

S. No.	Page No.	Section	Point as stated in RFP document	Comments/Suggestions/Deviations	Bank's Response
1	General	General		The RFP requires multiple self-certified documents from financial auditor as well as General Counsel Team and hence requires internal approvals for Bid Participation through our firm, thus we request you to kindly extend the Bid Submission date by another <b>7 days</b> i.e <b>March 18, 2026</b>	Please refer Corrigendum published on 27/02/2026.
2	27	<b>Section 6. Technical Evaluation</b> <b>Criteria:</b> Detailed Technical Evaluation Parameters. <b>SI no 1.</b>	<b>Evaluation Parameter:</b> The Bidder should have prior experience in performing end to end consultancy services comprising of: • IT Strategy • IT Policies, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in last 5 years and ongoing. <b>Scoring Methodology:</b> Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks	<b>Request bank to kindly change the evaluation parameter as:</b> The Bidder should have prior experience in performing end to end consultancy services comprising of: • IT Strategy • IT Policies, IS/Cyber Security Policies • Project Management, including RFP preparation and Vendor Onboarding in <b>last 5 years</b> <b>PSU Banks are sponsor banks of RRBs and operations wise it is similar to PSU Banks hence we request to kindly change the SCORING METHODOLOGY as follows:</b> Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs / State Cooperative Banks / District Central Cooperative Banks in India – 12 Marks Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs AND Two (2) State Cooperative Banks / District Central Cooperative Banks in India – 16 Marks Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs AND more than Four (4) State Cooperative Banks / District Central Cooperative Banks in India – 20 Marks	Please refer corrigendum.
3	28	<b>Section 6. Technical Evaluation</b> <b>Criteria:</b> Detailed Technical Evaluation Parameters. <b>SI no 2.</b>	<b>Evaluation Parameter:</b> The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components in last 5 years and ongoing. <b>Scoring Methodology:</b> Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks	<b>Request bank to kindly change the evaluation parameter as:</b> The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components in <b>last 5 years</b> <b>PSU Banks are sponsor banks of RRBs and operations wise it is similar to PSU Banks hence we request to kindly change the SCORING METHODOLOGY as follows:</b> Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs / State Cooperative Banks / District Central Cooperative Banks in India – 12 Marks Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs AND Two (2) State Cooperative Banks / District Central Cooperative Banks in India – 16 Marks Two (2) PSU Banks / Private Scheduled Commercial Banks / RRBs AND more than Four (4) State Cooperative Banks / District Central Cooperative Banks in India – 20 Marks	Please refer corrigendum.
4	29	<b>Section 6. Technical Evaluation</b> <b>Criteria:</b> Detailed Technical Evaluation Parameters. <b>SI no 3.</b>	<b>Evaluation Parameter:</b> The Bidder should have had the experience of providing Consultancy services on Project management of any two (2) of the following digital payment system during last three (3) years 1.Mobile Banking including IMPS and UPI 2.Internet Banking 3.Micro ATM with Financial Inclusion <b>Scoring Methodology:</b> One (1) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks One (1) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks One (1) PSU Bank / Private Scheduled Commercial Bank AND more than two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks	<b>Request bank to kindly change the evaluation parameter as:</b> The Bidder should have had the experience of providing Consultancy services on Project management of any two (2) of the following digital payment system during <b>last five (5) years</b> 1.Mobile Banking including IMPS and UPI 2.Internet Banking 3.Micro ATM with Financial Inclusion <b>PSU Banks are sponsor banks of RRBs and operations wise it is similar to PSU Banks hence we request to kindly change the SCORING METHODOLOGY as follows:</b> One (1) PSU Bank / Private Scheduled Commercial Bank / RRB / State Cooperative Bank / District Central Cooperative Bank in India – 12 Marks One (1) PSU Bank / Private Scheduled Commercial Bank / RRB AND Two (2) State Cooperative Banks / District Central Cooperative Banks in India – 16 Marks One (1) PSU Bank / Private Scheduled Commercial Bank / RRB AND more than Four (4) State Cooperative Banks / District Central Cooperative Banks in India – 20 Marks	Please refer corrigendum.

5	13	Section 2.30: Liquidated Damages and Penalties & termination on default	<p>i. The BANK shall levy penalties /liquidated damages on the 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 increments of 0.5% for each of the months up to 3 months. Thereafter, the BANK shall issue notice of termination, and cancel the contract on completion of one month of notice, and also invoke the BG/PBG. The BANK may initiate proceedings against the Consultant for Blacklisting etc.</p> <p>ii. The BANK shall levy 1% (of the Contract value) of penalty on the Consultant if he fails to deploy the right resources as per the Resources Plan submitted by the Bidder in his Bid, and agreed to by the BANK for a period of 30 days, thereafter in increment of 1% for each of the months up to 3 months.</p>	We request bank to kindly limit the cap of the liquidated damages and penalties up to 10% of the contract value.	Please refer corrigendum.
