

Supply, Implementation and Maintenance of AI Chat-bot/Virtual Assistant with Machine learning capabilities for the Bank. (Ref:CO:ITD:120/R1:2018-19 Date:28.06.2018)

Clarifications

S. No.	RFP Page No.	RFP Point no.	RFP Clause/Reference	Bidder Query	Bank's Response
1	3	8	The Bidder should have developed and implemented successfully Chatbot solution in at least one BFSI (Banking, Financial Services and Insurance) company or any Reputed Organization. (Satisfactory Letter should be submitted given in Annexure -XV).	Kindly change to "The OEM/Bidder should have developed and implemented chatbot solution in 1 BFSI in India (Relevant letter to be submitted)" We request the bank to modify 1. a) clause as, "Implemented in atleast One Public Sector/Private sector Bank/BFSI	Please adhere to tender terms.
2	3	10 / Warranty	The Service Provider has to provide 24*7*365 maintenance support from the date of go live for a period of 3 years.	Please change to "The service provider has to provide 24*7*365 remote support from the date of go live for a period of 3 years." Is it onsite or offsite from our support office? Please clarify The RFP Mentions on the Support for 24*7*365 , please clarify that support should be onsite or Remote ?	The service provider needs to provide onsite support for installation. Modification to be ported through SFTP. During maintenance remote support to be provided.
3	5	III / Delivery Location & Deliverables	The chatbot solution should be installed in Indian Bank Website (Indianbank.in)	Bank to confirm that Chatbot bot solution will only be implemented on Indianbank.in. as of now? Any other channels like the staff portal, other portals, mobile apps - would these be in the next phases and part of an additional project?	Yes, other channels integration will be taken up as change request.
4	6	IV / Liquidated Damages and Schedule of Delivery	Total timeline to complete the entire activities is two months from date of issuance of PO	Request bank to make it as 3 months from date of signing of contract	Please refer to amendment no. 1.

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				<p>Bidder believes the time line for deployment is little on lesser side given the exhaustive requirement, can we propose a deployment period of 90 days.</p> <p>As there are several unknowns for integration, data cleaning/formatting, calculator inputs, other customizations, etc, which would need more time. Could the time schedule be relaxed considering these factors?</p> <p>Development of Chatbot - 30 days PI extend this to 45 days</p>	
5	6, 18	V / Payment Terms	No advance Payment / Implementation cost	<p>Request bank to modify the payment terms to include license Cost, AMC and Implementation cost separately. Also request to make appropriate corresponding changes in the commercial format too.</p> <p>Bidder would like to request for advance payment considering the project expenses anticipated for mobilizing the resources.</p>	<p>Please refer to amendment no. 2.</p> <p>Please adhere to tender terms.</p>
6	7	VII / Contract Period	Contract period to start from the date of issuance of PO and is valid for 3 years.	Request bank to modify this to contract period starts from date of contract signing and will be valid for 3 years from date of Go Live.	Please refer to amendment no. 3.
7	8	XIII / Termination for Convenience	Bank may with 30 day written notice terminate contract with successful bidder at its convenience	<p>Request bank to delete this clause, termination for convenience.</p> <p>Bidder would like to propose this Termination for convenience clause be applicable to both the Indian Bank and successful bidder along with all the payments for the milestones already completed be paid to the successful bidder including the milestones that have been started but yet to be completed being</p>	Please adhere to tender terms.



