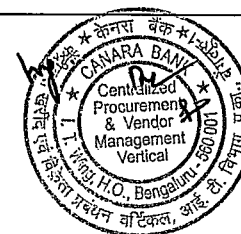
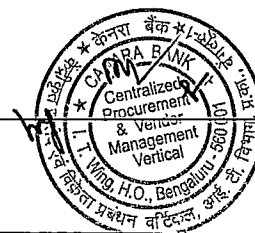


**Prebid Replies to GeM bid ref no. GEM/2023/B/3460171 dated 17/05/2023 for Selection of Consultant for availing Consultancy Services and end to end implementation of required solutions for Comprehensive HR transformation in Canara Bank.**

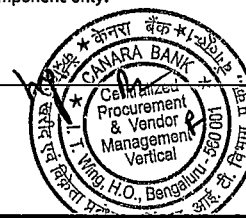
Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
1	1	GeM Bid Document - Bid Details	Bid End Date / Time	Bid End Date - 08/06/2023	We request you to kindly extend the bid end date till 30 June 2023 to allow requisite time to get all compliances and preparations done post clarifications on pre-bid queries	Bidder to refer the corrigendum.
2	1	GeM Bid Document - Bid Details	Bid End Date / Time	Bid End Date - 08/06/2023	Would there be an extension provided to the bid submission?	Bidder to refer the corrigendum.
3	4	GeM Bid Document	Buyer Added Bid Specific Additional Terms and Conditions	1. OPTION CLAUSE: The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration	We would like to clarify that if there is any increase in work then it should be mutually discussed along with consultant and then agreed upon. Furthermore, any extension of the project timeline should be taken into account when determining the commercial fee.	Bidder to comply with RFP Terms and Conditions.
4	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7. Payment Terms	7.5. Payment shall be released within 30 days from submission of relevant documents as per RFP terms.	We would like to time the payment of our invoices. Hence would request you to accept a payment term of 7 days from the invoice date within which we would like to receive payments. As per our standard terms, we would like to add the clause on interest on late payment. "BCG will impose a 1.5% per month late payment fee for invoices that remain unsettled after 30 days from raising the invoice." Request you to accept the same	Bidder to comply with RFP Terms and Conditions.
5	29	SECTION E - SELECTION OF BIDDER/CONSULTANT	3. Evaluation of Bids	3.3. Techno Commercial Evaluation process 3.3.8. The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 70:30.	A digital HR transformation program is a complex and critical program with deep, embedded value for the client. The is a program that will touch the large employee base in the bank, initiate structural changes, and drive mindset shift for the bank. It is imperative for any vendor to deliver this first-time-right, while managing this sensitively. Given the exhaustive, 3-year duration, and nature of capabilities that will be created for the bank, we strongly propose modification of the scoring criteria to 80:20 (technical:commercial). This will allow consultants with deep experience in the topic and significant know-how from PSB implementation to deliver this program with the required impact. At the same time, this will also ensure the bank is provided with the required quality product, technical support in addition to a robust and practical HR design. We have also similarly witnessed such construct in all similar RFPs issued by peer banks.	Bidder to comply with RFP Terms and Conditions.
6	34	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	3. Project Ownership	3.1 If the Bidder/Consultant is offering solutions/products from other Bidder/Consultant s/principals, as required in this RFP, they shall detail the responsibilities of the parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the project. The Bidder/Consultant must specify any and all relationships with third parties in respect of the ownership and also maintenance & support of all hardware and software related to Solution which are relevant to this RFP.	Can there be a separate agreement with OEM for providing year 3 and onwards implementation support?	Shall be decided after completion of implementation of the project as per the Scope of work mentioned in RFP