6	14-15	Section 2.33: Confidential Information	Upon completion or termination of the engagement, the Consultant shall promptly return or securely destroy all Confidential Information of the Bank	Requesting bank to please also consider the following "Consultant shall be allowed to retain sufficient documentation as part of their professional records to support and evidence the work performed by consultant. Such retention shall be subject to obligations of confidentiality mentioned herein."	Please refer corrigendum.
7	NA	Limitation of Liability		On perusal of the RFP, we have observed that there is no mention of liability under this engagement. Hence, we request bank for the inclusion of the following:  "In accordance with standard industry practice, selected bidder's aggregate liability under this RFP and in connection with the services shall be for direct damages only and shall, in all circumstances and events, be limited to one time the fees paid to selected bidder under the engagement. selected bidder shall not be liable for any indirect or consequential losses."	Please be guided by RFP
8	19	4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	Renewal of IT Strategy - The IT Strategy shall cover CBS application upgrade / replacement strategy	It is given that CBS is already running and vendor is InfracsoftTech. So is ACAB thinking of replacement of existing vendor? Also for upgrade of CBS, is ACAB reaching out to existing vendor for updates/upgrade? This information from ACAB will enable us to define our A&M.	Details will be shared with the selected bidder.
9	19	4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	Renewal of IT Strategy - The IT Strategy shall cover : Upgradation/modernization of Data Centre & DR Site	Request to please clarify if ACAB is thinking of moving out of on prem h/w to cloud as part of modernization. Also, are all h/w under AMC contract with M/s Inspira Enterprise Ltd.- Request to please confirm.	Details will be shared with the selected bidder.
10	20	4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	Renewal of IT Strategy - The IT Strategy shall cover Hardware at HO, branches of Apex Bank	What Hardware are under the scope - request to please clarify.	It covers all the compute & storage, network & security components and branch peripherals.
11	20	4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	Renewal of IT Strategy - The IT Strategy shall cover Data management, MIS, Data Warehouse	Request to please elaborate on Data Management ? Also how many MIS reports are generated per month or likewise	Details will be shared with the selected bidder.
12	20	4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	Deliverables: Renewal of IT Strategy for bank for the next 5 years Roadmap.	How the deliverables will be submitted - Word Doc / PPT ?  Also request to please consider that the deliverables will be appended based on feedback received for 1 round of iteration after delivery. If there is no feedback received on the deliverable after 5 business working days from ACAB, it will be deemed accepted between both parties. The above criteria is to be valid for all deliverables during the entire duration of the project.	The IT Strategy deliverable may be submitted in either a Word document or PPT; however, it is expected to be comprehensive in scope, fully detailed, and aligned with professional documentation standards.  The terms and conditions of acceptance of deliverable shall be discussed with the selected bidder.
13	20 - 21	Deliverables	Timeline: Within 3 months from the date of consultancy contract execution.	Please confirm if 1. Renewal of IT strategy and 2. Review, Update, and Revamp of IT, IS & Cyber Security Policy Framework (Phase-I) for Sec A, B and C are both need to be completed in parallel and within 3 months explicitly	Your understanding is correct. The referred activities comes under phase I, which needs to be completed within 3 months from the date of contract execution.

14	24	4.4 Proposed Resource Planning	Project Manager must be available on- site at least a monthly basis or as directed by the Bank when the project demands, including key meetings and milestone discussions.	It is requested to please reframe the clause as the Project Manager must be available on- site at least a monthly basis or as directed by the Bank (with prior 7 day's notice) when the project demands, including key meetings and milestone discussions.	RFP requirement stands.
15	24	4.4 Proposed Resource Planning	ACAB had asked for 2 resources in total - 1 PM and 1 Sr. Resource	Based on the quantum of deliverables during the first three months and also on project Management deliverables, it is requested to please increase the Sr. Resource from 1 to 3 and PM resource from 1 to 2 so that all deliverables can be achieved within timeframe during the project duration.	RFP requirement stands.
16	25	5. Eligibility Criteria	The Bidder should have prior experience in performing end to end consultancy services comprising of: • IT Strategy • IT Policies, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India.	Request to please consider the eligibility as "The Bidder should have prior experience in performing end to end consultancy services <b>and/or audit services</b> comprising of: • IT Strategy • IT Policies, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in at least two (2) PSU Bank / Private Scheduled Commercial Bank / <b>NBFCs</b> / State Cooperative Bank / District Central Cooperative Bank/RRB in India."  We would request to consider audit and diligence services as well as NBFCs as this will bring more diverse experience bouquet of the bidder.	RFP requirement stands.
17	26	5. Eligibility Criteria	The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components at least two (2) PSU Bank / Private Scheduled Commercial Bank /State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out over the last 5 years and be ongoing.	Request to please consider the eligibility as " The Bidder should have prior experience in providing end to end consultancy services <b>and/or audit services</b> for IT infrastructure at DC & DR including network & cyber security components at least two (2) PSU Bank / Private Scheduled Commercial Bank / <b>NBFCs</b> / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out over the last 5 years and be ongoing."  We would request to consider audit services as well as NBFCs as this will bring more diverse experience bouquet of the bidder.	RFP requirement stands.
