

Date: 01/10/2018

| Sr. No | Section No. / Clause No. | Page No. | Point No. | Clause | Clarification Sought | Bank's Response |
|--------|--------------------------|----------|-----------|--|--|--|
| 1 | General | | | RFP response "For the Selection of Consultant for Implementation of Middleware to integrate standalone systems of the Bank" dated 14-09-2018 | Request the Bank to kindly consider the Annexures, Bank Guarantee, Power of Attorney, Audited Financial Statements and Commercials submitted previously as a part of the RFP response submitted for the RFP dated 28-06-2018 named "For the Selection of Consultant for Implementation of Middleware to integrate standalone systems of the Bank". We would submit an undertaking to the Bank on the company letterhead for the same; stating that the Annexures, Bank Guarantee, Power of Attorney, Audited Financial Statements and Commercials submitted previously as a part of the response for the RFP "For the Selection of Consultant for Implementation of Middleware to integrate standalone systems of the Bank" REF:IB/ITD/MIDDLEWARE /01/2018-19 dated 28-06-2018 may be reconsidered by the Bank as a part of the response to be submitted by the bidder for the RFP "For the Selection of Consultant for Implementation of Middleware to integrate standalone systems of the Bank" REF: IB/ITD/MIDDLEWARE/02/2018-19 dated 14-09-2018 | Bid submitted for the earlier tender will be returned to the bidder un-opened. Fresh bid document is required to be submitted for this tender. |
| 2 | 5c | 6 | d | Bidder has to submit a DD for Rs. 5000/- at the time of pre-bid meeting then DD should be submitted along with Technical Bid. Under no circumstances the Bidder would be permitted to attend pre bid meeting without submitting DD | Request the Bank to kindly consider the DD of Rs 5000/- that was submitted previously for the purpose of prebid meeting for the RFP REF:IB/ITD/MIDDLEWARE /01/2018-19 dated 28-06-2018 named " For the Slection of Consultant for Implementation of Middleware to integrate standalone systems of the Bank" | Bidders who have participated in the earlier tender Ref: IB/ITD/MIDDLEWARE/02/2018-19 need not submit the Bid fee. |



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| 3 | Annexure G | 31 | 1 | Experience in Middleware or equivalent software implementation successfully during the last 7 years as on date of submission of bid, in Banks/Financial Institutions in India. (Minimum 3 assignments covering 7 years) Note: Preference will be given to those who have implemented Middleware/ ESB/ etc. Equivalent experiences from other projects will be given two marks less) | Request the bank to relax the norm wherein equivalent experiences on similar lines to that of the middleware are being awarded 2 marks less. We suggest the Bank to modify the clause/relax the clause and give equal weightage to equivalent experiences provided as citations. | Please adhere to tender terms. |
| 4 | Annexure G | 31 | 1 | Experience in Middleware or equivalent software implementation successfully during the last 7 years as on date of submission of bid, in Banks/Financial Institutions in India. (Minimum 3 assignments covering 7 years) Note: Preference will be given to those who have implemented Middleware/ ESB/ etc. Equivalent experiences from other projects will be given two marks less) | Please change the criteria to - "Experience in Middleware or equivalent software implementation successfully during the last 7 years as on date of submission of bid, in India. (Minimum 3 assignments covering 7 years) Note: Preference will be given to those who have implemented Middleware/ ESB etc." | Please adhere to tender terms. |
| 5 | Annexure G | 31 | 1 ii) | For each additional such project similar to middleware in Bank/Financial Institution- 5 marks for one such projects | Request the Bank to kindly modify the condition for evaluation to 10 marks for each additional project implemented similar to middleware i.e the clause may be modified to "For each additional such project similar to middleware in Bank/Financial Institution- 10 marks for one such projects" | Please adhere to tender terms. |
| 6 | Annexure G | 31 | 5 | Average net profit of the Bidder for the last 3 financial years ended 31.03.2018 - 5 marks for profitability between 5 crores and 10 crores | Request the Bank to kindly relax the marking w.r.t profitability of the bidder and/or modify the criteria wherein the condition states that the average net profit of the bidder in last three financial years which include the years 2015-16, 2016-17 & 2017-18 should be more than 2 crores instead of the currently proposed range of 5crores to 10 crores | Please adhere to tender terms. |



