



ALLAHABAD BANK

**ADDENDUM-1 TO REQUEST FOR PROPOSAL
FOR
FOR PROCUREMENT & END-TO-END IMPLEMENTATION AND MAINTENANCE
OF EARLY WARNING SIGNALS (EWS) SOLUTION FOR CREDIT MONITORING IN
ALLAHABAD BANK**

RFP Ref. No.: HO/DIT/CRMON/EWS/2019-20/139 dated: 05/07/2019

Addendum Date: 12-July-2019



Introduction

The Bank has floated the Tender Ref No **HO/DIT/CRMON/EWS/2019-20/139** dated: **05/07/2019** for procurement & end-to-end implementation and maintenance of Early Warning Signals (EWS) Solution for Credit Monitoring In Allahabad Bank.

Pre Bid Queries Clarifications:

As per the terms of the RFP document, a pre-bid meeting was held on 10-07-2019, attended by the bidder's representatives.

As an outcome of the clarifications sought by the bidders at the pre-bid meeting and the queries received from the bidders through e-mail, this addendum dated 12-07-2019 to the RFP document is being issued herewith.

Other Amendments:

The Addendum covers clarifications to the queries raised by the bidders and amendments, which the Bank deems fit to be furnished to the bidders.

All other terms and conditions of the Tender document remain unchanged. Please treat this Addendum as an integral part of the Tender document issued.

The RFP (incorporating the changes mentioned in the Addendum) is also published.

No further queries pertaining to this Addendum will be entertained.

Assistant General Manager (IT)

Head Office, Kolkata



A. AMENDMENTS:

The following amendment has been made in this RFP, which the Bank deems fit to be furnished to the bidders.

- 1. Technical Scoring Chart (Cause 26.2.2.4) :** The following clause (26.2.2.5) only stands amended and rest other clauses remains unchanged.

Clause 26.2.2.5:

The various parameters for technical evaluation and their weightage are given in the table below. At the sole discretion and determination of the Bank, Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.

Criteria	Evaluation Parameters	Max Marks	Minimum Marks
CATEGORY – A			
Experience in Early Warning Signal or EFRMS	References from Scheduled Commercial Banks (Excluding RRBs/ Co-operative Banks) Experience of Implementation of EWS in each Bank will fetch 50 Marks Experience of Implementation of EFRMS in each Bank will fetch 45 Marks Experience of under Implementation of EWS in each Bank will fetch 45 Marks Experience of under Implementation of EFRMS in each Bank will fetch 40Marks Note: Bank will consider only three (3) references with the maximum score for evaluation and awarding of marks.	150	100
Presentation	Technical Presentation showcasing the EWS triggers	40	32
Live Product Demo	Detailed product walkthrough and live demonstration of EWS triggers	60	48
SUB TOTAL		250	180
CATEGORY – B			



Functional & Technical Requirements evaluation (As listed out in Form-3, Form-4 and Form-5)	Form-3, Form-4 and Form-5 submitted by the Bidder	581	465
SUB TOTAL		581	465
TOTAL		831	645

In case, only one bidder scores the minimum marks in each criteria, the Bank, at its discretion reserves the right to process the bid submitted by another bidder who has scored the next highest marks in Category A without relaxing the minimum marks under Category B of the Technical Scoring chart.

2. Facility Management (Onsite):

The following stands amended and rest other clauses remains unchanged.

<u>Existing Clause</u>	<u>Amended Clause</u>
Bidder should provide at least one onsite certified dedicated resource from 8 a.m. to 8 p.m (or till EWS system EOD/SOD Process completion, whichever is later), on all the Bank working days during the period of contract at the designated location which will be decided by the Bank. In case of exigencies or as and when Bank requires, the engineer should be available even after office hours as demanded by business and under the direction of bank team. The bidder has to ensure FM support during the quarterly DR Drill and during extended hours thereof. However 24*7*365 support should be provided by the Bidder in case of troubleshooting, resolution of problems, day to day operationalization issues to meet the SLA as mentioned in the document.	Bidder should provide at least one onsite L2 certified dedicated resource from 8 a.m. to 8 p.m (or till EWS system EOD/SOD Process completion, whichever is later), on 365 days during the period of contract at the designated location which will be decided by the Bank. In case of exigencies or as and when Bank requires, the engineer should be available even after office hours as demanded by business and under the direction of bank team. The bidder has to ensure FM support during the quarterly DR Drill and during extended hours thereof. However 24*7*365 support should be provided by the Bidder in case of troubleshooting, resolution of problems, day to day operationalization issues to meet the SLA as mentioned in the document.