18	29	6. Technical Evaluation Criteria Detailed Technical Evaluation Parameters Sl. No 3: Experience & Service Capability	The Bidder should have had the experience of providing Consultancy services on Project management of any two (2) of the following digital payment system during last three (3) years 1.Mobile Banking including IMPS and UPI 2.Internet Banking 3.Micro ATM with Financial Inclusion	Request to please consider the Experience & Service Capability as "The Bidder should have had the experience of providing Consultancy services on Project management of any digital transformation program for core and allied applications <b>and/or audit services</b> of any two (2) of the following digital payment system during last three (3) years 1.Mobile Banking including IMPS and UPI 2.Internet Banking 3.Micro ATM with Financial Inclusion 4. <b>Core Banking System</b> 5. <b>Loan Origination System</b> 6. <b>Loan Management System</b>	Please refer corrigendum.
19	29	6. Technical Evaluation Criteria Detailed Technical Evaluation Parameters Resource Profile	Graduate with at least 8 Years of Professional Experience in BFSI industry as a senior consultant in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 15 Marks Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 20 Marks	Graduate with at least 8 Years of Professional Experience in BFSI industry as a senior consultant in India out of which at least 2 years IT consultancy experience in State Cooperative Banks / <b>NBFC / PSU / Private Bank</b> – 15 Marks Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative Banks / <b>NBFC / PSU / Private Bank</b> – 20 Marks	RFP requirement stands.
20	31	Note	The bidder should provide documentary evidence/self-certification supported with PO Copy from Bank along with the contact details of bank officials	Request to please consider as "The bidder should provide documentary evidence/self-certification supported with PO Copy from Bank <b>along-with-the-contact-details-of-bank-officials</b> " as for govt bank projects, we need to get written approval for quoting the names of officials.	Please refer corrigendum.
21	4	2.3 The Schedule of Dates:	Deadline for submission of Bids : 18/03/2026 at 3.00 PM	Request to please extend the deadline for submission of bids to <b>27 Mar 2026 at 3.00 PM</b> as after the queries resolution, bidder will have sufficient time to compile the responses for submission of bid.	RFP requirement stands.
22	NA	NA	NA	There is no cap on our liability and we could face unlimited liability for any breach. Also, there is no exclusion for indirect damages.  We cannot agree to overall uncap liability. We request to add the following wording in the agreement to cap our liability: "Bidder's total aggregate liability should be capped to fees amount of the fee amount received under this contract towards BANK for any claims under this contract and Vendor shall not be liable for any indirect, consequential, special or exemplary damages, including but not limited to lost profits, loss of business or loss of data in connection with this contract."	Please refer corrigendum.

23	NA	NA	NA	<p>There is no clause to restrict the disclosure of our report. Report will be Vendor branded and there is inherent risk of third party claims on the Vendor if they rely on the report. Hence, we request that disclosure of our report should be limited to necessary parties and addition of below language for this purpose:</p> <p>"The bidder's deliverables will be for BANK's benefit and information only and not for any other party, and that, save as may be required by law or by a competent regulatory authority, it shall not be copied, referred to or disclosed, in whole (save for BANK's own internal purposes) or in part, without bidder's prior written consent. BANK may disclose in whole any such deliverables to its legal and other professional advisers for the purposes of seeking advice in relation to the Engagement, provided that when doing so BANK inform them that:</p> <p>a) disclosure by them (save for their own internal purposes) is not permitted without our prior written consent, and</p> <p>b) to the fullest extent permitted by law Bidder accept no responsibility or liability to them in connection with the Engagement."</p>	RFP requirement stands.
24	13	2.30 Liquidated Damages & Penalties & termination on default:	<p>The BANK shall levy penalties /liquidated damages on the 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 increments of 0.5% for each of the months up to 3 months. Thereafter, the BANK shall issue notice of termination, and cancel the contract on completion of one month of notice, and also invoke the BG/PBG. The BANK may initiate proceedings against the Consultant for Blacklisting etc.</p> <p>ii. The BANK shall levy 1% (of the Contract value) of penalty on the Consultant if he fails to deploy the right resources as per the Resources Plan submitted by the Bidder in his Bid, and agreed to by the BANK for a period of 30 days, thereafter in increment of 1% for each of the months up to 3 months.</p> <p>iii. If the onsite resource not deployed by the Consultant for more than 3 months from the date of issue of PO, the BANK shall issue a termination notice as per Clause (i) above.</p> <p>iv. The BANK shall be in its right to terminate the Contract in case of non-performance of the Consultant as per the terms of the contract, and or other conditions for termination on default as mentioned in the RFP, including termination on the grounds of insolvency etc.</p> <p>v. However, such penalties, liquidated damages and termination shall not be invoked in case the cause of action for completion of an activity/situation is pending with the BANK or the Govt. of Assam, such as sign off, clearances, site readiness, deployment of the BANK's resources, clearance on the procedures etc.</p>	<p>We request to cap the overall liquidated damages/penalties at 5% of the contract value</p>	Please refer corrigendum.