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				<p>calculated and paid on a pro rata basis. Alternatively, this clause can be removed.</p> <p>The bank, by 90 days written notice sent to the Supplier, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Purchaser's convenience, the extent to which performance of the Supplier under the Contract is terminated, and the date upon which such termination becomes effective BANK shall pay Bidder for goods delivered and services rendered till the date of termination.</p>	
8	18	Annexure II	Price breakup to be submitted by the service provider after online reverse auction	The pricing does not have provision for License cost. Request bank to modify the pricing sheet to reflect License Cost, Implementation (Including Installation, Configuration, customization, Interface, Testing, Data migration), Training - No of days and people. This will be exclusive of taxes	Please refer to amendment no. 2.
9	38	Annexure XV	Format for letter from institution where the AI Chatbot Solution has been Developed / Implemented	<p>Some banks refuse to issue reference letters. Request bank to modify this for reference calls or email confirmation from bank for this criteria.</p> <p>We can provide references and connect them with our customer's, but not sure if our customers would provide satisfactory letters ? Would that be fine?</p> <p>Is letter in the company letter head be acceptable instead of specific letter for this Tender?</p>	Recent email/letter in company head (issued within last three months) indicating satisfactory performance will be accepted.

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10			None	<p>Request bank to share current and projected volumetric details for sizing -</p> <ol style="list-style-type: none"> 1. No of hits on website daily. 2. No of unique queries being searched. 3. How many enquiries are product related. 4. Projected increase Y-O-Y 5. Others <p>Could you please share volumetrics for the expected audience who would be accessing the chatbot platform?</p> <p>We need six months call centre transcript of their chat as well as volumetrics of their call centre for top 10 calls they receive in their call centre.</p> <p>Need the details of number of customers the bank has along with the number of hits their website has on a monthly basis.</p>	<ol style="list-style-type: none"> 1. Average hits/Min during peak hours - 80 2. Details will be shared with successful bidder. 3. Approximately 1.5 Lakh (for past 30 days) website hits pertain to Products/ services. 4. Y-O-Y increase of 20% 5. All other details including call center transcripts, no. of customers etc. will be provided to the successful bidder
11			None	<p>Bank to share current process being followed on leads generated through website and how is it handled</p>	<p>Currently, leads are generated through form submission on the website which gets available on an internal centralized Lead Management System. The leads are then contacted by back-office staff and passed onto relevant branches.</p>
12			None	<p>Is vendor expected to integrate with banks lead generation system. Please share details of the Lead Generation System and are APIs are available for the system?</p>	<p>Yes, vendor will need to integrate with Bank's lead generation system. API/Database will be made available for the same.</p>

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13			None	Does bank need live chat module. How many live chat access/logins bank needs in case BOT is not able to answer the queries	Yes, provision for live chat module is to be provided. Bank shall decide to activate logins upon review of traffic generated.
14			None	Request Bank to confirm that Hardware, Network and related Software Infrastructure is out of scope of this project and will be procured and maintained by the Bank.	Hardware, Network, Operating System will be provided by the Bank, all other software like DB, app server etc. will be provided by the vendor.
15	4 & 5	II / Evaluation Process - Evaluation Matrix. Sl. No. 4	The bidder shall conduct Technical Presentation, Demonstration and Proof of Concept (POC) for qualifying the technical requirements specified by the bank.	Are there any specific Use Cases that Bank would like to see for the POC? Kindly share the same.	Specific use case will be provided by the Bank for PoC during evaluation.
				We request the bank to remove Proof of concept for qualifying the technical requirements specified by the bank.	Please adhere to tender terms.
16	39	Annexure - I, Part - 1 : Technical Details - Sl. No. 39	Bidder to submit source code of the Chatbot after successfully implementation and also for every update.	As per the industry norm, request bank to modify this clause as - "Materials and the modules developed for Indian Bank shall be maintained in an escrow arrangement with any third party. Such Escrow Agent shall be mutually appointed on the terms and conditions as mutually agreed between the Bank and the Bidder/OEM. Escrow fees shall be borne by the Bank. The Bank shall be entitled to seek release of the Materials in case – 1. The Bidder/OEM, is in breach of any of the terms of the master services agreement. 2. The Bidder/OEM is declared insolvent or has voluntarily filed for bankruptcy.	Please refer amendment no. 4