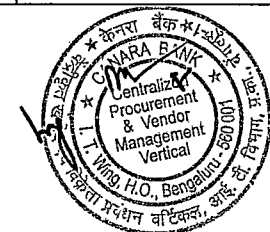
Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
7	34	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	3. Project Ownership	3.1 If the Bidder/Consultant is offering solutions/products from other Bidder/Consultant s/principals, as required in this RFP, they shall detail the responsibilities of the parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the project. The Bidder/Consultant must specify any and all relationships with third parties in respect of the ownership and also maintenance & support of all hardware and software related to Solution which are relevant to this RFP.	Can consultant bid as a consortium with the OEM?	Consortium is not permissible for this RFP.
8	37	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	13. Order Cancellation/ Termination of Contract	13. Order Cancellation/ Termination of Contract 13.1-13.7	We would like to propose the following clauses in termination section: - Termination or expiry of this engagement will not release a Party from any liability or obligations under the contract that has accrued before the effective date of termination of this agreement. Upon the expiration or termination of the Engagement, licenses and rights to use granted under this Agreement (if any used / agreed to be used between the parties) will automatically and immediately terminate unless renewed or extended by express written agreement of BCG - The Bidder will have the right to terminate the agreement for convenience by giving at least 30 days prior notice. - The engagement may be terminated by either of the parties immediately upon written notice ("Notice") if the other Party: (a) commits a material breach of the Agreement which is incapable of remedy or, where such breach is capable of remedy, the breaching Party fails to remedy that breach within 30 calendar days after receipt of Notice; or (b) suffers an Insolvency Event; or (c) suspends, ceases, or threatens to cease to function as a going concern or to carry on all or a substantial part of its business; or disposes of all or a substantial part of its assets.	Bidder to comply with RFP Terms and Conditions.
9	40	SECTION G - GENERAL CONDITIONS	Clause 4 - Human Resource Requirement	4.6. The Bidder/Consultant has to submit following KYC documents for onsite/Offsite engineer: 4.6.6. Background Police Verification report - Duly attested photocopy by candidate and Bidder/Consultant HR	We request to waive of the requirement of submitting a police verification report. Our employees, while they go through comprehensive background check, police verification is not a part of it.	Bidder to comply with RFP Terms and Conditions.
10	41	SECTION G - GENERAL CONDITIONS	Clause 7 - Negligence	In connection with the work or contravenes the provisions of General Terms, if the selected Bidder/Consultant neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected Bidder/Consultant calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder/Consultant liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder/Consultant.	We request any liability of consultant under the contract be as per the limitation of liability clause	Bidder to comply with RFP Terms and Conditions.



Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
11	42	SECTION G - GENERAL CONDITIONS	Clause 9 - Publicity	Any publicity by the selected Bidder/Consultant in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.	We request that the publicity clause is made mutual and is revised as per below language - No Party will make any public announcement or press release regarding the Contract or services performed without the prior written consent of the other Party. Except as required by law, neither Consultant Deliverables nor reference to Consultant may be included or made in any prospectus, proxy statement, offering memorandum or similar document or materials prepared for public distribution.	Bidder to comply with RFP Terms and Conditions.
12	42	SECTION G - GENERAL CONDITIONS	Clause 10 - Insurance	The Hardware to be supplied will be insured by the Bidder/Consultant against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder/Consultant has to obtain transit insurance cover for the items to be delivered from their factory/godown to the location and such insurance cover should be available till installation of the Solution. If there is any delay in the installation which could be attributed to Bank, in such an event the insurance must be available for minimum 30 days from the date of delivery of Solution.	As providing hardware is not under the scope of this RFP, we request this clause is deleted or modified to that extent	Bidder to comply with RFP Terms and Conditions.
13	45	SECTION G - GENERAL CONDITIONS	Clause 16 - Responsibilities of the Bidder/Consultant	16.6. The selected Bidder/Consultant should abide by guidelines issued by RBI Master Direction on Outsourcing of IT Services.	We request that onus of such guidelines be on the Bank and any specific terms to be flowed down to the Consultant be added in the RFP/Contract.	Bidder to comply with RFP Terms and Conditions.
14	49	Section-H Purchase Preference	Purchase Preference	Section-H Purchase Preference	Can you elaborate on the exceptions/ relaxations rendered to MSMEs	GeM General Terms and Conditions are applicable to this RFP also.
15	54	Annexure-2 Qualitification Criteria		Sl. No. 6 The Bidder/Consultant should have average annual turnover of Rs.100.00 Crores in the last three financial years (i.e., 2019-20, 2020-21 and 2021-22). This must be the individual company turnover and not of any group of companies.  Sl. No. 7 The Bidder/Consultant should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years.	We understand that Qualification Criteria on Turnover and Net Worth is relaxed for MSMEs. We hope the same is confirmed.	Relaxations applicable to Micro & Small Enterprises [MSEs]/Start Ups shall be in tune with GeM/Govt. guidelines.
16	59	Annexure-4 Bid Security Declaration		Annexure 4 Bid Security Declaration	We request that in case we withdraw, modify our bid during the period of validity, or if we are awarded the contract and we fail to sign the contract, or to submit a performance security before the deadline defined in the RFP - we request that only EMD is forfeited and same shall not lead to debarment	Bidder to comply with RFP Terms and Conditions.
17	62	Annexure-7 List of Major Customers of the Bidder/Consultant in Last 3 Years and References in IT Consulting Services,		Annexure-7 List of Major Customers of the Bidder/Consultant in Last 3 Years and References in IT Consulting Services	We have signed confidentiality agreements with our clients that limit our ability to disclose their names, Email ID of client authorized persons, etc. While we shall be happy to disclose the same where we are legally permitted to, we request you to accept the certificate with a brief description of our client (without disclosing their names or Email ID), the nature of services we performed for them, the duration of the project and a tentative contract value duly attested by CA.	Bidder to submit the required documents as per RFP terms duly masking the Price Component only.