25	14	2.33 Confidential Information	<p>The confidentiality obligations under this clause shall survive termination or expiry of the Contract.</p>	<p>It is very onerous to agree the perpetual obligation for your information as it is not possible to determine from where the breach happened. We return or destroy the information after we don't need it and this is in favor of the client as well since it minimizes the risk of any confidentiality breaches. Hence, request the below clarification in this clause:</p> <p>"The confidentiality obligations under this clause shall survive till the termination or expiry of the Contract."</p>	RFP requirement stands.
26	24	4.3 Schedule of Payments	<p>Quarterly in arrears from the date of sign of agreement.</p>	<p>It is important that payment should be made within defined period to meet our cash flows. Hence, we request addition of the below wording:</p> <p>"Payment should be made within 30 days of submission of invoice."</p>	Suggested clause is not accepted.

27	24	4.3 Schedule of Payments	Quarterly in arrears from the date of sign of agreement.	<p>Request to please amend the payment terms as below as this payment will ensure that bidder deploys capable resources to deliver within the timeline</p> <p>Phase I:  Renewal of IT Strategy for the bank and revamp of IT Policies for the bank - On submission of Draft IT Strategy for bank for the next 5 years Roadmap - 50%  Renewal of IT Strategy for the bank and revamp of IT Policies for the bank - On submission of Final IT Strategy for bank for the next 5 years Roadmap - 50%</p> <p>Review, Update, and Revamp of IT, IS &amp; Cyber Security Policy Framework (Phase-I) - On draft submission of Updated IT / IS / Cyber Security policies, corresponding SOPs, and Baseline Configuration Standards/Documents - 50%  Review, Update, and Revamp of IT, IS &amp; Cyber Security Policy Framework (Phase-I) - On Final submission of Updated IT / IS / Cyber Security policies, corresponding SOPs, and Baseline Configuration Standards/Documents - 50%</p> <p>Phase II - Quarterly in arrears</p>	Suggested clause is not accepted.
28	27	Detailed Technical Evaluation Parameters: Experience & Service Capability - Sl. 1 :	<p>Evaluation Parameters:  The Bidder should have prior experience in performing end to end consultancy services comprising of:  • IT Strategy  • IT Policies, IS/Cyber Security Policies  • Project Management including RFP preparation and Vendor Onboarding in last 5 years and ongoing.</p> <p>Scoring Methodology:  Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India - 16 Marks.</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	<p>Request for modification of Evaluation Parameter and Scoring Methodology as below</p> <p>Evaluation Parameters:  The Bidder should have prior experience in performing end to end consultancy services and/or audit services comprising of:  • IT Strategy  • IT Policies, IS/Cyber Security Policies  • Project Management including RFP preparation and Vendor Onboarding in last 5 years and ongoing.</p> <p>Scoring Methodology:  Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB / NBFC in India. – 12 Marks</p> <p>Three (3) PSU Bank / Private Scheduled Commercial Bank/NBFC OR Three (3) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>Four (4) PSU Bank / Private Scheduled Commercial Bank /NBFC OR more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	Please refer corrigendum.
29	28	Detailed Technical Evaluation Parameters: Experience & Service Capability - Sl. 2 :	<p>Evaluation Parameters:  The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC &amp; DR including network &amp; cyber security components in last 5 years and ongoing.</p> <p>Scoring Methodology:  Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India - 16 Marks.</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	<p>Request for modification of Evaluation Parameter and Scoring Methodology as below</p> <p>Evaluation Parameters:  The Bidder should have prior experience in providing end to end consultancy services and/or audit services for IT infrastructure at DC &amp; DR including network &amp; cyber security components in last 5 years and ongoing.</p> <p>Scoring Methodology:  Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB / NBFC in India. – 12 Marks</p> <p>Three (3) PSU Bank / Private Scheduled Commercial Bank/NBFC OR Three (3) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>Four (4) PSU Bank / Private Scheduled Commercial Bank /NBFC OR more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	Please refer corrigendum.

30	29	Detailed Technical Evaluation Parameters: Experience & Service Capability - Sl. 3 :	Scoring Methodology: One (1) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. – 12 Marks One (1) PSU Bank / Private Scheduled Commercial Bank AND Two (2) Schedule State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks One (1) PSU Bank / Private Scheduled Commercial Bank AND More than Two (2) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India - 20 Marks	Request for modification of Scoring Methodology as below  Scoring Methodology: One (1) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB / NBFC in India. – 12 Marks  Two (2) PSU Bank / Private Scheduled Commercial Bank / NBFC OR Two (2) Schedule State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks  More than Two (2)) PSU Bank / Private Scheduled Commercial Bank / NBFC OR More than Two (2) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India - 20 Marks	Please refer corrigendum.