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				<p>3. The Bidder/OEM ceases, or provides a notice to cease, technical support.</p> <p>When Bank becomes aware of any of the above circumstances, both bank and Bidder/OEM agree that -</p> <ol style="list-style-type: none"> 1. The Bank shall send a notice to the Bidder/OEM to rectify the default. 2. The Bidder/OEM shall be required to rectify the default within a period of 60 days from the issue of the notice. 3. In case the default is not rectified within a period of 60 days, the Bank shall approach the Escrow holder to release the source code 4. A request letter from the Bank shall be supported by proof of default on part of the Bidder/OEM as provided in the Escrow agreement. 5. Escrow Agent shall release the Material to the Bank. Detailed terms of such instructions shall be provided in the escrow agreement. 6. It is expressly agreed between the Bank and the Bidder/OEM that the transfer of ownership of the Material to the Bank or deposit of Material with the Escrow Agent, however, shall not include a transfer of any intellectual property rights in the Materials. These intellectual property rights of the Materials shall at all times remain vested with OEM. 7. The use of the Materials shall by the Bank only, strictly and solely for the purpose of maintaining uninterrupted operation of the Project. 	

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				8. Under no circumstances, will the Bank reverse-engineer the Materials. Further, Bank will keep the Material strictly confidential and shall not disclose it to any third party, or to its employees, except such of its employees as is required on a need to know basis and upon obtaining confidentiality and non-disclosure obligations from them. Bank will ensure that the Material is used for the specified purpose only. Material cannot be used for further development of any product or algorithm, without the prior consent of OEM, and any such development shall also belong to the OEM. This restriction shall be valid even after the Agreement gets terminated and will be valid in perpetuity."	
17	14	Annexure 1 Point no. 1	Bidder to ensure the ChatBot solution for B2C model, capable of handling all the queries related to every products and services of the Bank.	Bidder would like to get the list of all the product & services coming under scope of this project.	Comprehensive list of products & services will be provided to the successful bidder. Currently it is envisaged for about 50 products.
				Is Indian Bank looking for on-prem/Cloud model for this chat bot implementation ?	On-premises solution.
				Has Indian Bank exposed all the functionalities (products and services) available in Indian bank as APIs or SOAP Services ?	No
				Does Indian Bank has any API Gateway products to secure and expose these APIs for chatbot consumption ?	Yes
				Does Indian Bank has any middleware such as Oracle SOA Suite, IBM Message Broker	No



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				or any other product that can be used to connect with Chatbot for any queries?	
				Bot is required to provide all the products and services and any product that are likely to come out in the next 3 years. That is as broad a scope as one can imagine. In such a scenario, how do we scope ? Can we get the clear scope or can that be provided by Bank during Pre-bid process	During contract period all new products to be integrated with the chatbot.
18	14	Annexure 1 Point no. 2	Bot should be able to interact with the user and respond to queries backed with Artificial Intelligence and Natural Language Processing (based on text structure and semantics analytics) capabilities with continuous improvement by learning from regular sessions to identify user's input and respond accordingly. Initial launch, bot should support Hindi and English and should be easily scalable to accommodate regional languages.	Bidder would like know if HINDI support is required for Hindi letters or hindi word written with english letters. What all regional language support will be required in future.	Support for both, Hindi scripts and Hindi word written with English letters is required. In future it should be able to support Tamil, Telugu, Malayalam& Kannada etc.
19	14	Annexure 1 Point no. 4	Bot must have the support to provide response using interactive rich media templates.	What all media type needs to be supported in responses. Where is the rich media stored?	Rich Text, Images, Audio, Video etc. All the media will be stored in Bank's data center.
20	14	Annexure 1 Point no. 5	Capability to integrate with Live customer care support for queries which cannot be answered by BOT. Interface and integration to be done by vendor.	Bidder would like to get clarification if Chat to be forwarded to live chat agent or call agent. Also are there API available for transfer of chat	In case the bot is not able to answer queries, it should be capable of forwarding the chat to a live agent. Please refer to clarification no. 13 for more clarity.

