. 50 Crores per year during the last three financial years (2018-19, 2019-20 and 2020-21).	RFP Requirement Stands
22	32	Eligibility Criteria	General, Note	We request you to pls allow ongoing engagements for all Eligibility Criteria (Esp. Pt 7) and to not restrict the time on the date from when the engagement is live	RFP Requirement Stands
23	32	Part V: Eligibility Criteria, Pt.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 IMPSP, DC-DR Infrastructure including network and security component and project management for at least 2 (two) nos. of banks in India from last 3 years.	We request the Bank to modify the clause as below: "The Bidder should have experience in RFP Preparation, Vendor Evaluation & Selection and hardware refresh/ augment for at least 1 scheduled commercial banks / Insurance company with minimum 1000 branches in India in the last 3 years. <i>*Completed and Ongoing projects will be considered"</i>	RFP Requirement Stands

24	32	Part V: Eligibility Criteria, Note	Ongoing projects which have already crossed one year may be considered. Bidder should submit sufficient evidence (Bank's certificate with scope delivered from the execution of contract) for the same.	We request the Bank to modify the clause as below: Ongoing projects may be considered. Bidder should submit sufficient evidence (Bank's certificate with scope delivered from the execution of contract) for the same.	RFP Requirement Stands
25	33	Technical Evaluation Criteria	Credential, Pt.1	for Clause- We request you to please remove IT Strategy and not mandate on RFP Preparation of a particular set of Solutions and / or Applications for Scoring- We request you to please consider experience of Public Sector Banks & Insurance Companies also. We propose the following: > 15 marks- if the bidder can showcase experience in areas of current state assessment & RFP preparation and vendor evaluation for at least one Public Sector Bank or Scheduled Commercial Bank or State Co-operative Bank or District Co-op Banks or RRB or Insurance Company in India > 12 Marks- if the bidder can showcase experience in either current state assessment or RFP Preparation and vendor evaluation for at least one Insurance Company or Scheduled Commercial Bank or State Co-operative Bank or District Co-op Banks or RRB or Insurance Company in India > 10 marks- if the bidder can showcase experience in either current state assessment or RFP Preparation and vendor evaluation for at least one State Co-operative Bank or District Co-op Banks or RRB or Insurance Company in India	RFP Requirement Stands
26	33	Technical Evaluation Criteria	General	We request you to please allow credentials for Ongoing Engagement for Technical Evaluation Criteria, Credential, Pt.1, 2, 3 & 4	RFP Requirement Stands

27	33	Technical Evaluation Criteria, Credential, Pt.1	<p>Clause: Should have prior experience in performing consultancy services comprising of IT strategy formulation and vendor evaluation and selection for CBS Application</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one State Co-operative Bank or one District Co-op Banks along with 3 or more Public Sector Banks/ RRBs in India - 12 Marks- if the criteria are met for 3 or more Public Sector Banks/RRBs in India -10 marks- if the criteria is met for 2 Public Sector Banks/RRBs in India</p>	<p>We request the Bank to modify the clause as below:</p> <p>Clause: Should have prior experience in performing current state assessment and vendor evaluation and selection</p> <p>Scoring Methodology - 15 marks- if the bidder can showcase experience in both areas for at least one Public Sector Bank or Scheduled Commercial Bank or State Co-operative Bank or District Co-op Banks or RRB in India - 12 Marks- if the bidder can showcase experience in any one area for at least one Insurance Company or Scheduled Commercial Bank or State Co-operative Bank or District Co-op Banks or RRB in India - 10 marks- if the bidder can showcase experience in any one area for at least one State Co-operative Bank or District Co-op Banks or RRB in India <i>*Ongoing projects will be considered</i></p>	RFP Requirement Stands
28	33	Technical Evaluation Criteria, Credential, Pt.2	<p>Clause: Should have experience in study of banking system of a Bank and issuance of RFP, vendor evaluation and onboarding for LOS, Mobile Banking, Internet Banking, DC and DR refreshment and supervision of implementation</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one State Co-operative Bank or District Co-op Banks along with 3 or more Public Sector Banks/RRBs in India - 12 Marks- if the criteria are met for 3 or more Public Sector Banks / RRBs in India - 10 marks- if the criteria is met for 2 Public Sector Banks / RRBs in India</p>	<p>We request the Bank to modify the clause as below:</p> <p>Clause Should have experience in study of banking system of a Bank and issuance of RFP, vendor evaluation for business solution or infrastructure</p> <p>Scoring Methodology - 15 marks- if the criteria are met for at least one Public Sector Bank or Scheduled Commercial bank or State Co-operative Bank or District Co-op Banks or RRB in India - 12 Marks- if the criteria are met for at least one Scheduled Commercial bank or State Co-operative Bank or District Co-op Banks or RRB in India - 10 marks- if the criteria are met for at least one State Co-operative Bank or District Co-op Banks or RRB in India <i>*Ongoing projects will be considered</i></p>	RFP Requirement Stands