31	29	Detailed Technical Evaluation Parameters: Resource Profile : Sr. Banking Consultant	Graduate with at least 8 Years of Professional Experience in BFSI industry as a senior consultant in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 15 Marks  Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 20 Marks	Graduate with at least 8- 10 Years of Professional Experience in BFSI industry as a senior consultant in India out of which at least 2 - 5 years IT consultancy experience in State Cooperative Banks / NBFC / PSU / Private Bank– 20 Marks  Graduate with MBA and at least 10 - 15 Years of Professional Experience in BFSI industry in India out of which at least 5-7 years IT consultancy experience in State Cooperative Banks / NBFC / PSU / Private Bank– 30 Marks	RFP requirement stands.
32	29	Detailed Technical Evaluation Parameters: Resource Profile : Sr. Banking Consultant	Max Marks 20	Max Marks : 30 Request to please revise the marks to 30 as selection of resources will play a critical role for success of the project.	RFP requirement stands.
33	30	Detailed Technical Evaluation Parameters: Bidder's Presentation	Max Marks 20	Max Marks : 10 Request to please revise the marks to 10 as the evaluation of bidder's presentation is subjective to individual panellist and less marks will ease the impact to the bidders in technical evaluation overall scoring.	RFP requirement stands.
34	7	2.3 The Schedule of Dates:	Deadline for submission of Bids - 11/03/2026 at 3.00 PM	We request to please provide at least 2 weeks of time after submitting the pre bid query clarification	Please refer Corrigendum published on 27/02/2026.
35	7	2.5 Due Date of The Bid:	The bids shall be accepted till 03:00 PM of 11 of March, 2026 at the BANK Head Office in Panbazar, Guwahati. Bids received after 3.00 PM shall be termed as LATE BID and the same will not be received/ opened by the BANK.	We request to please provide at least 2 weeks of time after submitting the pre bid query clarification  Also please confirm is we need to do a physical submission	Please refer Corrigendum published on 27/02/2026.  Mode of Bid submission is physical.
36	9	2.10 COST OF THE SCHEDULE	Bidder is required to submit a non-refundable Demand Draft (DD) of Rs. 11,800.00 (Rupees Eleven Thousand Eight Hundred Only) inclusive of GST to The Assam Cooperative Apex Bank Ltd.	We request to please allow bank transfer for the tender fee	RFP requirement stands.
37	9	2.11 EMD:	The Bidder is required to deposit of Rs. 2,00,000.00 (Rupees two Lakhs only) in form of Demand Draft(DD) to Bank Account of The Assam Co-operative Apex Bank Ltd. as EMD with the Technical Bid	We request to please allow BG to be submitted as EMD instead of DD. Please share the BG format in which EMD needs to share	RFP requirement stands.
38	12	2.28 Negotiations	The Bank may negotiate with the Lowest Bidder/Successful bidder on the augmentation of resources, a basket of services, etc.	Please confirm if the evaluation methodology is the lowest commercial or it will be a techno commercial evaluation. IF it is a techno commercial evaluation then please provide the weightage for the same	Please read RFP carefully.
39	19	Renewal of IT Strategy	Upgradation/modernization of Data Center & DR Site Hardware at HO, branches of Apex Bank Networking & Security posture at DC, DR, HO and branches	Please confirm bank is having list of the Hardware, Network and other equipment which are implemented in DC , DR, HO and Branches and it will be provided as per our format  Please also confirm if bank is looking for a physical site of DC and DR and required to highlight the physical gaps of the site. If yes please provide the location of DC and DR	List of Hardware, Network and other equipment will be shared with the selected bidder.  DC of the Bank is in its Head Office at Guwahati, while the DR is at Kolkata.
40	20	Policy Review, Update, and Revamp	Review, update, and revamp of the Bank's existing IT Policy, Information Security Policy, and Cyber Security Policy, ensuring alignment with the latest RBI, NABARD, CERT-In guidelines and ISO/IEC 27001 requirements.	Please confirm the number of Policies and framework which we need to review	It includes all the policies which are mandated by the Regulatory bodies.

41		A. Policy Review, Update, and Revamp	Drafting and submission of new IT / IS / Cyber Security policies, wherever required, to address identified regulatory gaps or new requirements arising from updated regulatory instructions or ISO standards.	Please confirm that bank is already having the policies and we just need to amend the policies as part the gaps or comply with the new requirement. NO policy or framework needs to be drafted from the scratch	Bank has an existing set of policies. These policies need to updated as per regulatory instructions or ISO standards. However, if there is requirement of new policies as per regulatory instructions, it will comes under the scope of work of the selected bidder.