B. Pre Bid Queries Clarifications:



1. The clarifications/queries raised by the bidders are amended/ clarified in Annexure-I. Apart from these queries no other changes are done in the RFP.
2. **Responses towards all other queries /clarifications/clauses raised by the bidders may be treated as “RFP Requirement Stands”.**



Annexure-1

Serial No	Page No	Clause ref	RFP text	Query Details	Bank's Response
1.	21	7.5.8	Sources of information for EWS	Does bank want integration in the form of flat files? If yes, kindly specify the format of the files.	API / SFTP / Web services etc based on the source system compatibility.
2.	13	2. ABOUT ALLAHABAD BANK	2.3. The Bank has a network of around more than 3300 Domestic Branches/ Offices. The Bank also has an Overseas Branch at Hong Kong	Is the bank looking to implement the proposed solution to it's foreign branches also? If yes, is all the data maintained in the same DC?	No, the solution only for Domestic Branches.
3.	13	2. ABOUT ALLAHABAD BANK	2.3. The Bank has a network of around more than 3300 Domestic Branches/ Offices. The Bank also has an Overseas Branch at Hong Kong.	Is separate instances (Separate HW & Application) of the proposed solution to be implemented for foreign operation or the bank is looking for single instance implementation covering all of the branches/ offices.	No, the solution only for Domestic Branches
4.	13	2. ABOUT ALLAHABAD BANK	2.3. The Bank has a network of around more than 3300 Domestic Branches/ Offices. The Bank also has an Overseas Branch at Hong Kong.	In case foreign operation is also included in scope, we recommend to use single instance of the solution to be deployed to cover all the branches/Offices and case management system to monitor and investigate alerts will be in multi entity approach? i.e. Single case management server with separate projects for foreign operation will be created.	No, the solution only for Domestic Branches



				Alerts pertaining to foreign office will be grouped in respective projects. Each project will have separate users to investigate alerts of respective subsidiaries. Same version of EWS solution will be implemented across all offices. However rules specific to individual foreign office can be tested and promoted (The advantage of this approach is: HW requirement is reduced significantly)	
5.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Is monitoring required for all Retail / SME, corporate, Agri Tech loan facilities or is the bank looking to implement the EWS capabilities for customers having sanction limit above a certain threshold limit. Kindly clarify.	All Asset (Corporate/Retail) accounts irrespective of limit are covered in the RFP scope.
6.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Requesting the bank to provide the Total Number of Corporate & SME Customers which require monitoring <ul style="list-style-type: none"> Listed Entities Unlisted Entities 	Bank at present has about 1500 borrowers having exposure more than 5 Crs, about 04 lac MSME, 04 Lac Retail & 16 lac agricultural borrowers.
7.	19	7. SCOPE OF WORK	The Bank is looking for a solution to provide an early warning signal	Requesting the bank to provide the estimate of the number of retail	PI refer above point no.



		7.1. Objective	(EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	customer that are to be monitored under EWS.	6.
8.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Requesting the bank to provide the estimate of the number of corporate customer that we are looking to monitor under EWS?	PI refer above point no. 6.
9.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Requesting the bank to provide the estimate of the number of SME customer that we are looking to monitor under EWS?	PI refer above point no. 6.
10.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Requesting the bank to provide the estimate of the number of Agri Tech loan customer that we are looking to monitor under EWS?	PI refer above point no. 6.



11.	19	7. SCOPE OF WORK 7.1. Objective	The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective: <ul style="list-style-type: none"> To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.) 	Requesting the bank to provide the breakdown of the number of Corporate Customers (Listed / Non-Listed), SME, MSME, Partnership etc.	PI refer above point no. 6.
12.	20	7. SCOPE OF WORK 7.2. Data Sources	<ul style="list-style-type: none"> Third Party Aggregators Public data sources including credit information companies, with regard to data providers, macro and micro aggregators. Any other Data source as required to comply Regulatory / Statutory guidelines during the contract period. 	Our understanding is that the bank will provide and arrange for the third party data which is required for EWS solution.	RFP Stands. Please refer RFP clause no. 7.5.8.3.
13.	28	7. SCOPE OF WORK 7.6. Broad Scope of Work	7.6.4. The vendor will have to supply and install the solution at the Bank's Data Centre in Navi Mumbai and also should replicate at Disaster Recovery Site, Lucknow other major city in India. The DC and DRS setups shall be in standalone mode. In future, Bank decides to implement High Availability at DC/DRS, the required additional Hardware, OS & Database licenses will only be provided by Bank. Bidder should implement the same at no additional cost to the Bank. The DC & DRS setups shall be in physical / virtual	Requesting the bank to confirm that high availability is not required for neither DC nor DR.	Bank may go for High Availability at DC & DRS during the contract.



