

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
1	6	2	Accordingly, as and when the need for consultancy services arises for any of the IT or business -related activities for PSB Alliance or its member Banks, an enquiry with the detailed scope, deliverables, timelines, evaluation methodology and payment terms for the particular initiative will be sent to the empaneled IT consultants and quotations / bids will be invited from them.	In case a selected empanelled vendor does not participate for a closed bid as floated by PSB alliance for a project requirement, will that be considered as a breach of contract?	No
2	8	4	The Bidder should have provided consultancy for: 1)VendorselectionforprocurementofIT infrastructure or applications. OR 2)Project management implementation. In at least one Scheduled Commercial Bank in India with 1500+ branches or NBFC with over 500+ branches or Government sector or PSU undertaking. *Ongoing engagements will be considered	1) Can the bidder consider parent entity + sub entities / associated group entities for the calculation of total number of branches? 2) Can Customer service centers, Business Correspondent centers or units be considered in total number of branches?	The numbers are for the entity for which you have done the engagement. So for example you have done a consulting engagement for a PSU Bank then the total number of branches / offices that that PSU for which you have done the engagement will be counted
3	9	4.1	Non-Interest EMD of INR 2,00,000/- (Rupees Two Lakhs Only) - By way of Bank Guarantee favouring "PSB Alliance Private Limited" from a Scheduled Commercial Bank in India (as per the format provided in the Annexure-V) valid for a period of 6 months including a claim period of 3 months.	In case bidder wants to submit EMD through NEFT instead of bank guarantee, will attaching receipt of NEFT transfer along with the RFP submission suffice?	Yes that's fine. The bidder before the submission will be expected to deposit this amount so that the company can confirm the receipt of the funds before bid opening. The bidder will be expected to inform the Company giving details of the transaction. The NEFT details for the transfer are : 1. Payee Name: PSB Alliance Pvt. Ltd. 2. Bank Name: State Bank of India 3. Bank A/c No: 41204656705 4. IFSC Code: SBIN0001821 5. Type of A/c: Current A/c. Please refer to Corrigendum 2
4	10	4.1	The EMD made by the bidder will be forfeited if or Bank Guarantee furnished by the bidder for EMD shall be invoked if In the case of successful Bidder/ Bidder fails to sign the Contract within the time specified by PSB Alliance; or to furnish Performance Bank Guarantee within the time specified in this RFP.	Amendment : We request PSB Alliance not to forfeit bid-security in case of mutual alignment on final contract not being reached	This is just an empanelemnt so we see no reason for anyone to have an issue. Its not mandatory for you to participate in all SOW's you can choose your battles.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
5	11	4.3	Para 6 - PSB Alliance reserves the right to amend, modify, vary, add, delete, accept or cancel, in part or full, any condition or specification of all proposals / orders / responses, without assigning any reason thereof. PSB Alliance reserves the right at the time of award of contract to increase or decrease, the scope of work or other terms and conditions.	Amendment : We request any change in terms should be mutually agreed between the parties.	No change
6	13	5	1.Vendor selection or technology consulting (like strategy formulation, operations / digital consulting, white paper / concept note development) OR 2.Project management services. Supporting Document: Purchase Order/ Contract/Credential letter from the Client. On-going engagements will be considered. Scoring Methodology •30 Marks- If at least 2 BFSI/ NBFC / Government /PSU organizations for all 3 services (vendor evaluation selection, technology consulting, project management) •25 Marks- If at least 2 BFSI/ NBFC / Government/PSU organizations for 2 out of the 3 services (vendor evaluation selection, technology consulting, project management) •20 Marks- If at least 1 BFSI/ NBFC / Government/PSU organizations for 2 out of the 3 services (vendor evaluation selection, technology consulting, project management)	1) Can the government / PSU organisation be non BFSI? 2) Can the bidder consider projects for FS clients out of India, but delivered by the bidder's India team?	Government / PSU need not be BFSI it can be government and PSU organisations outside of BFSI also. Proejects executed by the bidding entity in India will be considered. All credentials for eligibility and technical scoring are for India only.
7	14	5	Team Structure & Qualification of Resources	Organisation leverage multiple resources with specific skill sets. Therefore, can the bidder propose more than 1 project director & project manager meeting all the skills sets combined?	It can be done.