42	20	Policy-Aligned SOP Development	o Reviewed and revamped existing policies o Newly drafted IT / IS / Cyber Security policies	Please confirm the number of Policies and framework which we need to review Please confirm the number of SOP / policies which needs to be drafted	It includes all the policies which are mandated by the Regulatory bodies.
43	21	C. Baseline Configuration Standards/Documents	Preparation of baseline configuration standards/documents, aligned with the approved IT / IS / Cyber Security policies, for : o Data Center (DC) and Disaster Recovery (DR) IT infrastructure o Servers, Operating systems, and Databases o Network devices (switch & Router) o Security systems including Firewall, SIEM, PAM, SDWAN, Endpoint Protection AVS, DLP, WAF, and Active Directory, etc.	Please confirm the number the below 1) Make and model of server 2) Which OEM and version of Operating system and database is used 3) Please confirm the make and model for Firewall, SIEM, PAM, SDWAN, Endpoint Protection AVS, DLP, WAF, and Active Directory	Details will be shared with the selected bidder.
44	21	C. Baseline Configuration Standards/Documents	Identification of gaps between existing configurations and approved baseline standards.	Please confirm that Bank is having existing configuration and will be provided to consultant	Bank shall facilitate the discussion between its SI, which manages the IT infrastructure of the Bank and selected bidder. The selected bidder needs to identify the gaps the existing configuration and approved baseline standards.
45	21	C. Baseline Configuration Standards/Documents	Support in tracking implementation and closure of identified gaps in coordination with Bank teams and System Integrator.	The timelines provided by the Bank for this activity is 3 Months which is not achievable since there will be many server and other equipment's which needs to be rectified and activity is totally dependent on vendor. We request to keep the rectification timelines for at least 10 months	RFP requirement stands.
46	25	5. Eligibility Criteria	The Bidder should be a registered company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act and should be in existence for five years as on the date of the RFP. (In case of mergers/ acquisitions/ restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account)	Most of the reputed consultancy firm in India are LLP companies so we request to please modify the clause as  The Bidder should be a registered company under the relevant Companies Act or registered Partnership Firm / LLP under the relevant Partnership Act and should be in existence for five years as on the date of the RFP. (In case of mergers/ acquisitions/ restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account)	Please refer corrigendum.
47	25	5. Eligibility Criteria	The Bidder should have prior experience in performing end to end consultancy services comprising of: • IT Strategy • IT Polices, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out in last 5 years or ongoing.	There are very limited RFP In market in last 5 years where end to end consulting scope is published.  We have done all the work in multiple BFSI but having all the work done in single PO is very limited.  Putting such a clause make the participation very limited and allows only some particular companies to participate.  We request to allow showcasing the areas in multiple PO which will widen the participation as well as give Bank advantage on the cost	RFP requirement stands.
48	25	5. Eligibility Criteria	The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out over the last 5 years and be ongoing.	DC & DR , network and cyber are 3 different areas and having a single PO for all 3 areas is again very restrictive  Putting such a clause make the participation very limited and allows only some particular companies to participate.  We request to allow showcasing the areas in multiple PO which will widen the participation as well as give Bank advantage on the cost	RFP requirement stands.

49	27	Detailed Technical Evaluation Parameters:	<p>The Bidder should have prior experience in performing end to end consultancy services comprising of:</p> <ul style="list-style-type: none"> <li>• IT Strategy</li> <li>• IT Polices, IS/Cyber Security Policies</li> <li>• Project Management including RFP preparation and Vendor Onboarding in last 5 years and ongoing.</li> </ul> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	<p>There are very limited RFP In market in last 5 years where end to end consulting scope is published.</p> <p>We have done all the work in multiple BFSI but having all the work done in single PO is very limited.</p> <p>Putting such a clause make the participation very limited and allows only some particular companies to participate.</p> <p>We request to allow showcasing the areas in multiple PO which will widen the participation as well as give Bank advantage on the cost</p> <p>We also request to change the scoring as below</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 16 Marks</p> <p>More than Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 20 Marks</p>	Please refer corrigendum.
50	27	Detailed Technical Evaluation Parameters:	<p>The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC &amp; DR including network &amp; cyber security components in last 5 years and ongoing.</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	<p>DC &amp; DR , network and cyber are 3 different areas and having a single PO for all 3 areas is again very restrictive</p> <p>Putting such a clause make the participation very limited and allows only some particular companies to participate.</p> <p>We request to allow showcasing the areas in multiple PO which will widen the participation as well as give Bank advantage on the cost</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 16 Marks</p> <p>More than Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 20 Marks</p>	Please refer corrigendum.
51	27	Detailed Technical Evaluation Parameters:	<p>The Bidder should have had the experience of providing Consultancy services on Project management of any two (2) of the following digital payment system during last three (3) years</p> <ul style="list-style-type: none"> <li>☑ 1.Mobile Banking including IMPS and UPI</li> <li>☑ 2.Internet Banking</li> <li>☑ 3.Micro ATM with Financial Inclusion</li> </ul> <p>One (1) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. – 12 Marks</p> <p>One (1) PSU Bank / Private Scheduled Commercial Bank AND Two (2) Schedule State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>One (1) PSU Bank / Private Scheduled Commercial Bank AND More than Two (2) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p>	<p>We also request to change the scoring as below</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 16 Marks</p> <p>More than Three (3) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India – 20 Marks</p>	Please refer corrigendum.