			<p>environments. Bidders should also have provision for UAT and Training setup in DC. Solution must meet the RTO (recovery time objective) of 60 minutes and RPO (recovery point objective) of 15 minutes for the solution. Implementation will be at DC (CtrlS Datacentre - Navi Mumbai) and DR at Lucknow. Network security and other infrastructure will be provided by the Bank .</p>		
14.	28	<p>7. SCOPE OF WORK 7.6. Broad Scope of Work</p>	<p>7.6.4. The vendor will have to supply and install the solution at the Bank's Data Centre in Navi Mumbai and also should replicate at Disaster Recovery Site, Lucknow other major city in India. The DC and DRS setups shall be in standalone mode. In future, Bank decides to implement High Availability at DC/DRS, the required additional Hardware, OS & Database licenses will only be provided by Bank. Bidder should implement the same at no additional cost to the Bank. The DC & DRS setups shall be in physical / virtual environments. Bidders should also have provision for UAT and Training setup in DC. Solution must meet the RTO (recovery time objective) of 60 minutes and RPO (recovery point objective) of 15 minutes for the</p>	<p>Requesting the bank to clarify whether the bidder needs to provide the hardware sizing with high availability also but the bank will provide the required hardware in case bank needs to implement the solution with high availability.</p>	<p>As of now, Bidders should provide hardware sizing for standalone architecture at DC & DRS.</p>



			<p>solution. Implementation will be at DC (CtrlS Datacentre - Navi Mumbai) and DR at Lucknow. Network security and other infrastructure will be provided by the Bank .</p>		
15.	32	<p>7. SCOPE OF WORK 7.6. Broad Scope of Work</p>	<p>xxxiii) As a part of AMC/ATS support, Bidder is required to setup one Development/Test Server at their support centre to simulate and resolve the issues reported by the Bank (with the help of log generated by the application). Although the backup will be taken by our DC team, the Bidder will also be responsible to test the backup for the restorability of using test server once in every 6 months.</p>	<p>As the bidder will deploy onsite support resource, is setting up of test/development server at the bidder's support center still required? Kindly clarify.</p>	<p>Yes, required.</p>
16.	36	<p>7. SCOPE OF WORK 7.8. Environment Set-up and configuration</p>	<p>Detailed documentation on system set up & configuration of UAT, Production (DC), Fallback (DR) and Near- DR (if any) environments.</p>	<p>Whether DR to be sized as 100% capacity of DC? Kindly clarify.</p>	<p>Yes, DR should be sized at 100% capacity of DC.</p>
17.	36	<p>7. SCOPE OF WORK 7.8. Environment Set-up and configuration</p>	<p>NA</p>	<p>Has the bank signed up ULA (Unlimited Licensing Agreement) for any component such as DB etc. If yes, requesting the bank to provide details so that bidder can utilize the same in order to reduce</p>	<p>NO, Bank has no ULA agreement for any Database or others. Bidder should provide Database, Middleware, third party tools etc required as per the</p>