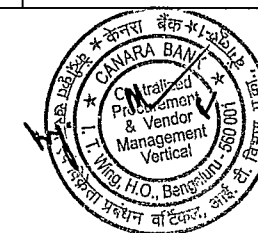


Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
18	64	Annexure-9 Scope of Work		Annexure-9 Scope of Work	We understand that there is an SOW (Annexure 9 )given- Is it required to be submitted as part of RFP Submission. Ideally SOWs are signed post Contract sign off. Please clarify.	Bidder to comply with RFP Terms and submit signed copy of Annexure-9 as part of RFP submission process, mandatorily.
19	64	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE I: GAP ANALYSIS OF BANK'S CURRENT HR RELATED SYSTEMS, POLICIES AND PROCESSES [2 MONTHS]	Considering the significant scope of work and coverage we would like to request Canara Bank to increase the timeline of Gap analysis and keep it as 3 Months.	Bidder to comply with RFP Terms and Conditions.
20	64	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE I: GAP ANALYSIS OF BANK'S CURRENT HR RELATED SYSTEMS, POLICIES AND PROCESSES [2 MONTHS]	We understand the Consultant has to assess the current state of the HR processes, systems and identify Gaps and submit a comprehensive Gap Analysis Report. Is the expectation also to redesign each of the HR systems, processes and policies like say making of KRA-KPI-KCO library, Succession Planning and Leadership Development processes?	Bidders to provide solutions as per the Scope of Work as defined in the RFP.
21	64	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	General	We would like to get details on the following:- 1. What is the number of employees who will be covered under the scope of work? 2. Number of Business Units and Branches? 3. How many unique roles will be covered ?	1. 75,000+ Employees 2. 10,000+ Units & Branches 3. Not Quantified. To be assessed during the Implementation
22	65	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	Phase II DESIGN, DEVELOPMENT AND IMPLEMENTATION OF HR TOOLS, PROCESSES AND ACTIVITIES AS DETAILED IN MODULES MENTIONED BELOW [8 MONTHS] Module 1: Role Clarity Tool 1. Clearly define and design the KRAs, KPIs, KCOs for roles and job families in the Bank including review of existing job family design and framework.	Will job evaluation be part of the scope of work? How many job families are there in Canara Bank?	Currently we are having 10 job Family. Bidder has to provide their solution to meet the Scope of the Work as per the RFP.
23	73	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools: 11. The selected Bidder/Consultant must provide the source code to the Bank on successful implementation of the software/tools	Especially with SAAS based HCM solutions, source codes are not provided by the technology providers, and the User (admin roles) will have configuration access to perform relevant front end changes. Will that be acceptable ?	Bidder to comply with RFP Terms and Conditions.
24	73	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools: 1. The Bidder/Consultant is required to bring the requisite technology / IT support to deliver IT/ Digital Tools as per the scope of this project.	Will Canara bank have a separate contract with the technology vendor or are they expecting the consultant to play the role of reseller for the vendor with consolidated costing?	Bank will be having only one agreement with the selected bidder only.
25	74	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 2	Module 1: Manpower Assessment Tool & Manpower Audit. 1. Consultant shall arrange manpower audit from a reputed audit firm	Will the Consultant be responsible for bearing the cost for the audit? And whether the Audit Firm be chosen by the Bank?	Reputed Audit firm shall be chosen by the Bank in mutual consultation and the charges to be borne by the selected bidder.
26	75	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 2	Module 4: Employee engagement and Wellness 5. Conduct quarterly satisfaction surveys for employee pool and publish dashboard of results to employees and HR leadership	Frequent Satisfaction Survey is difficult to conduct and would not provide enough time in between Surveys to work on the findings. So this could berevised to yearly or 6 monthly Surveys?	Bidder to comply with RFP Terms and Conditions.
27	75	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 2	Module 4: Employee engagement and Wellness 6. Advanced leadership development program to activate self-development & feedback culture.	Do Consultant have to just suggest the leadership development programs?	Bidder to comply with RFP Terms and Conditions.