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				Please provide the customer care support platform currently being used at the bank.	Details will be provided to the successful bidder.
21	14	Annexure 1 Point no. 7	Chatbot should carry forward same intent unless confirmed with the user.	Bidder would like to get clarity on carry forward same intent unless confirmed by user. What intent & confirmation are we referring here.	Yes. Chatbot should carry forward the context unless confirmed with the user, bot should be able to identify any deviation from current context and notify the user, also chatbot should be capable of 'Digression' i.e. allows end users to be able to ask an out of context question (i.e. in terms of the current conversation flow) and still be able to "remember" the older flow context/intent and take the user back to it.
				Do you mean chatbot should remember context? Please elaborate on this requirement, what do you mean by carry forward intent unless confirmed with the user	
22	14	Annexure 1 Point no. 8	Lead Generation: Bot should be able to generate leads, assign call support executive for follow up. Should be able to show basic calculations like "Eligible loan amount (from annual income)", EMI etc. upon getting required inputs from user.	Bidder would like to know if bank will provide logic or API for basic calculation such as loan emi calculator, Also will there be API for lead generations which needs to be integrated	Logic for various loan calculation will be provided by the Bank. Vendor needs to integrate with Bank's Lead generation system. Details will be provided to the successful bidder.
				More clarity needed	
				Please provide details on the Lead Management platform	



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23	14	Annexure 1 Point no. 9	Bot should have social media integration capabilities.	What use cases needs to targeted for social media integration?	Customer engagement Analysis, product/ service sentiment Analysis, lead generation etc will be taken up initially.
				Does the bank need social logins and social messenger support? Which social platforms are required to be integrated within the scope of this RFP	Support for social media logins like Google, Facebook, LinkedIn etc. are required.
				Need details of social channels	
24	15	Annexure 1 Point no. 10	Increase user engagement through Customer Feedbacks, Push Notifications, News and Announcements.	Through what channel does the NEWS, Announcement etc needs to be delivered to user? Email, SMS, Push Notification. What will be frequency of NEWS/Announcement messages.	Email gateway Integration is required now, other channels will be taken up later.
				Chatbot would not be able to do push notifications, to be done through mobile app functionality	
25	15	Annexure 1 Point no. 11	Based on the previous interactive data with the user, the Chat bot should be able to personalize with the emotional understanding and predictive analysis of the customer. e.g., a user may have raised a complaint in the previous conversation with regard to service. The Chat bot, after fetching the previous data, should share the status and request for user feedback. In case the customer is not satisfied, the Chat bot may transfer the conversation to the next level.	Bidder would like know about API for transferring chat session to Live agent.	The vendor should develop the API for transferring chat session to Live agent and integrate with Bank's call center software, as and when the feature is introduced by the Bank. Also, refer to clarification no. 13.

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26	15	Annexure 1 Point no. 13	Chatbot should include Branch search facility using address, pincode, IFSC etc. Should be able to locating nearby branches using geo-location.	Bidder would like to know if there exist API to search Branch based on various mentioned fields. Also user permission would be required to fetch their location.	Data/API will be provided by the Bank.
27	15	Annexure 1 Point no. 14	Chatbot should give information about all loan products available, check eligibility from customer input, give information on required documents and interest rates, suggest insurance products, check eligibility for Credit Card etc.	Bidder would like to know if there exist API to fetch the all product detail and their eligibility Checking. Bidder wants to know How to get cross sell product for customers.	Data will be provided by the Bank, Logic/API to be developed by the vendor.
28	15	Annexure 1 Point no. 15	BOT should be able to promote offers / events to customers according to geo-location.	Bidder would like to know to what categorization level (block, sector, city, state) location based promotional message to be delivered.	City level
29	15	Annexure 1 Point no. 16	Chatbot should provide provision for calculating eligible Loan amount, calculating EMIs, Repayments and Interests etc.	Bidder would like to know if there exist API to fetch the all product detail and their eligibility Checking. Bidder wants to know How to get cross sell product for customers.	Data/Logic will be provided by the Bank, API to be developed by the vendor.
30	15	Annexure 1 Point no. 17	Once integration to customer service is completed chat bot solution should be able to identify a frustrated customer and should be able to transfer the chat to a live agent seamlessly.	What specific brand management & reputation management fields are required?	Based on NLP (language processing through text structure and semantics analytics utilizing India Specific Library's), identify frustrated customer and address the