				overall TCO for the bank.	sizing proposed.
18.	37	7. SCOPE OF WORK 7.10. Proof of concept	7.10.2. All necessary independent third party software & tools required to be provided pertaining to Live Product Demo by Bidder at their cost.	Required 3rd Party data or external data required for the POC will be provided by the bank. Kindly confirm.	No, Bidder should arrange for all the infrastructure arrangements required for LIVE Demo.
19.	41	7.11.3. Training:	7.11.3.1 The Bidder will be responsible for training the designated bank employees for managing the installed solution.	Kindly provide the number of employees to be trained on the proposed EWS solution?	Bidder has to provide training in 4 batches for 12 days (i.e. 3 days a batch). The training should be proposed on the proposed solution from OEM/OSD directly at Kolkata/Mumbai.
20.	41	7.11.3. Training:	7.11.3.2 Training must cover both classroom and hands on sessions. Necessary training material and documents must be provided to the participants. The location training program should be conducted at 2 places viz. Lucknow and Mumbai, wherein bidder trainer's physical presence is required.	How many days training is required at each location?	Bidder has to provide training in 4 batches for 12 days (i.e. 3 days a batch). The training should be proposed on the proposed solution from OEM/OSD directly at Kolkata/Mumbai.
21.	61	20.2. Submission of Commercial Bid on E-Tendering Portal:		Is the commercials be finalized through online reverse auction?	No, pl refer RFP Clause no. 20.2.



22.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing:	In order to be able to size appropriate hardware, requesting the bank to provide the approx. number of financial and non-financial transactions from loan and borrower accounts in a day.	Bidder may take approx 10% out of the transaction volume mentioned in RFP clause 48.
23.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: Number of Banking Transactions in a Day – Financial (approx) : 50,00,000	Are these transactions for loan and borrower accounts? Please clarify. If not, then requesting the bank to provide the daily transactional details for loan and borrower accounts.	Bidder may take approx 10% out of the transaction volume mentioned in RFP clause 48.
24.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: Number of Banking Transactions in a Day – Non Financial (approx) : 80,00,000	Are these transactions for loan and borrower accounts? Please clarify. If not, then requesting the bank to provide the daily transactional details for loan and borrower accounts.	Bidder may take approx 10% out of the transaction volume mentioned in RFP clause 48.
25.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: Maximum Number of Banking Transaction in an hour (Max Txns. observed in an hour) (approx): 11,00,000	Are these transactions for loan and borrower accounts? Please clarify. If not, then requesting the bank to provide the daily transactional details for loan and borrower accounts.	Bidder may take approx 10% out of the transaction volume mentioned in RFP clause 48.
26.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: YoY Transaction Growth %: 20%	Is the growth rate mentioned here for transactions originating for loan and borrower accounts? Please	Yes, it is applicable to Asset accounts also.



		SOLUTION		clarify. If not, then requesting the bank to provide the transaction growth details for loan and borrower accounts.	
27.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: YoY Customer Growth %: 10%	Is the growth rate mentioned here for loan and borrower customers? Please clarify. If not, then requesting the bank to provide the growth details for loan and borrower customers.	Yes, it is applicable to Asset accounts also.
28.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: YoY Accounts Growth %: 20%	Is the growth rate mentioned here for loan and borrower accounts? Please clarify. If not, then requesting the bank to provide the growth details for loan and borrower accounts.	Yes, it is applicable to Asset accounts also.
29.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: No of concurrent users: 3000	Are these concurrent users for Credit Monitoring Team? Kindly clarify. If not, then requesting the bank to provide the concurrent users for centralized credit monitoring team.	Solution will be accessed by all Branches/ Offices located PAN India
30.	75	48. SIZING OF OFFERED SOLUTION	Hardware Sizing: YoY concurrent users Growth %:	Is the concurrent users growth mentioned for Credit Monitoring Team users? Kindly clarify.	No, Solution will be accessed by all Branches/ Offices



		SOLUTION	10%	If not, then requesting the bank to provide the concurrent users growth mentioned for Credit Monitoring Team users.	located PAN India.
31.	121	TECHNICAL REQUIREMENTS	Operating Backup Solution system	It is our understanding that Operating System and Backup Solution including Tape Library will be provided by the bank as per bidder's recommendation. Kindly confirm?	Yes, will be provided by the Bank
32.	24	7.5.8.1 d) Other Support systems	Documents / Information from DeVA (Document e-Verification and Archival System)	Our understanding is to provide a link to all the Documents hosted in DeVA application from EWS Application. The actual documents are available to people with DeVA access too. Is this assumption correct? Kindly clarify	No, documents stored in DeVA should be consumed by EWS for generating requisite alerts.
33.	90	FORM – 1: Bill of Material	E. Facility Management Cost (Onsite certified dedicated L1 & L2 resource available on 365 days from 8 AM to 8 PM)	On page 43 bank is asking for at least 1 onsite resource, where as on page 90 bank is asking for dedicated L1 and L2 resources. Kindly confirm whether 2 resource i.e. 1 L1 and 1 L2 is required or only 1 L2 is required?	The clause (Bill of Material Point e) may be read as: Facility Management Cost (Onsite certified dedicated one L2 resource available on 365 days from 8 AM to 8 PM)) from 8am to 8pm)



