

Reply to Pre-bid queries w.r.t. RFP for Supply, Installation, Implementation & Maintenance of Cloud based Chatbot Solution dated 05.07.2024

Sr.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Bank's Reply
1	95	ANNEXURE-XI (A)	TECHNICAL REQUIREMENTS (Scope of Work)	SOW are mentioned in 2 places in RFP i.e. ANNEXURE-XI (A) and Section 4 (SCOPE OF WORK) Couple of SOW clauses are missing in Annexure-XI (A), Is scoring based on Annexure-XI (A) clauses only while missing ones need not be considered?	Bidders have to ensure the compliance of the terms & conditions of the RFP alongwith Scope of Work. Bidders also have to submit the compliance of Annexure-XI(A) basis which the scoring will be done.
2	108	ANNEXURE-XI (A) & 100	Bidder should have capability to deploy the solution on-premises. In future, It is Bank's discretion to host the services on-premises for Business continuity or security purposes.	RFP mentions the solution to be impeneted on-cloud in Section 4 and subsection T on Page 27 of RFP, and here in the annexure clause it is mentioned hosting on-prem in future. With cloud the solution will be using the native feature of the cloud which are available on cloud only, how are you planning to bring those native feature of the cloud to on-prem? Cloud has its own backup/restore solution, is that recommended?	As per the requirement of the RFP Bidder has to provide the cloud based chatbot solution in compliance to the terms & condition of the RFP. Further, in future if required the successful bidder has to provide the Chatbot solution on Premise and hence the proposed chatbot solution shall have the mentioned capability for on premise solution as mentioned in the RFP.
3	101	ANNEXURE-XI (A) & 36	Bidder to provide right to audit for the Services hosted in Dedicated Cloud (server to be located within India) provisioned for Bank.	With Dedicated cloud, does bank mean public cloud with their secured tenancy on that cloud in India?	The successful Bidder to ensure that the dedicated cloud is provided to Bank which shall be single tenancy dedicated for our Bank.
4	101	ANNEXURE-XI (A) & 37	The proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options.	By Payment system, does bank mean that bank will provide APIs to integrate with chatbot solution, the solution should have capability to integrate with those APIs?	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's with the payment systems. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the <u>successful bidder</u> .
5	102	ANNEXURE-XI (A) & 39	BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	Does Bank's call center provide Open public APIs to integrate for enabling live agent. This would need more details on compatibility/capability of the call center solution hosted in bank. Request you to share more details on the same.	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the <u>successful bidder</u> .
6	102	ANNEXURE-XI (A) & 40	If agent is not available, the BOT should be capable of raising a service ticket and tracking the same.	Does Bank's ticketing system provide Open public APIs which are exposed and can be integrated with chatbot solution for the user to log tickets and track the same?	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for raising service tickets. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the <u>successful bidder</u> .

7	111	ANNEXURE-XII & Table A/Sr. No.1	Total Solution License Cost (including 1-year technical support)	RFP mentions the solution to be implemented on-cloud in Section 4 and subsection T on Page 27 of RFP, and here in the annexure clause it is mentioned license cost. Kindly clarify what license cost is being referred to here and is this not part of cloud subscription cost?	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
8	111	ANNEXURE-XII & Table A/Sr. No.4	Yearly Cloud hosting/subscription charges (for 2nd and 3rd year) (Recurring)	RFP mentions the solution to be implemented on-cloud in Section 4 and subsection T on Page 27 of RFP, and here in the annexure clause there is no mention of 1st year cloud subscription. Kindly let know where the 1st year subscription cost is included?	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
9	111	ANNEXURE-XII & Table A/Sr. No.6	Inference Cost (per 1000 Tokens basis)	Need more details/definition of inference cost and tokens. Is there a maximum/minimum limit to token and will this be not part of cloud subscription cost?	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
10	21	Section K , point c)	Solution should provide the real-time dashboard to help in generating industry specific actionable insights for brand management etc	We presume this is the ability of the LLM to get Industry information that you are expecting in the reports.	Bidders have to ensure the chatbot solution to have the capability to provide real-time dashboard to help in generating industry specific actionable insights for brand management etc.
11	23	Point g)	No customer sensitive information or PII information will be saved or transferred to cloud.	As part of Financial transaction, sensitive information like account balance could surfaced in cloud, albeit data is not stored on the cloud. Please confirm.	Bidder to ensure that the customer sensitive information or PII information is neither saved nor transferred to cloud. Bidder shall have to ensure compliance of all the Government of India, MeitY, RBI Guidelines w.r.t Cloud.
12	25	Generative AI capabilities , Point (a)	Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset.	By proprietary do you mean that the bidder should have a trained a LLM ground up or only with BFSI usecases	Please refer to the Corrigendum - 1.
13	25	Generative AI capabilities , Point (f)	The bidder is required to create Setup and Configure New Cloud Infrastructure on behalf of the bank. Also, Bidder may require creating, and setup 3rd Party generative Accounts.	Please elaborate what are 3rd Party Generative accounts	Please refer to the Corrigendum - 1.
14	25	Generative AI capabilities , Point (o)	Bidder shall maintain the test environment on its infrastructure and facilitate the same for testing to the bank if required.	Can this be PNB's Cloud subscription?	The successful Bidder shall ensure that the separate test environment is maintained on its infrastructure which shall be utilised for testing by the bank if required.
15	104	ANNEXURE-XI (A) (P)	BOT must have the support to provide response using rich media templates.	What we understood is about providing response in bold, with emoji, italic, etc. Is our understanding correct. If no, can you please clarify on the same please ?	Please refer to the Corrigendum - 1.