29	33	Technical Evaluation Criteria, Credential, Pt.3	<p>Clause: Should have prior experience in providing consultancy services for review and design of IT infrastructure or network architecture or security architecture for banks in India</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks along with 3 or more Public Sector Banks/ RRBs in India - 12 Marks- if the criteria are met for 3 or more Public Sector Banks /RRBs in India - 10 marks- if the criteria is met for 2 Public Sector Banks / RRBs in India</p>	<p>We request the Bank to modify the clause as below:</p> <p>Clause: Should have prior experience in providing consultancy services for review and design of IT infrastructure or network architecture or security architecture for banks in India</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one Public Sector Bank or Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRBs in India - 12 Marks- if the criteria are met for at least one Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRBs in India - 10 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks or RRBs in India <i>*Ongoing projects will be considered</i></p>	RFP Requirement Stands
30	34	Technical Evaluation Criteria, Credential, Pt.4	<p>Clause Should have had the experience of providing advisory services like project management of core banking for a bank and experience in handling multiple systems integrations with CBS</p> <p>Scoring Methodology - 15 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks along with 3 or more Public Sector Banks / RRBs in India - 12 Marks- if the criteria are met for 3 or more Public Sector Banks /RRBs in India -10 marks- if the criteria is met for 2 Public Sector Banks / RRBs in India</p>	<p>We request the Bank to modify the clause as below:</p> <p>Clause: Should have had the experience of providing advisory services like project management</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one Public Sector Bank or Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRB in India - 12 Marks- if the criteria are met for at least one Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRB in India - 10 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks or RRB in India <i>*Ongoing projects will be considered</i></p>	RFP Requirement Stands
31	34	Technical Evaluation Criteria, People	<p>The bidder should have a pool of resources in the fields of work mentioned below. The resources should have worked in the respective areas for at least one Scheduled Commercial Bank (SCB) or District Central Co-operative Bank or RRB or State Co-operative Bank in India and should be with the organization for a period of at least one year. The areas of expertise are:</p>	<p>We request the Bank to modify the clause as below: "The bidder should have a pool of resources in the fields of work mentioned below. The resources should have worked in the respective areas for at least one Public Sector Bank/ Scheduled Commercial Bank (SCB) or District Central Co-operative Bank or RRB or State Co-operative Bank in India and should be on the payroll of the Bidder. The areas of expertise are:"</p>	RFP Requirement Stands

32	34	Technical Evaluation Criteria	People, Pt.1	for Scoring- We request you to please consider experience of Public Sector Banks, Insurance Companies & RRBS also. We propose the following: > 10 marks - Minimum 4 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB or RRB in India > 08 marks - Minimum 3 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB or RRB in India > 06 marks - 2 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB or RRB in India	RFP Requirement Stands
33	34	Technical Evaluation Criteria, People, Pt.1	<p>Clause A. IT Strategy Formulation B. Current State Assessment and Gap Analysis C. Core Banking Vendor Evaluation and onboarding</p> <p>Scoring Methodology -10 marks - Minimum 4 resources each having experience in at least 2 no. of State Coop Banks/DCCB in India and 2 no. of Public sector banks/RRBs in India. - 08 marks - Minimum 3 resources each having experience in at least 1 no. of State Coop Banks/DCCB in India and 2 no. of Public sector banks/RRBs in India. - 06 marks - 2 resources each having experience in at least 2 no. of Public sector banks/RRBs in India.</p>	<p>We request the Bank to modify the clause as below: Clause A. IT Strategy Formulation B. Current State Assessment and Gap Analysis C. Core Banking Vendor Evaluation and onboarding</p> <p>Scoring Methodology - 10 marks - Minimum 4 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India - 08 marks - Minimum 3 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India - 06 marks - 2 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India</p>	RFP Requirement Stands