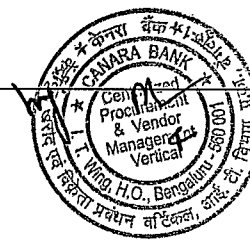




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35	14, 39, 41, 123	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS, SECTION G - GENERAL CONDITIONS, Section G - General Conditions and Annexure H - Draft Contract Agreement	Clause 14 - Right to Audit Clause 3 - Responsibilities of the Selected Bidder/Consultant , Clause 6 - Inspection of Records Clause 15 of Annexure H	14.3 3.2 6 15	While we can agree to limited audit terms, we propose to amend the clause with the understanding that nothing shall obligate us to disclose any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with our business, payroll information, or information or material that constitute, in our opinion, legally privileged documents or information that we are bound to maintain as confidential by written obligation to a third party. Any audit shall be with prior notice and limited to the extent of services provided under the contract.	Bidder to comply with RFP Terms and Conditions.
36	15-16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause 5 - Penalties and Liquidated Damages	5.1 Penalties and Liquidated Damages	We would like to clarify that Hardware delivery is not in scope of current engagement, therefore penalties around hardware delivery are removed. Overall as well, we would request that the penalties and LDs are deleted in its entirety, any delay, fraud, misconduct and breach of contract shall be dealt as per the dispute resolution mechanism and consultant shall be responsible for damages as awarded by court of law.	Bidder to comply with RFP Terms and Conditions.
37	17-18	SECTION G - GENERAL CONDITIONS	Clause 5 - Responsibility for Completeness	5.2. The selected Bidder/Consultant shall deliver the services as per Technical specification and Scope of Work described elsewhere in the RFP and arrange for user level demo at selected Bidder/Consultant's cost as per accepted time schedules. The selected Bidder/Consultant is liable for penalties levied by Bank for any deviation in this regard. The selected Bidder/Consultant shall provide for all drivers/software required to install, customize and test the system without any further charge, expense and cost to Bank.	We would like to highlight that the hardware and requisite drivers, OS, Anti-Virus, etc (i.e., IT Infrastructure) is to be procured by the bank. In other PSBs as well, the procurement is conducted by the bank itself to ensure compatibility with IT Architecture and Environment and consultant will not be an expert in this area. The softwares (apart from the HR solution) that will be procured, consultant will help set it up.	Bidder to comply with RFP Terms and Conditions.
38	37, 118-119	SECTION F - OWNERSHIP & AWARDING OF CONTRACT Annexure H - Draft Contract Agreement	Clause 13 - Order Cancellation/Termination of Contract Clause 8 of Annexure H	13.1-13.7 8.1 -8.7	We request that the clause is modified to include following a) Consultant shall not be liable for any delay or breaches as a result of any third-party or Bank b) Irrespective of reason of termination, consultant shall be paid for services rendered till effective date of termination c) Consultant shall have mutual rights to terminate d) Performance of consultant shall only be determined basis the scope of work provided in the contract and not dependent on any satisfactory criteria	Bidder to comply with RFP Terms and Conditions.
39	42, 120	SECTION G - GENERAL CONDITIONS Annexure H - Draft Contract Agreement	Clause 12 - Intellectual Property Rights Clause 10 of Annexure H	12.1 10.1	We request the clause is modified to the extent of Consultant indemnifying only for any third-party claims for infringement of any intellectual property rights (excluding patents) and Consultant not being liable to indemnify in case Company is using any modified version of a deliverable that was not approved by Consultant; if Company uses deliverables for a purpose other than that contemplated by the Contract or if Company uses a deliverable in a manner not compliant with the Contract	Bidder to comply with RFP Terms and Conditions.




Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
40	43, 61	SECTION G - GENERAL CONDITIONS Annexure 6 - Non-Disclosure Agreement Annexure H - Draft Contract Agreement	Clause 13 - Confidentiality, Clause 12 of Annexure H and Non-Disclosure Agreement	13, 12	While we agree with the confidentiality obligations, we request that confidentiality obligations are made mutual and a comprehensive clause on non-disclosure is added that is consistent	Bidder to comply with RFP Terms and Conditions.
41	43,120-121	SECTION G - GENERAL CONDITIONS and Annexure H - Draft Contract Agreement	Clause 14 - Indemnity and Clause 11 of Annexure H	14, 11	We request that Indemnity obligations are discussed at time of execution of contract and are in line with the GeM General Terms	Bidder to comply with RFP Terms and Conditions.
42	72-74	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools: These tools shall be developed onsite and deployed on Bank's servers and shall be the property of the Bank. At any event, utilization of the services of a third-party technology provider must not amount to sharing of Bank's data on any portal / application / system/ program that is not hosted within the Bank itself.	Would you allow a technology solution which is on-Cloud and customized as per requirements of Canara Bank instead of on-site development. And if on-cloud solution is permitted will you allow private cloud or public cloud-based or either?	Bidder to comply with RFP Terms and Conditions.
43	72-74	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools: This entails creation of the necessary technological frameworks and mechanisms that are required to effectively run the new tools/processes, which are to be designed/developed as discussed in scope of the Project to produce the key deliverables of this project.	Would Canara Bank be open to replacing the existing HRMS system?	No
44	72-74	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools:	Is the technology platform expected to have English as the only language, or will it be expected to support multiple regional languages?	Yes. It should support bilingual functionality in compliance to Official Language Policy
45	72-74	Annexure-9 Scope of Work	Scope of Work and Deliverables : Year 1	PHASE IV: HANDLING ISSUES BEYOND SCOPE Design and Creation of IT Tools:	Would the bank be accepting of more than 1. technology tools being implemented and integrated (as applicable) in case the same technology suite is not able to meet all criteria in the RFP? Eg., separate tool for manpower planning etc.	Bidder to provide solutions to meet the intent of the RFP for intergration of the proposed solution with Bank's existing System.
46	84-85	Annexure-10 Technical Evaluation Criteria		Experience of the Consultant, <u>Technical Evaluation Criteria</u> 1. Implementation of HR Transformation/ HR related projects in India during last 5 years in BFSI sector with minimum project duration of 6 months.  A copy of engagement letter/ work order/ letter of award along with project completion certificate with relevant details for each assignment should be submitted.  <u>Technical Evaluation Criteria</u> 5. Implementation of HR Transformation/ HR related Tools/ modules in BFSI sector in India during last 5 years.  A copy of engagement letter/ work order/ letter of award along with project completion certificate with relevant details for each assignment/ tools/ modules should be submitted.	We would like to request Canara Bank to kindly consider on-going projects as well and auditors certificate as valid proof of completion.	Bidder to comply with RFP Terms and Conditions.



Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder/Consultant's Query	Bank's Response
47	86-88	Annexure-10 Technical Evaluation Criteria		The methodology for awarding the score for team profile : Qualification:MBA/ Equivalent Master's Degree from IIT/IIM/ Premier- Foreign/ Domestic Institute	We would request Canara Bank to kindly consider all AICTE approved MBA institutes.	Bidder to comply with RFP Terms and Conditions.
48	NA	NA	General	General	No Tender fees mentioned. We understand this is not needed.	Tender Fee' is not applicable to this tender however eligible bidder has to submit EMD as per the RFP terms and conditions.
49	NA	NA	General	General	Are consortiums allowed? If yes, please suggest if there are any specific conditions to be met.	Consortium is not permissible for this RFP.
50	NA	NA	General	General	Can MSMEs submit a proposal without having a specific consulting background if they have relevant experience to showcase ?	Bidder to comply with RFP Terms and Conditions.
51	NA	Additional Term - Limitation of Liability	NA	NA	In no event will a Party be liable to the other Party for any: (i) indirect, special, exemplary, incidental or consequential damages; or (ii) direct or indirect damages arising from loss of business, data, profits or goodwill, in each case whether arising out of contract (including under an indemnity), tort (including negligence), statute, strict liability or otherwise, resulting from or related to the Contract, whether or not such Party knew of should have known of the possibility of any such damages.Under no circumstances will Consultant's aggregate liability to Department for any and all claims, including third party claims, or losses arising from or in connection with or relating to the Contract, whether in contract (including under an indemnity), tort (including negligence), strict liability, statute or otherwise, exceed an amount equal to the fees paid by Department to Consultant.	Bidder to comply with RFP Terms and Conditions.
52	NA	Additional Term - No legal advice	NA	NA	Please note Consultant will not be responsible for providing any fairness opinions or valuations of market transactions, or legal, regulatory accounting, or tax advice. Bank agrees that it will retain its own experts in these disciplines, as it deems necessary and shall ensure the deliverables meet are required legal, regulatory and its internal guidelines.	Bidder to comply with RFP Terms and Conditions.
53	NA	Additional Term - Responsible use of the tools	NA	NA	We would like to clarify the tools that are developed for this engagement will be for Bank's internal purpose. They are designed and tailored to certain use cases as set out in the mutually agreed scope. Output is restricted to use for such purpose. Improper use/modification of the tools may further have statutory or regulatory consequences and Bank assumes full responsibility and liability for any improper uses or modifications.	Bidder to comply with RFP Terms and Conditions.
54	NA	Additional Term - No personal data	NA	NA	We request that at the time of contract execution a clause is added on Bank making reasonable efforts to ensure no personal data is shared with Consultant	Bidder to comply with RFP Terms and Conditions.

Date: 07/06/2023

Place: Bangalore

  
Deputy General Manager