16	104	ANNEXURE-XI (A) (P)	Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	Hope you are looking to integrate the chatbot with Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.). Can you please also elaborate on bank's own robots integration ?	The successful bidder to ensure that the proposed solution shall have the capability to integrate the chatbot with Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) through API's. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
17	104	ANNEXURE-XI (A) (P)	Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Can you please elaborate what kind of external device and more clarity on virtual robot you are looking for to integrate with chatbot ?	The bidder to ensure that the chatbot solution shall have the capability to setup virtual ROBOT (animated character) which shall be able to interact with the user through customers device.
18	105	ANNEXURE-XI (A) (P)	The chatbot solution must have the collection management capability.	Can you please elaborate on this please?	The collection management capability is being asked for recovery use case for the bank.
19	100	ANNEXURE-XI (A) & 32	ChatBot solution should be able to handle minimum 10,000 concurrent Chat Sessions, conversation response accuracy of 98%, ChatBot uptime of 99.50% on quarterly basis.	Though Bank has mentioned minimum concurrent chat sessions, request bank to share the average chat requests on hourly/daily/monthly basis.	ChatBot solution should be able to handle minimum 10,000 concurrent Chat Sessions, conversation response accuracy of 98%, ChatBot uptime of 99.50% on quarterly basis. Further details shall be shared with the successful bidder.
20	96	ANNEXURE-XI (A)	The BOT should support Scrapping & Crawling of Bank Websites.	Will security team allow this crawling, as this will allow any end user to go and search the content in bank website and whether other banks will allow third party scrapping/crawling?	The successful bidder to ensure that the BOT should have the capability to support Scrapping & Crawling of Bank Websites.
21	17	Section Sow- 4 (c)	The solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels.	as per our understanding voice recording means the end user can send the message in bot using their voice and the voice message will get convert into text and get saved in conversation logs. Please clarify if our understanding is correct.	The bidder to ensure that the proposed solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels. Accordingly bidder to ensure that the proposed solution is complying to the ask of the RFP.
22	17	Section Sow- 4 (d)	The technology should be easily extendable to different platforms and not to be restricted to Mobile Banking (iOS and Android), Internet banking, UPI, e-Mail/SMS Integration, Social Media platforms like Facebook, Twitter, Instagram and Whatsapp, etc.	Platform like social media and business can be integrated, However, can you provide more information on UPI and what are expectation from the BOT on Payment channel like UPI?	UPI refers to bank's UPI App i.e BHIM PNB (also UPI channel accessible through Bank's Mobile Banking Application) with which the solution should have integration capability.

23	98	ANNEXURE-XI (A)	Customer Feedback – Integration with Bank Systems to get feedback and reviews from Banks existing Customers.	As per our understanding, the Bot should be integrated with Bank system and once customer provide feedback, it should be updated in bank feedback system. Please clarify on this.	Yes, the understanding is correct.
24	103	ANNEXURE-XI (A)	Enabling end-to-end customer journey for information search, product/service selection & comparison, product purchase & payment and after sales service within the chat itself.	You want users to buy something directly using chatbot or you want chatbot to redirect on bank website upon product selection for payment?	The bidder to ensure that the proposed chatbot solution to Enable end-to-end customer journey for information search, product/service selection & comparison, product purchase & payment and after sales service within the chat itself. The journey should be built within the Chatbot rather than redirection.
25	98	ANNEXURE-XI (A) -19	Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and	Please elaborate further on this on the requirement?	The mentioned clause is self explanatory.
26	98	ANNEXURE-XI (A) -G-19	News and Announcement/Subscription Messaging/Customer Survey as and when Bank requires.	News and Announcement do you mean to present any news or announcements to customer in bot by Banner? Similarly for Subscription messaging is it kind of push notification to all the subscribed customer? also for customer survey will bank launching any survey on a specific time period, or the option will be there in Menu to launch the customer survey feedback?	The Bidder shall ensure that the proposed Chatbot solution shall have the capability for News and Announcement/Subscription Messaging/Customer Survey as and when Bank requires.
27	98	ANNEXURE-XI (A) -G-20	The solution should capable of generating, different cross-promotional messages that can be triggered based on the intent or keywords that are captured in the chat messages initiated by the user.	Please elaborate further on cross-promotional messages	The bidder to ensure that the chatbot solution should be capable of generating, different cross-promotional messages that can be triggered based on the intent or keywords that are captured in the chat messages initiated by the user.