52	27	Detailed Technical Evaluation Parameters:	<p>Sr. Banking Consultant</p> <p>Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 20 Marks</p>	<p>We request you to please change the clause as below</p> <p>Sr. Banking Consultant</p> <p>Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative / schedule commercial Banks – 20 Marks</p>	RFP requirement stands.

53	24	4.3 Schedule of Payments	Quarterly in arrears from the date of sign of agreement. Bank will deduct penalty if any as per RFP terms and applicable TDS.	As per the understanding the price quoted by the bidder will be divided into 12 and every quarter paid to the successful bidder for ex  if we quoted 120 Rs then it will be divided by 12 (3 years will be 12 quarter) and every quarter bank will pay 10 Rs please confirm	Your understanding is correct.
54	10	2.22	Sub-Contracting: The consultant shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the consultant under the contract without the prior written consent of the BANK. Page 10	Clause 2.22 permits sub-contracting with prior written consent, while Clause 5 (IX) states that a consortium is not allowed. Page 26 Could the Bank please confirm that a bidder, if selected, will be permitted to sub-contract specific portions of the work to specialized third-party vendors with the Bank's prior written approval?	Please refer corrigendum.
55	10	2.23	Cancellation of Contract and Compensation. Page 10	The RFP does not appear to contain a clause for Limitation of Liability. Given the nature and duration of the project, would the Bank be open to incorporating a clause limiting the consultant's total aggregate liability to the total fees payable under the contract?	Please refer corrigendum.
56	10	2.23	Cancellation of Contract and Compensation. Page 10	The RFP does not contain a clause excluding liability for indirect or consequential losses. Would the Bank consider including a mutual waiver of liability for any indirect, consequential, special, or punitive damages for both parties?	RFP requirement stands.
57	14	2.33	Confidential Information. Page 14	The confidentiality obligations under Clause 2.33 are stated to survive the termination or expiry of the contract. Page 15 Could the Bank restrict the duration to 2 years for which these obligations will survive post-contract termination/expiry?	RFP requirement stands.
58	23	4.2 (D)	Preparation of PO, Draft agreement for the selected vendors. Page 23	The scope of work appears to include tasks that may be construed as legal services (e.g., drafting agreements). Could the Bank clarify the extent of this requirement? We propose that the consultant's role be limited to providing commercial and technical inputs for such documents, with the final legal drafting and review being the responsibility of the Bank's qualified legal counsel.	Selected bidder need not provide legal services. However, the selected bidder is expected to provide inputs such as SOW, SLA, etc. in addition to commercial and technical inputs while drafting agreements.
59	47	9.2	TERMS AND CONDITIONS ON COMMERCIAL PROPOSAL: 1) The above quoted fee is the lump sum (fixed price) amount and any add on in any form will not be payable by the Bank for whatsoever reason. Page 47	Given that the contract term is for three years, would the Bank consider incorporating a price escalation clause to account for inflation and rising operational costs, applicable from the second year of the contract onwards?	RFP requirement stands.
60	19	Clause 4.1 (Phase - 1)	The IT Strategy shall cover CBS application upgrade / replacement strategy	Is there any ongoing CBS upgrade or replacement initiative currently in progress?	CBS upgradation is in progress.
61	9	Clause 4.1 (Phase - 1)	Prepare a 5-Year IT & Digital Transformation Roadmap, including adoption of AI / ML where relevant.	What level of detailing is expected in the 5-year IT roadmap (strategic vs execution-level costing)?	Detailing to fulfill the requirement of Bank's management team.
62	24	Clause 4.3	Payments will be done quarterly in arrears from the date of sign of agreement.	Are quarterly payments milestone-based (linked to deliverables) or purely time-based in arrears?	Payments shall be time based in arrears, provided completion of deliverables as stated in the RFP.
63	23	Clause 4.2 E	Preparation of RFP / RFQ documents, along with support for renewal and upgradation of any existing software and services, shall form an integral part of the scope of work	Will the RFP documents be prepared collaboratively with the bank's IT team and other relevant stakeholders?	RFP document shall be prepared by the selected bidder. However, Bank's IT team will review it before finalizing it. Bank shall assist with any data points required for drafting the RFP documents.
64	21	Clause 4.2	Project Management Operations	Does the Bank currently have a formal PMO structure in place, and if so, will the Bank share the detailed PMO governance and organizational structure once operationalized?	Details will be shared with the selected bidder.
65				Can the Bank share the current list of ongoing and planned IT projects (CBS, Digital Banking, Infrastructure, Cybersecurity) to help estimate PMO workload and prioritization requirements during project initiation?	Details will be shared with the selected bidder.