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					issues or forward the chat to a live agent, as and when the feature is introduced by the Bank
31	16	Annexure 1 Point no. 20	Solution should be scalable to multiple channel's viz. helpdesk, robot etc. and should be able to integrate with applications like sap, CRM solution etc.	Bidder would like to get clarity on scalability of multiple channel -such as Robot, helpdesk	The solution should be scalable to various channels, but initial implementation is limited to website. Others will be taken up later as change request.
32	16	Annexure 1 Point no. 21	Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority issued from time to time, without additional cost.	Are there specific guideline set by RBI for chat application. Could bank share with us exact publication details.	Will be shared with the successful bidder.
33	16	Annexure 1 Point no. 28, 32	Enable suitable information security / cyber security and secure configuration in respect of the components, and utilities in the system, as per requirement of the bank from time to time. The solution should adhere to the security policies set up by the Bank.	Any security standard or certification to be required for solution. need more clarity	No.

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34	4-5	II. Evaluation Process		Bidder would like to understand if and internal projects deployed on the own systems can be submitted as an experience	No
35	2	Qualification criteria for bidders, point no 2	The Bidder/OEM/Software Service Provider must be in business of IT solution, development and implementation for 2 years and in the business of Chatbot solution for minimum one year as on the date of issuance of RFP. (Relevant Certificates to be provided by the bidder).	Please clarify the mentioned point on relevant certificates, what constitutes the relevant certificates, please provide the format or can we provide PO also	Self declaration stating that the bidder has been in business of IT solution to be provided along with supporting PO copies.
36	4	Evaluation Matrix, point no 3	Presentation submitted by the bidders covering product features, support, infrastructure, implementation and maintenance strategy, company's financial and project management capabilities etc.	Please clarify, the presentation will be in person presentation or we have to submit the PDF copy of presentation with BID document. It is always considered a live demo and presentation to be worked together since there are many parts which need proper clarification from presenter.	Presentation along with live demo to be conducted by the bidder at Bank's premises.
37	5	III Delivery location and deliverables	Delivery of required licenses must be as per the licensing policy of the specified product.	Is the license covers database licence also? Where should the chatbot solution be hosted? On cloud or bank's on-premise servers? Does Indian Bank have any preference on cloud provider?	Please refer clarification no. 14 On premises.



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38	12	XXVIII. LICENSES	The Service Provider has to provide necessary perpetual enterprise licenses for unlimited usage for software supplied by the Service Provider for Primary & DR Site setup and a Development & Testing Server in the bank's name. The Service Provider has to quote for all software license requirements for Primary (including Development and testing setup) and DR implementation in their commercial Bid. The licensing policy of the solution supplied must be provided to support the licensing model & actual licenses supplied to the Bank.	Is Bidder need to provide database and windows server licences?	Please refer clarification no. 14
				Do bidder has to consider database migration and support too?	Database migration is not required.
				We have Cloud based solution, subscription licensing model and not perpetual license model. is that acceptable ? and are hosted on Amazon Cloud in India.	No
39	17	Annexure 1 Point no. 33	The Solution for enhanced add-on services to be upgraded time to time as per industry standard.	Perpetual enterprise licenses, SaaS subscription model only	Please adhere to tender terms
				Kindly provide more details on what does add-on services mean? Is this during implementation or during AMC phase?	Add-on service will be taken as Change Request(CR) during AMC phase.
40	14	Annexure 1 Point no. 6	If the customer is using the Chatbot for second time, he/she should be greeted with first name	Do you want to ask Customer its name when the chat starts for the 1st Time ? Only name to be asked or anything else?	Yes, Chatbot to ask name of the customer first time.
				Yes only for authenticated/ logged in iusers will have history.	Authenticated users as well as users who allow cookies.
41	14	Annexure 1 Point no. 7	Chatbot should carry forward same intent unless confirmed with the user	Do you want to map conversations against customer ? That would require authentication ? Is this what is expected?	Yes Authentication method/API will be provided by the Bank.