34	34	Technical Evaluation Criteria, Credential, Pt.4	<p>Clause Should have had the experience of providing advisory services like project management of core banking for a bank and experience in handling multiple systems integrations with CBS</p> <p>Scoring Methodology -15 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks along with 3 or more Public Sector Banks / RRBs in India - 12 Marks- if the criteria are met for 3 or more Public Sector Banks /RRBs in India - 10 marks- if the criteria is met for 2 Public Sector Banks / RRBs in India</p>	<p>Proposed Change: Clause: Should have had the experience of providing advisory services like project management of core banking for a bank and experience in handling multiple systems integrations with CBS</p> <p>Scoring Methodology - 15 marks- if the criteria are met for at least one Public Sector Bank or Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRB or PSU in India - 12 Marks- if the criteria are met for at least one Scheduled Commercial Bank or State Co-operative Bank / District Co-op Banks or RRB or PSU in India - 10 marks- if the criteria are met for at least one State Co-operative Bank / District Co-op Banks or RRB or PSU in India <i>*Ongoing projects will be considered</i></p>	RFP Requirement Stands
35	33-34	Technical Evaluation Criteria	General, Note	We request you to pls allow ongoing engagements for all technical Criteria Points and to not restrict the time on the date from when the engagement is live and time of how much it is completed	RFP Requirement Stands
36	33-34	Technical Evaluation Criteria	General, People	We request you to not restrict the criteria on the no. of years for which an employee is engaged with an organization. We propose to mandate the resources proposed to be on Company's payroll but not limit it to the minimum no. of years with an organization	RFP Requirement Stands

37	35	Technical Evaluation Criteria	People, Pt.3	<p>for Clause- We request you to please consider experience of Resource in Scheduled Commercial Bank & Insurance Companies in India for Scoring- We request you to please consider experience of Public Sector Banks, Insurance Companies & RRBS also. We propose the following: > 05 marks - Minimum 12 years of total work experience with experience of work with at least 2 nos. of Public sector banks/ Scheduled Commercial Bank/ State Coop Banks/DCCB or RRB in India > 03 marks - Minimum 10 years of total work experience with experience of work with at least 2 nos. of Scheduled Commercial Bank/ State Coop Banks/DCCB or RRB in India > 02 marks - Minimum 8 years of total work experience with experience of work with at least 2 nos. of State Coop Banks/DCCB or RRB in India</p>	RFP Requirement Stands
38	35	Technical Evaluation Criteria, People, Pt.2	<p>Clause A. Mobile Banking, IMPS, UPI B. Internet Banking C. Micro ATM, Financial Inclusion D. Loan Origination System, CRM, Datawarehouse Scoring Methodology - 10 marks - Minimum 4 resources each having experience in at least 1 no. of State Coop Banks/DCCB in India and 2 no. of Public sector banks/RRBs in India. - 08 marks - Minimum 3 resources each having experience in at least 1 no. of State Coop Banks/DCCB in India and 2 no. of Public sector banks/RRBs in India. - 06 marks - 2 resources each having experience in at least 2 no. of Public sector banks/RRBs in India.</p>	<p>We request the Bank to modify the clause as below: Clause A. Mobile Banking, IMPS, UPI B. Internet Banking C. Micro ATM, Financial Inclusion D. Loan Origination System, CRM, Datawarehouse Scoring Methodology -10 marks - Minimum 4 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India - 08 marks - Minimum 3 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India - 06 marks - 2 resources each having experience in at least 1 Public Sector Bank or Insurance Company or Scheduled Commercial Bank or State Coop Banks/DCCB in India</p>	RFP Requirement Stands

39	35	Technical Evaluation Criteria, People, Pt.3	<p>Clause The Project Manager proposed for this project by the bidder should have a relevant years of work experience and should also have experience of working with State Co-operative banks/District Cooperative banks/ Public sector banks in India</p> <p>Scoring Methodology - 05 marks – Minimum 15 years of total work experience with experience of work with at least 2 nos. of State Coop Banks/DCCB in India and 1 no. of Public sector banks/RRBs in India. - 03 marks – Minimum 12 years of total work experience with experience of work with at least 2 no. of Public sector banks/RRBs in India. - 02 marks – Minimum 10 years of total work experience with experience of work with at least 2 no. of Public sector banks/RRBs in India.</p>	<p>We request the Bank to modify the clause as below:</p> <p>Clause The Project Manager proposed for this project by the bidder should have a relevant years of work experience and should also have experience of working with State Co-operative banks/District Cooperative banks/ Public sector banks in India</p> <p>Scoring Methodology - 05 marks – Minimum 12 years of total work experience with experience of work with at least 2 nos. of Public sector banks/ Scheduled Commercial Bank/ State Coop Banks/DCCB in India - 03 marks – Minimum 10 years of total work experience with experience of work with at least 2 nos. of Scheduled Commercial Bank/ State Coop Banks/DCCB in India - 02 marks – Minimum 8 years of total work experience with experience of work with at least 2 nos. of State Coop Banks/DCCB in India</p>	RFP Requirement Stands
40	General	General	General	<p>Limitation of Liability</p> <p>Since, there is no limitation of liability mentioned in the RFP which is a standard terms & conditions. We will request you to add the below clause- "In accordance with standard industry practice, the Consultant's aggregate liability under this RFP and in connection with the services shall be for direct damages and shall be limited to one time the fees paid to the Consultant. The Consultant shall not be liable for any indirect or consequential losses."</p>	Refer Corrigendum-1