66	22	Clause 4.2 B	Coordinate with internal stakeholders, vendors, OEMs, and service providers	Will the Bank facilitate access to CBS, DC/DR, network, and security OEMs/SIs for data gathering, architecture reviews, and gap assessments as required for PMO and technical evaluation activities?	Selected bidder shall be given access.

67	23	Clause 4.2 D	As part of the overall project management responsibilities, the IT Consultant shall provide end-to-end support for the preparation of all IT-related RFPs / RFQs required by the Bank during the contract period	What is the estimated number of RFPs/RFQs expected annually under this engagement, and can the Bank specify the roles and responsibilities required on its side to support and facilitate the RFP preparation process?	Considering the 3 year engagement, it is very difficult to identify a number of the required RFPs/RFQs under this engagement at this point of time. It will depend on the procurement strategy of the Bank and the regulatory guidelines.  RFP document shall be prepared by the selected bidder. However, Bank's IT team will review it before finalizing it. Bank shall assist with any data points required for drafting the RFP documents.
68	22	Clause 4.2 C	As part of project management and support, the IT Consultant shall provide consultancy for overall IT infrastructure (Desktops, Printers, Passbook Printers,Routers, Switches, Power Backup etc.) for all branches for smooth working under bank policy.	As part of project management and support, can the Bank clarify the scope and depth of consultancy expected for overall IT infrastructure across branches (including desktops, printers, passbook printers, routers, switches, power backup, etc.), specifically whether the role is advisory, oversight, or hands-on operational support?	The role of the selected bidder shall be of advisory.
69	18	Clause 3.3	The current technological landscape of the Bank for CBS.	Is CBS deployed on-premise or hosted? Please confirm DC-DR architecture model (Active-Active/Active-Passive).	The deployed CBS is on-prem. Other details will be shared with the selected bidder.
70	13	Clause 2.30	The BANK shall levy penalties /liquidated damages on the 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 increments of 0.5% for each of the months up to 3 months.	Can the Bank clarify the specific milestones or criteria that define "delay in execution of the project" for applying the 0.5% monthly liquidated damages?	The timelines of the deliverables pertaining to Phase I and Phase II have been mentioned in the RFP. Please refer the RFP.
71				We request clarification on the scope and extent of the indemnity and liquidated damages provisions. Will the Bank consider capping the Consultant's total aggregate liability (including indemnity and liquidated damages) to a mutually agreed limit, linked to the contract value? Additionally, we request clarification on the basis and computation methodology for liquidated damages.	Please refer corrigendum.
72				With respect to the PMO engagement under Phase II, may we clarify the proposed payment structure? Will the payments be made on a quarterly basis throughout the 36-month contract period? Further, we seek confirmation that PMO payments will not be contingent upon third-party/vendor delivery timelines.	Payments shall be made quarterly in arrears, provided completion of deliverables as stated in the RFP.
73	19	Clause 4.1	Review and renew the Bank's IT Strategy, aligned with business objectives and regulatory expectations. The IT Strategy shall cover: • CBS application upgrade / replacement strategy	Under the CBS upgrade/replacement strategy, is the Bank open to considering Gen 2 / Gen 3 core banking platforms (digital-native / modular architectures), or should the assessment be restricted to enhancement of the existing CBS?	Selected bidder can provide recommendation pertaining to available core banking platforms. However, assessment of the existing CBS is mandatory.
74	15	Clause 2.34	The Consultant shall be responsible for preparing and maintaining comprehensive documentation for all studies and project management activities. Such documentation shall include, but not be limited to, business and functional requirements, process flows, data flows, database administration considerations	Will the Bank provide access to legacy systems, data, or prior documentation to facilitate preparation of comprehensive records?	Selected bidder shall be given access.
75				Is there a centralized repository of existing IT/IS policies, SOPs, network diagrams, asset inventories, and DC DR documentation that will be shared with the Consultant at project initiation?	Details will be shared with the selected bidder.
76	21	Clause 4.1 C	The IT Consultant shall assist the Bank in defining, documenting, and maintaining baseline configuration standards aligned with the Bank's IT Policy, Information Security Policy, and Cyber Security Policy, and applicable regulatory guidelines. The Consultant's role shall be advisory and documentation-oriented and shall not include actual system configuration or implementation.	Are there any existing templates, standards, or frameworks that the Bank expects the Consultant to follow for documenting configuration baselines?	It is expected that the selected bidder follows the regulatory guidelines while preparing such documents.
77	20	Clause 4.1A	Annual review and update of all IT, IS, and Cyber Security policies, or earlier as required, to incorporate the latest RBI / NABARD / CERT-In guidelines and ISO/IEC 27001 requirements, including updates arising from audits or regulatory inspections.	Can the latest RBI/NABARD/CERT-In audit reports be shared with the selected consultant?	Details will be shared with the selected bidder.