8	16	6.1	Point no 5 - By responding to the RFP, the vendors are stating unconditional acceptance of the terms and conditions as laid out by the Company in the RFP.	Amendment : We request to allow for assumptions and suggestions to existing terms in the RFP response, and actual contract terms to be according to mutual alignment of both the parties	The consultant will be later entering into a MSA. Such standard MSA's have already been signed by the existing consultants

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
9	18	6.2.7	Para 2 - Any document, other than the Contract itself, shall remain the property of PSB Alliance and all copies thereof shall be returned to PSB Alliance on termination of the Contract.	We request that if we are creating any deliverables, then the deliverables created by us should not be shared by PSB Alliance with any other third-party	No
10	19	6.2.8	All the Successful Bidder need to execute a comprehensive, definitive Service Level Agreement (SLA) with PSB Alliance covering all terms and conditions of this RFP.	Amendment : We request any terms of SLAs should be mutually agreed between the parties.	Most of the terms & conditions are already covered under RFP.
11	19	6.2.10	Liquidated Damages	Amendment : We request non-acceptance of any form of liquidated damages, as PSB Alliance already has a right to claim for damages. Exact terms of the liquidated damages to be agreed mutually between both the parties during contract	No change
12	23	6.2.26	The bidder shall, at its own cost and expenses, defend and indemnify PSB Alliance against all third-party claims arising from the performance of the contract that is directly attributable to the bidder and capped only to the services provided by the bidder.	Amendment : We request removal of indemnity. We shall defend but not indemnify	This clause will remain intact.
13	41	7.9.1	The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement	Amendment : We request period of obligation to be modified from perpetuity to period of 2 years post	No change
14	42	7.9.4	Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain	Amendment : We request period of obligation to be modified from perpetuity to period of 2 years post	No change
15	2	-	Pre-bid meeting in person would be preferred. However, in the event any Bidder prefers to attend the pre-bid meeting via any on-line mode then the Bidder as part of the pre-bid queries must request for the same. Bidders who have only requested for attendance through on-line mode as part of the pre-bid queries will be sent a link separately to their respective mail ID's mentioned for correspondence.	While we would surely depute one of our team members to attend the pre-bid meeting in person, it is also requested that an online link for attending the meeting is also provided to us, in order to enable the other team members to attend and benefit from the pre-bid meeting.	Link already provided

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
16	8	4	<p>1. The Consultant should be a company registered under Companies Act, 1956 / 2013 / LLP Act, 2008/ partnership, operating in the field of IT Consultancy/ IT Advisory practice for at least 5 years as on the date of RFP. The Vendor should be registered for GST. It should not be individual/ proprietorship firm/ HUF etc.</p> <p>Supporting Documents: <i>A write up about the company / firm, its standing and past work done. (Not exceeding 2 pages). A copy of the certificate of Incorporation / Registration Certificate or any other valid certificates issued by Registrar of Companies / firms and full address of the registered office.</i></p>	<p>In order to validate with certainty, the existence of the firm for at least 5 years, it is requested that any work order for provision of IT consultancy / advisory services which is dated at least 5 years prior to the date of publication of this RFP is sought. A write-up can surely be provided as well, as an additional note for assessing the services of the firms.</p> <p>Also, request to include GST Registration Certificate as a proof of being registered with GSTN.</p>	Already mentioned in the clause
17	8	4	<p>2. The Consultant should have minimum annual turnover of Rs. 50 Crores per year during the last three financial years (2019-20, 2020-21 & 2021-22) as per audited financial statements.</p> <p>Supporting Documents: Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2019-20, 2020-21, 2021-22)</p>	<p>We request that a certificate from the statutory auditor / chartered accountant, specifying the turnover of the firm for the last three financial years, i.e., FY 2019-20, 2020-21 and 2021-22, be accepted as a valid proof for annual turnover, along with copies of audited financial statements. Hence, request you to modify the clause as below:</p> <p>Supporting Documents: Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2019-20, 2020-21, 2021-22) OR</p> <p>Copy of certificate from statutory auditor / chartered accountant specifying the annual turnover of the firm for the consecutive last three financial years (2019-20, 2020-21, 2021-22)</p>	All consultants empanelled have shared the respective financial statements so we see no challenge in any firm submitting the financial statements. The clause stands as is.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
18	8	4	<p>3. The Consultant should be profitable in last three financial years (i.e., 2019-20,2020-21,2021-22) In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration.</p> <p>Supporting Documents: Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2019-20, 2020-21, 2021-22)</p>	Same as above.	All consultants empanelled have shared the respective financial statements we see no challenge in any firm submitting the financial statements. The clause stands as is.