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| 7 | 4 | 5 | 5 | To study the feasibility of changing certain CLOSED applications and replacing/rewriting the applications with SOA support | Please clarify whether the scope of work would include implementation of replacing/rewriting all the applications or only studying the feasibility of replacing/rewriting applications | Scope of engagement is limited to advisory services based on the study of Bank's systems/applications. |
| 8 | 4 | 5 | 9 | To assist the Bank to create a proper transactional dashboard which can be hooked on to the Bank's corporate dashboard / independent Monitors without performance impact on either the production systems or middleware performance | Request the bank to kindly share more details regarding the same. If possible please specify the metrics, format, parameters that need to be considered/included in the creation of these transactional dashboards. | The successful bidder will assist the SI in designing the dashboard with various inputs like no. and type of transactions, status of transaction etc. |
| 9 | 4 | 5 | 10 | To provide from time to time information and reports relating to the performance of Services at the frequency requested by the Bank | Please clarify the frequency of information and reports to be provided to the bank. What format and channel (online/offline) of the reports should be provided? | Reports to be provided weekly online in pdf format. |
| 10 | | 5 | | <ul style="list-style-type: none"> Select the best way to integrate the silo data available in many application Choose the most feasible solution for our disperse systems and assist the Bank to create a suitable RFP. | We request you to clarify if the applications and systems being referred to are those of Indian Bank only or those of associates and subsidiaries of Indian Bank as well | Scope of engagement is limited to Indian Bank's applications only. |
| 11 | 23 | 16 | 2 | The consultant should have adequate knowledge and expertise in selection and operations of Middle-ware systems, based on the integration requirements in the various solutions in use by departments. | Request the bank to kindly share the important solutions currently deployed/ being used which may require integration with middleware systems. This will help us in the effort estimations and timelines projections. Also request the bank to share the various departments/functions which the successful bidder will have to interact with | Likely operations that needs integration are Payments, Recovery, Treasury, Inspection & Vigilance, HR, IT etc. However this may be revised based on the study by the successful bidder. Name of the solutions/ applications will be shared to the successful bidder. |
| 12 | Annexure E | 28 | 2 | Meet business stake holders and map the current processes | Which stakeholders have to be considered and what are the current processes to be mapped. Request the bank to share the key departments the successful bidder will have to interact with. | The successful bidder needs to interact with all business, HR & IT departments. |



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| 13 | Annexure H | 34 | 6 | Return of Confidential Information: Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph. | As per our policy, we are required to retain our working papers to support the work performed by us. Request the bank to kindly allow us to retain any reports, samples, notes, abstracts created by us. | Please adhere to tender terms |
| 14 | Annexure G | 31 | 1 | Experience in Middleware or equivalent software implementation successfully during the last 7 years as on date of submission of bid, in Banks/Financial Institutions in India. (Minimum 3 assignments covering 7 years) Note: Preference will be given to those who have implemented Middleware/ ESB/ etc. Equivalent experiences from other projects will be given two marks less) | We understand an undertaking w.r.t. which OEMs were involved as part of that engagement will suffice | A satisfactory letter from the client where consulting services has been provided should be produced. |
| 15 | Annexure A | 18 | 3 | Should have a minimum turnover of atleast Rs. 5 crores in the past 2 years and net profit for the past 2 years from Indian operations in consultancy/IT consultancy. In case of non profitable ventures positive networth for the past 3 years needs to be shown i.e from 2015-16, 2016-17, 2017-18 | Rs 5 crore turnover is very low for a multiyear project of this nature. Request the bank to increase the turnover to atleast INR 100 crores | Please adhere to tender terms |



REF: IB/ITD/MIDDLEWARE/02/2018-19 Dated 14.09.2018 – Clarifications

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| 16 | Annexure A | 18 | 3 | Should have a minimum turnover of atleast Rs. 5 crores in the past 2 years and net profit for the past 2 years from Indian operations in consultancy/IT consultancy. Incase of non profitable ventures positive network for the past 3 years needs to be shown i.e from 2015-16, 2016-17, 2017-18 | We understand with this point that the requirement is to have a positive net profit for the last 2 years. Please confirm | Yes, Bidder should have positive net profit for past two years. Incase of non profitable ventures positive network for the past 3 years needs to be shown i.e from 2015-16, 2016-17, 2017-18 |
| 17 | Performance Guarantee | 14 | 20 | Performance Guarantee The successful bidder has to provide a "Performance Guarantee" from a Scheduled Commercial Bank (excluding Indian Bank) for 10% of the contract value in a form acceptable to the Bank valid for 39 months with additional one month claim period, within 15 days from the date of acceptance, which may be extended with mutual consultation, towards performance of the contract. | As mentioned above, we view our potential involvement in shaping the middleware strategy and not deliver specific API code. While we are committed to making sure Indian Bank realize maximum benefit from a well thought-out and comprehensive middleware strategy. Therefore, we request you to waive off this clause from the tender | Please adhere to tender terms |
| 18 | Annexure D | 27 | | 'Technical Parameter and Presentation' has weight of 70 and 'Financial Bid' has weight of 30 | We believe a comprehensive and forward-looking API and middleware strategy is critical to build an ecosystem for external developer community, enable continuous innovation and position Indian Bank as one of the fintech leaders in India through Open Banking APIs. Therefore, to ensure sound technical proposals, we request you to adjust the weights of 'Technical Parameter and Presentation' to 80 and 'Financial Bid' to 20 | Please adhere to tender terms |