34.	Page no: 19 , Point no: 7.1	Clause 7 (Scope of work)	To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail / SME, corporate, Agri Tech loans etc.)	Please provide Exposure threshold (50 crore or 5 crore) for which the EWS to be covered	All Asset (Corporate/Reail) accounts irrespective of limit should be covered in the RFP scope.
35.	Page no: 74-75 , Point no: 48	48. Sizing of offered solution	Hardware Sizing : The bidder can do the sizing based on the following information, Number of Loan Customers (approx) -30,00,000 Number of Borrower Accounts (approx) - 45,00,000	Please provide number of Loan Customers and Borrower Accounts for the selected exposure threshold (50crore & 5 crore)for which the EWS to be covered.	All Asset (Corporate/Reail) accounts irrespective of limit should be covered in the RFP scope.
36.	Page no: 89	FORM-1: Bill ofMaterial	B2. Cost of Archival Setup	Please clarify the need of separate "Archival Setup" for EWS solution. Bank shall use its existing software assets already available for EWS solution thereby reducing the total cost of ownership. Please confirm.	Hardware with OS will be provided by Bank. Bidder should provide DB, Middleware, third party tools required to implement EWS archival setup.
37.	Page no: 89	FORM-1: Bill ofMaterial	Unit Price quoted in Bill of material and AMC/ATS charges	Please confirm whether the price quoted and TCO should be exclusive of GST.	No inclusive of all taxes including GST.
38.	Page no: 94, Point no: 3	Form 3 (Minimum Technical and Functional Specifications)	The solution should support both online and off line data validations and alerts	Online validation would require interfacing with the bank's systems on a real time basis. Bank shall provide the required interfaces in co-ordination with the	Yes, Bank will arrange necessary co-ordination with respective vendors.



				respective vendors. Kindly confirm.	
39.	41	7.11.3.2	Training must cover both classroom and hands on sessions. Necessary training material and documents must be provided to the participants. The location training program should be conducted at 2 places viz. Lucknow and Mumbai, wherein bidder trainer's physical presence is required	Please indicate the number of training sessions required in total.	Bidder has to provide training in 4 batches for 12 days (i.e. 3 days a batch). The training should be proposed on the proposed solution from OEM/OSD directly at Kolkata/Mumbai.
40.	13	3. INTRODUCTION 3.1.2	Early Warning Signal System should take feeds from different sources, to generate the alert and reports to protect the Bank against frauds / default in the Loan Accounts. System need to be integrated with different systems such as CBS, Loan Origination System, Rating System, Treasury system, MIS, HRMS, KYC & AML, Social Networking Sites, MCA, SEBI, Internet and Digital Media etc. during the contract period at no additional cost . These consist of information captured from external bureaus and public sources as well as internal trade line and customer payment behavior.	Which are the different sources, the Bank is looking to get the data? What is the method of integration with systems mentioned? Is it API based or through DB Link or any other method? Kindly clarify.	API/SFTP/Web Services etc based on the source system compatibility.



41.	18	5. PROJECT TIMELINES	Bidder should size & provide Database licenses (Oracle/MS SQL Server only), third party tools etc required for successful implementation of proposed EWS Application to meet the business requirements during the contract period.	Can we use Open Source RDBMS such as Postgres?	No. DB should be either Oracle or Microsoft SQL Server. PI RFP refer clause no 5.
42.	24	7.5.8.2.	Financial and market Intelligence from Bank's external sources a) IBA, RBI, DRT, DRAT, NCLT, NCLAT, , CFR,SIDBI, ECGC, SEBI, BSE, NSE, MCA, CBI / ED / SFIO / Cyber Crime, EOW, SIDBI, UdyamiMitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IT / Service tax / Sales / GST, PAN CHK, Central KYC, CERSAI, Aadhar, Information Utilities, Public Credit Registry etc. and peer Banks	We assume that Bank will take the subscription from external sources to get the external data.	RFP Stands. Please refer RFP clause no. 7.5.8.3.
43.	25	7.5.8.2. c) Credit rating data	Credit rating agencies (CARE, MOODYS, D&B, CRISIL, ICRA, Fitch, Brickwork, ACUITE etc.)	We assume that Bank will take the subscription from external sources to get the external data.	RFP Stands. Please refer RFP clause no. 7.5.8.3.
44.	41	7.11.3. Training:7.11.3.1	The Bidder will be responsible for training the designated bank employees for managing the installed solution. Purpose of this training is to enable bank officials to handle the day to day system operations / activities in areas of	How many such training sessions are expected? How many training participants are expected in each session?	Bidder has to provide training in 4 batches for 12 days (i.e. 3 days a batch). The training should be proposed on the proposed solution from OEM/OSD directly