19	13	5	Period of empanelment will be for two years.	Please clarify whether the current empanelment will be extendable beyond the initial period of 2 years with mutual consent between PSB Alliance and all empanelled bidders or a fresh empanelment process will be initiated?	It may be renewed as per company's discretion.
20	15	6 (4)	The Vendor must furnish the names and details of the vendor by whom the project will be carried out.	Request a more detailed clarification on the clause. What is meant by "names and details of the vendor"?	Bidder is required to share details of key project personnel who will be involved with PSB Alliance during the tenure of the empanelment. Like the engagement partner / director and engagement manager as per the technical scoring.
21	16	6 (7)	The Vendor should submit a detailed summary of the understanding of the Company's requirements as per this RFP, vendor's capabilities including past experience & methodology of implementation (Max.10 Pages).	This is an RFP for empanelment only and we understand that no definite scope of work will be assigned, immediately and directly upon empanelment. Hence, request you to clarify your expectation from the bidders in terms of 'our understanding, approach and methodology' to your requirements in the proposal. We wish to highlight that the sections on our understanding, approach and methodologies will be very broad and general in context.	We just need a small write-up on the Company and your credentials and case studies for some of the points mentioned in the scope.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
22	22	22	During the assignment, the substitution of key staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome delay in implementation or is critical to meet the obligation. In such circumstances, the bidder can do so only with the concurrence of PSB Alliance by providing other staff of the same level of qualifications and expertise.	While the mentioned clause is understood, we intend to highlight that there may arise such cases / incidents wherein the replacement of the resources becomes inevitable for reasons beyond the control and will of the selected bidder / firm, for continued performance of the awarded scope of work, i.e., health, resignation or any others such eventuality. Hence, request that under unavoidable circumstances, the bidders are allowed to change the resources, of course, with the consent of PSB Alliance Pvt. Ltd.	Please be guided by the clause.
23	23	26	Indemnity	We request you to kindly modify the clause by adding the below inputs: The Consultant shall be indemnified by the Company for any third party claims and for claims arising due to any fraud, misrepresentation or omission of facts by the Client or its personnel.	The indemnity clause is sufficient to cover all risks of consultants
24	42	7.9	Annexure 9: Non-Disclosure Agreement (NDA) Format 4. Term: This Agreement shall be effective from the date hereof and shall continue till the expiration of the Contract or till termination of this Agreement by PSB Alliance., whichever is earlier. The Vendor hereby agrees and undertakes to PSB Alliance that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to PSB Alliance all information received by it from PSB Alliance for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Vendor further agree and undertake to PSB Alliance. To certify in writing upon request of PSB Alliance that the obligations set forth in this Agreement have been complied with.	We request that the following be added to the clause: The Consultant/Bidder shall be permitted to retain copies of such Confidential Information as it is required to retain for legal or professional regulatory purposes. The Consultant/Bidder's confidentiality obligations shall continue throughout the time, such Confidential Information is retained notwithstanding the termination of the Agreement.	Please be guided by the clause.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
25	42	7.9	Annexure 9: Non-Disclosure Agreement (NDA) Format 6. Remedies: The Vendor acknowledges the confidential nature of Confidential Information and that damage could result to PSB Alliance if the Vendor breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage or cause or permit any other person to engage in any act in violation of any provision hereof, PSB Alliance may suffer immediate irreparable loss for which monetary compensation may not be adequate. PSB Alliance shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Vendor, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement.	We request that the following be added to the clause: In no event shall the monetary liability of either Party to the other, exceed an amount of the fees of the Contract.	Vendor's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the total value of the particular engagement. The only exception being wilful misconduct or gross negligence on the part of the vendor or its employees resulting in damage to property or death or injury or breach of confidentiality and violation of legal, regulatory, statutory obligations shall be unlimited in the event of direct damages only to the extent such laws, regulatory and statutory obligations are related to the Vendor's services provided to PSB Alliance. In no event shall either party be liable to the other for any indirect, incidental or consequential damages or liability, loss of profits, revenue, and anticipated savings. Gross Negligence means serious disregard to an obvious risk. Wilful Misconduct means where a party intentionally causes actual harm upon the other party and does not involve error or mistake in any form
26	-	-	Termination	We request that appropriate clause for mutual termination of the contract be included, providing adequate notice by either party to the other.	No change

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
27	-	-	Non-Exclusivity	<p>Please include the following clause:</p> <p>The parties acknowledge that the selected bidder / consultant shall have the right to provide consulting or other professional services of any kind or nature whatsoever to any person or entity as the consultant in its sole discretion deems appropriate.</p>	We are not clear of this. We can discuss at the time of MSA
28	-	-	Non-solicitation	<p>Please include the following clause:</p> <p>Each party undertakes during the effective term of the agreement and for a period of 1 (one) year thereafter, not to solicit, hire or employ directly or indirectly any partner, director, personnel or employee of the other Party who has had any involvement in the Engagement except with the prior written consent of the other Party. If such consent is given a fee of 15% of the individual's annual total compensation (cost to company) shall be payable to the other Party.</p> <p>Notwithstanding the foregoing, nothing shall prohibit the Parties from offering employment to persons who respond to a general solicitation or advertisement.</p>	We will have a non-solicitation clause in the MSA.