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42	16	Annexure 1 Point no. 19	Platform must support integrations using web hooks, REST APIs, Web Services, ESB-integration, MQ and custom adapters using the hybrid SDK. Integration to banking API's to be done at no additional cost	Kindly mention which Banking API's to be integrated?	Authentication, Loan Status, Loan calculator, Statement request etc.
				Please provide details of hybrid SDK	Please ref. Amendment NO.8
43	13	XXXII. DISASTER RECOVERY SITE	The Service Provider is required to establish the Disaster Recovery (DR) setup for the proposed solution at Chennai. DR setup will be mirror image of the Primary setup.	Is the bank open to have the DR site anywhere outside Chennai?	Please refer to amendment no. 5
44	1	I.1	"Technical quote for Supply, installation and Maintenance of AI Chat-bot/Virtual Assistant with Machine learning capabilities for the Bank Website- Due on 25/07/2018 at 15.00 Hours".	Request to extend the due date of the RFQ for 1 week from 25/07/2018 to 01/08/2018 .	Please refer to amendment. No.6
45	5-6	IV. LIQUIDATED DAMAGES AND SCHEDULE OF DELIVERY	Liquidated Damages The total time to complete the entire activities is two months from the date of accepting the purchase order by the successful bidder. Any delay in completing any or all will attract penalty at the rate of Rs.1000/- (Rupees One Thousand Only), per day after two months from the date of accepting the	Bidder would like to propose capping of the liquidated damages to 10% of the total value of the contract. Also during contracting stage, lead time for resource mobilization should be taken into consideration while taking the penalty in account.	Please refer to amendment no. 1

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			purchase order		
46	3	Point no. 11	Missing in the RFP	Point no. 11 missing in the RFQ. Please provide the same.	Please refer amendment no. 7
47	7	XI. INDEMNITY CLAUSE	The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants.	Bidder would like to propose this indemnity clause be capped to 10% of the total value of the contract. Please comment.	Please adhere to tender terms.
48	13	XXXIII.d	The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad as applicable	Bidder would like to propose this indemnity clause be capped to 10% of the total value of the contract. Please comment.	Please adhere to tender terms.
49	14	Annexure 1 Point no. 3	Chatbot should be able to provide predictive text recommendations	Please elaborate this requirement.	Based on chat context, the chatbot app should be able to provide predictive text options.
51	16	Annexure 1 Point no. 20	Solution should be scalable to multiple channel's viz. helpdesk, robot etc. and should be able to integrate with applications like sap, CRM solution	Please explain the scenario for robot integration. Please provide details of integration to SAP.	Integration to SAP will be taken up as per Bank's requirement. Provision to integrate with SAP/ CRM