			architecture / design of the deployed solution, administration, configuration and management, framing rules & Policies, extracting report, Basic user level troubleshooting etc The knowledge transfer to the designated Bank officials through the training programme should be imparted after completion of installation of the solution and prior to acceptance of the solution		at Kolkata/Mumbai.
45.	28	xviii	The bidder should consider application software licenses for providing on-premises customized enterprise-wide perpetual Licenses including Data Centre (DC), Disaster Recovery Site (DRS), NDR (if any), branches, and other offices for unrestricted use across the organization, irrespective of locations or number of users.	Request bank to specify the number of branches, locations and concurrent users	Please refer RFP Clause "48. SIZING OF OFFERED SOLUTION"
46.	17	7.1	To detect financial stressed borrower accounts or in its existing loan/lending portfolio (Retail/ SME/ Corporate/ Agri Tech Loan).	Approx number of customers across Retail/SME/Corporate/Agri? Approx number of accounts across Retail/SME/Corporate/Agri?	PI refer RFP Clause 48 "48. SIZING OF OFFERED SOLUTION"
47.	14	3.2. Objective	3.2.4. The solution would need to be interfaced to the CBS and other 3rd party solutions to meet the business	Requesting the bank to provide the list of 3rd party solutions which needs to be interfaced with the	RFP Stands. Please refer RFP clause no. 7.5.8.3.



			requirements.	proposed EWS solution.	
48.	66	26.2.2.5	<p>Particulars: Experience in Early Warning Signal or EFRMS Maximum Marks: 150 Scoring Mechanism: Experience of Implementation of EWS in each Bank will fetch 50 Marks Experience of Implementation of EFRMS in each Bank will fetch 45 Marks Experience of under Implementation of EWS in each Bank will fetch 45 Marks Experience of under Implementation of EFRMS in each Bank will fetch 40Marks Note: Bank will consider only three (3) references</p>	Requesting bank to consider equal marks for EFRM and EWS implementations	Please refer Addendum.
49.	66	26.2.2.5 Evaluation Parameters CATEGORY – A	<p>Experience in Early Warning Signal or EFRMS Max Marks: 150 Min Marks: 100</p>	<p>As per eligibility criteria the solution should be either implemented or in the implementation in any one commercial bank. In that case, the minimum marks should be kept at 45 only and not 100. Since SMA is also in the part of the scope (refer to page no. 107 section</p>	Please refer Addendum.



				<p>“V” under heading “All the Alerts related to SMAs”), we request bank to allocate marks also for implementing SMA solution in the commercial bank.</p>	
50.	43	7.12. Facility Management – On site:	<p>Bidder should provide at least one onsite certified dedicated resource from 8 a.m. to 8 p.m (or till EWS system EOD/SOD Process completion, whichever is later), on all the Bank working days during the period of contract at the designated location which will be decided by the Bank.</p>	<p>On page 90 under "FORM – 1: Bill of Material" bank has asked for "E. Facility Management Cost (Onsite certified dedicated L1 & L2 resource available on 365 days from 8 AM to 8 PM)" which contradicts with the statement on page 43 where bank is asking for FM support during bank working days. Kindly clarify whether FM support is required for 365 days or only during bank working days?</p>	<p>RFP Clause is amended as under: "Bidder should provide at least one onsite L2 certified dedicated resource from 8 a.m. to 8 p.m (or till EWS system EOD/SOD Process completion, whichever is later), on 365 days during the period of contract at the designated location which will be decided by the Bank."</p>

Responses towards all other queries /clarifications/clauses raised by the bidders may be treated as “RFP Requirement Stands”.

****END OF DOCUMENT****