29	6 of 44	1. Introduction	NA	As PSB alliance is expected to provide services to its member bank, kindly confirm the member Bank would act like a custmoier to PSB alliance	Yes your understanding is correct
30	6 of 44	2. Project Objectives	NA	Will there be a reseller agreement between PSB Allaince and Member bank	There will be a standard MSA between the member banks and PSB Alliance
31	6 of 44	2. Project Objectives	NA	Does PSB alliance has a control on where and how Consultant work product is utilized by the member bank?	The consultants deliverables will only be used for the specific scope for the specific banks.
32	7 of 44	3. Scope of Work	NA	Will the consultant be required to provide services internal to PSB Alliances (other then services to member banks)	Yes, PSB Alliances has a lot of industry projects which they are undertaking for the members banks and consults will be used for such projects. In the last 3 - 4 months over 5 projects have been awarded to various consultants.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
33	7 of 44	3. Scope of Work	NA	Which are the member banks in PSB alliances, are member banks same as partner banks?	All the 12 PSU Banks are the member Banks
34	7 of 44	3. Scope of Work	NA	Is the membership of the PSB alliance expected to increase/decrease with more participating banks	Currently there is no plan for the same
35	7 of 44	3. Scope of Work	NA	For the services to be delivered to member banks, will the effort estimation, capacity and skill planning and timeline management be done by the consultant?	Yes that's right for every engagement there will be a scope of work document floated to the consultants. The SOW will detail the scope, deliverables, payment terms, timelines and any additional terms (if applicable). The consultants would be expected to independently arrive at their effort estimates and commercials for the same.
36	7 of 44	3. Scope of Work	NA	For specialized skills, does PSB alliance allow partial resources deployed working remotely for specific engagements?	Yes, flexible working is acceptable to us provided there is no delay and compromise in the service quality and delivery.
37	7 of 44	3. Scope of Work	NA	Are all billed resources expected to work out of PSB alliance location only?	Flexible working is acceptable to us provided there is no delay and compromise in the service quality and delivery. We do not expect people to sit at our offices at all times but all critical meetings and presentations we would expect it to be in person at our office.
38	7 of 44	3. Scope of Work	NA	In case the services are provided to member bank, who will be responsible for sign off on the consultant deliverables?	PSB Alliance will provide a back-to-back sign-off to the consultants based on the sign-off provided to PSB Alliance by the Bank provided the consultant has meet the quality, standard of delivery and is as per the scope and deliverables agreed and signed-off.
39	7 of 44	3. Scope of Work	NA	Who will be responsible for resource management, task management, deliverables management for Consultant resources?	The consultant will be responsible for the delivery so naturally the consultants will need to plan and take care of the delivery
40	7 of 44	3. Scope of Work	NA	What will be the leadtime for deployment of any consultant resource on the PSB alliance engagement	Yes we give a time of 10 days to onboard once a written approval is given to the consultants

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
41	7 of 44	3. Scope of Work	NA	What will the process of selected of Consultant resource?	We are not selecting resources its all mostly project based
42	7 of 44	3. Scope of Work	NA	What will be process of resource replacement and knowledge transfer in case of resignation and rotation	It will be the consultants responsibility for the same.
43	Page 8	4: Eligibility Criteria Clause 1	A write up about the company / firm, its standing and past work done. (Not exceeding 2 pages).	Request PSB Alliance to kindly clarify regarding the expectation from the content's writeup.	Brief introduction/profile about the company & its key areas of expertise.
44	Page 8	4: Eligibility Criteria Clause 4	Self-declaration to this effect on the company's letter head should be submitted. Vendor has to submit a Declaration in the format as mentioned in the Annexure – VIII.	We understand that Bidder has to provide Annexure-VIII only.	Your understanding is correct. However it should on company's letter head duly signed by authorised signatory.