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			etc.		solutions etc. should be inherent/ customizable to the solution. Knowledge base build as a part of solution should be scalable to multiple channels viz. robot, helpdesk etc.
52	16	Annexure 1 Point no. 22	Administrators should be able to add/update/delete the query and response on the basis of the conversation analysis between Bot and customer.	Please confirm if this requirement is for retraining the bot	Yes
53	16	Annexure 1 Point no. 32	The solution should adhere to the security policies set up by the Bank.	Please provide details need more clarity	Security policies of the Bank will be provided to the successful bidder and same has to taken care of during project implementation.
54	17	Annexure 1 Point no. 38	Bidder to ensure average Conversation Response time of 0.5 seconds with Chatbot uptime of 99.95 %	Is this sacrosant or would there flexibility on the same	Please adhere to tender terms.
55	8	XIV. TERMINATION FOR DEFAULT	The Bank, without prejudice to any other remedy for breach of contract, by 7 days written notice of default sent to the Successful bidder, may terminate this contract in whole or in part: a) if the successful bidder fails to deliver any or all of the deliverables within the period(s) specified in the contract, or within any extension thereof	In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful bidder shall continue performance of the Contract to the extent not terminated. Provided further that the Vendor shall not be liable to Excess Cost in excess of	Please adhere to tender terms.



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			<p>granted by the Bank; or</p> <p>b) if the successful bidder fails to perform any other obligation(s) under the contract</p> <p>c) If the successful bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.</p> <p>In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the successful bidder shall continue performance of the Contract to the extent not terminated.</p>	(three) 3 percent of the price of undelivered goods or services for which such option is exercised by the Purchaser. BANK shall pay Bidder for goods delivered and services rendered till the date of termination.	
56	10	XX. LIMITATION OF LIABILITY	Successful Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders	Successful Bidder's aggregate liability under the contract shall be limited to a maximum of 25% of the annual contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the Successful Bidder that gave rise to claim,	Please adhere to tender terms.



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			placed by bank on the Successful Bidder that gave rise to claim, under this tender. This limit shall not apply to third party claims for a) IP Infringement indemnity b) Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence.	under this tender. This limit shall not apply to third party claims for a) IP Infringement indemnity b) Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. <u>Notwithstanding anything to the contrary elsewhere contained in this or any other contract between the parties, neither party shall, in any event, be liable for (1) any indirect, special, punitive, exemplary, speculative or consequential damages, including, but not limited to, any loss of use, loss of data, business interruption, and loss of income or profits, irrespective of whether it had an advance notice of the possibility of any such damages; or (2) damages relating to any claim that arose more than one year before institution of adversarial proceedings thereon.</u>	
57	2	Point no. 8 QUALIFICATION CRITERIA FOR THE BIDDERS	The Bidder should be Limited Company and should be in existence in India for the last 3 years as on 31/03/2018. (Certificate of Incorporation to be submitted).	We are AI Chatbot start-up. Such critieria will eliminate Chatbot OEMs to participate directly. Please reduce this to Limited company in existence for last 1 year as on 31/03/2018.	Please ref. Amendment No.9
58	2	Point no. 8 QUALIFICATION CRITERIA FOR THE BIDDERS	The Bidder/OEM/Software Service Provider must be in business of IT solution, development and implementation for 2 years and in the business of Chatbot solution for minimum one year as on the date of	We are AI Chatbot start-up. Such critieria will eliminate Chatbot OEMs to participate directly. Please eliminate the criteria of Bidder must be in business of IT solution, development, implementation for 2 years because it makes no sense for Chatbot OEMs to be business of IT solution, development	Please ref. Amendment No.9

S. No.	RFP Page No.	RFP Point no.	RFP Clause/Reference	Bidder Query	Bank's Response
			issuance of RFP. (Relevant Certificates to be provided by the bidder).	since 2 years. Or allow founder/director of Bidder/OEM to have experience of IT Solution, development, implementation in other company where he/she is also founder/director. We use to be IT services company since 2011, but we shifted to AI Chatbot since Sept - 2016 with a new dedicated company (Current bidder)	
59	3	Point no. 8 QUALIFICATION CRITERIA FOR THE BIDDERS	The bidder should be net profit earning organization with positive net worth for the last three financial years	s	Please adhere to tender terms.
60	3	Point no. 8 QUALIFICATION CRITERIA FOR THE BIDDERS	The annual turnover of the bidder should be more than Rs. 1 crore during each of last three financial years of the bidder a) implemented in 2 or more Public Sector / Private Sector bank / NBFC / BFSI	We are AI Chatbot start-up. Such critieria will eliminate Chatbot OEMs to participate directly. Please eliminate this criteria Pl also consider launch in Smart City / Government. Request you to change to "a) Implemented in 2 or more Public Sector / Private Sector Bank / NFBC / BFSI / Governemnt sector	Please ref. Amendment No.9
	4	Evaluation Matrix	a) Implemented in 2 or more Public Sector/ Private sector Bank/NBFC/BFSI [30 marks]	Pl also consider launch in Smart City / Government. Request you to change to "a) Implemented in 2 or more Public Sector / Private Sector Bank / NFBC / BFSI / Governemnt sector	Please adhere to tender terms.