45	Page 15	6. Terms of Reference Point 3: Conditions	Client contact details i.e., Person Name, Contact Numbers, e-mail and year of providing consultancy services. Company may take the feedback from the references as per Company's discretion	We understand that Annexure 4 has to be submitted as a supporting document for the clause	Your understanding is correct. However it should on company's letter head duly signed by authorised signatory.
46	Page 15	6. Terms of Reference Point 4	The Vendor must furnish the names and details of the vendor by whom the project will be carried out.	1. Request PSB Alliance to kindly clarify regarding the supporting document to be submitted for the mentioned clause and what is the interpretation from the statement, whether subcontracting is allowed and bidder has to share the details of subcontractor, as at this stage bidder is not aware of subcontracting/ personnel details and details cannot be shared.2. As per RFP clause 13 Sub contracting: It clearly highlights that bidder shall not sub contract.	Bidder is required to share details of key project personnel who will be involved with PSB Alliance during the tenure of the empanelment. Like the engagement partner / director and engagement manager as per the technical scoring. Kindly note that subcontracting is not allowed.
47	Page 33	Annexure 4: List of Major Customers	List of Major Customers	1. Request PSB Alliance to kindly clarify that Annexure 4 should consists the information of the clients provided in eligibility and technical criteria.2. We understand that "Enclose necessary documentary proof" means the supporting document mentioned in eligibility and technical criteria.	Your understanding is correct.

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023					
S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
48	Page 2	General	Last Date for Submission of RFP Proposal: 31st January 2023, 3:00PM Date of Opening of RFP Proposal: 31st January 2023, 3:30PM	We require time for us to get the necessary approvals so that we can submit a quality and competitive proposal. We request PSB Alliance Pvt. Ltd. to kindly extend the submission deadline by 2 weeks: Last Date for Submission of RFP Proposal: 14th February 2023, 3:00PM Date of Opening of RFP Proposal: 14th February 2023, 3:30PM	Proposed Timelines: Last Date for Submission of RFP Proposal : 6th February 2023 Upto 3:00PM & Date of Opening of RFP Proposal: 6th February 2023 at 3:30 PM. Please refer to Corrigendum 2.
49	General	Eligibility and Technical Evaluation criteria	Addition	Any experience letter/ certificate/ credential/ POs/ any other relevant documentation pertaining to the entity which is part of same network firm shall be considered.	This is fine
50	Page 23	27: Limitation of Liability	Limitation of Liability	Since this is an empanelment RFP so we request PSB Alliance to kindly delete the clause.	We are signing a single MSA for the entire contract period not individual with every SOW so this clause has to be retained as all SOW's will be governed by this MSA.
51	Page 19	10. Liquidated Damages	Liquidated Damages	Since this is an empanelment RFP so we request PSB Alliance to kindly delete the clause.	We are signing a single MSA for the entire contract period not individual with every SOW so this clause has to be retained as all SOW's will be governed by this MSA
52	Page 20	16. Confidentiality	Confidentiality	Since this is an empanelment RFP so we request PSB Alliance to kindly delete the clause.	We are signing a single MSA for the entire contract period not individual with every SOW so this clause has to be retained as all SOW's will be governed by this MSA
53	Page 23	26. Indemnity	Indemnity	Since this is an empanelment RFP so we request PSB Alliance to kindly delete the clause.	We are signing a single MSA for the entire contract period not individual with every SOW so this clause has to be retained as all SOW's will be governed by this MSA
54	Page 25	33. Conflict of Interest	Conflict of Interest	Since this is an empanelment RFP so we request PSB Alliance to kindly delete the clause.	We are signing a single MSA for the entire contract period not individual with every SOW so this clause has to be retained as all SOW's will be governed by this MSA

Responses to Pre-Bid Queries- RFP Reference No: PSBA/TENDER/IT CNSLT/2022-23/008 Dtd 10th January 2023

S/N	Page No.	Section No.	Clause	Bidder's Remark	PSB's Remarks
55	Page 40	7.9 Annexure 9: Non-Disclosure Agreement (NDA) Format	Annexure 9: Non-Disclosure Agreement (NDA) Format	Since this is an empanelment RFP so we request PSB Alliance to kindly consider the NDA at the stage once the requirement is finalized with the empaneled bidder and not at this stage and accordingly the terms of the NDA can be decided basis the terms of the scope.	NDA can be given along with the MSA