S. No.	RFP Page No.	RFP Point no.	RFP Clause/Reference	Bidder Query	Bank's Response
61.	1	Procedure for submission of quotation, point no. 2	Part -2, Annex -2 to be submitted after reverse auction process	We understand that the Price/commercial bid is not to be submitted along with the Technical bid and same to be submitted only after Reverse auction, please confirm	Please adhere to tender terms.
62.	4	Evaluation process, point no. 4	The bidder shall conduct Proof of concept (POC)	Please define the scope & duration of POC	Bank will share the Use case/ Topic for POC.
63.	5	Delivery locations and deliverables	Complete architecture of the solution including DR synchronization	DR - Description: is this at bank's premises or Vendor's premises? Where is Bank's DC & DR? Also, we understand that entire Hardware would be provided by the Bank. Please confirm	Bank Premise. Please ref. Answer to Q14.
64.	6	Payment Terms & Penalty for Downtime	100% payment by 3 months of successful go-live & A penalty of 500 shall be charged per hour	From where and how would penalties be recovered by Bank if entire payment is made after 3 months of go-live?	Please ref. Amendment No.10



S. No.	RFP Page No.	RFP Point no.	RFP Clause/Reference	Bidder Query	Bank's Response
65.	14	Technical Specification point- 2	Regional Languages	We understand that currently only Hindi & English is required and other languages will be required in future and same will be at additional charges decided mutually by the Bank and the Vendor? Please confirm	Additional language requirement will be taken up as change request. Proposed solution should be scalable to incorporate regional languages.
66.	22	Annexure – V	Agenda Nos.....(Insert Nos.)	Please define what needs to be filled	Please ref. Amendment No.11
67.	3	Clause 8 - QUALIFICATION CRITERIA FOR THE BIDDERS	The Bidder should have developed and implemented successfully Chatbot solution in at least one BFSI (Banking, Financial Services and Insurance) company or any Reputed Organization. (Satisfactory Letter should be submitted given in Annexure -XV).	We request bank to change this clause to: <u>The Bidder/OEM/Consortium partner</u> should have developed and implemented successfully Chatbot solution in at least one BFSI (Banking, Financial Services and Insurance) company or any Reputed Organization. (Satisfactory Letter should be submitted given in Annexure -XV).	Please adhere to tender terms.
68.	1	Procedure for Submission of Quotation, Point # 4	Bid submission due on 25/07/2018 at 15:00 hours	Requesting bank to please extend the RFP submission date by minimum 10 working days from the day of responses to the queries is provided by Bank. As this will need good time to work and design the apt solution for Bank, basis the understanding on requirements.	Please ref. Amendment No.6



S. No.	RFP Page No.	RFP Point no.	RFP Clause/Reference	Bidder Query	Bank's Response
69.		General	Volumes and AHT	<p>Please suggest on the Volumes envisaged by Bank for following:</p> <p>Monthly/Yearly & Projected Growth Year-on-Year</p> <p>Also, please suggest the AHT (Average Handling Time) per transaction/Chat.</p>	<p>Approximately 20,000 unique chat/day.</p> <p>20 % Y-O-Y expected.</p> <p>Please ref. Part -1 Technical Bid.</p>