28	98	ANNEXURE-XI (A) -H-22	Unsupervised learning means discovering new patterns in the data without any prior information and training. The machine itself assigns an inferred function to the data through careful analysis and extrapolation of patterns from raw data. The layers are for analysing the data in a hierarchical way. This is to extract, with hidden layers, the feature through supervised or unsupervised learning. The solution should have the capability of the same	Will Banking team allows end user to ask any offtopic questions also to get trained automatically and get answered by bot? as it will create junk data entries in BOT training	The bidder to ensure that the Chatbot solution shall have the capability as per existing clause of Unsupervised learning.
29	104	ANNEXURE-XI (A) & 69	The application needs to implement makerchecker principle for activities like important business parameter updates that needs to be RFP for Supply, Installation, Implementation & Maintenance of Chatbot Solution change in case of any System/requirement/API level changes.	Can you please elaborate on the requirement here. Are we looking for audit/logging services?	The bidder to ensure that for activities like important business parameter updates that need to be done RFP for Supply, Installation, Implementation & Maintenance of Chatbot Solution change in case of any System/ requirement/API level changes shall have maker checker principle.
30	16	Point(j)	The ChatBot deployed should be capable of having an end-to-end conversation in the given languages (in major 12 National languages and thereafter other Regional languages as and when desired by Bank) with the users.	In section B you mentoned 10 languages i.e. Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya. We would like to know the other two that are to be supported	Please refer to the following 12 major languages among the Official languages of India in addition to English: Assamese, Bengali ,Gujarati , Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu & Meitei (Manipuri).
31	25	S. Generative AI Capabilities : (a)	Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset.	a. Bank has mentioned about finetuning the LLM available in market and also to be hosted in India. Is there any specific GenAI architecture that bank is looking for from deployment perspective? b. Do we have understanding on how many concurrent requests, the number of characters in the prompt, the number of characters in the response while making request to LLM?	Please refer to the Corrigendum - 1.
32	25	S. Generative AI capabilities:	r) Branding of Entire AI Solution:	Kindly explain What is been meant by Branding ?	Please refer to the Corrigendum - 1.
33	94	Annexure XI	The work order shall have been issued within the last 10 years, as on date of submission of bid. Up to 5 projects – 5 Marks 5 to 10 projects – 7.5 Marks More than 10 projects – 10 Marks. Cumulative value of all projects must be more than INR 5 Cr. otherwise the project count will not be considered.	As per our understandig, the total value of all the project submitted should be more than 5 Cr combined. (If we submit one project or 10 project, the sum of all the project together should be more than 5 Cr) , is this correct? Please clarify	Yes. The understanding is correct.

34	78	Annexure III, (4)	The Bidder should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)/ Govt./PSU companies and one of them whom should be public sector or private sector bank. (Relevant experience Certificate along with its purchase order/work order to be provided).	We request you to please consider the below amendment in the clause: The Bidder / OEM should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)/ Govt./PSU companies and one of them whom should be public sector or private sector bank. (Relevant experience Certificate along with its purchase order/work order to be provided).	The clause remains unchanged. The Bidder should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)/ Govt./PSU companies and one of them whom should be public sector or private sector bank. (Relevant experience Certificate along with its purchase order/work order to be provided).
35	79	Annexure III, (7)	The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture in BFSI^ in India.	Our solution is agnostic to deployment model and is successfully deployed on cloud architecture outside India. In India, lot of BFSI customers are currently not comfortable of deployment on cloud environments. We request you to please consider below amendment in the clause: The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture / On-Premise Data Centre in BFSI^ in India.	Please refer to the Corrigendum - 1.
36	80	Annexure III, (10)	The bidder's solution must be certified for security audit from CERT-IN Empanelled Agency.	In case of an OEM, our understanding is that the OEM solution is to be certified. Hence the clause to be considered as : The proposed solution must be certified for security audit from CERT-IN Empanelled Agency.	The chatbot solution proposed by the bidders must be certified for security audit from CERT-IN Empanelled Agency.
37	80	Annexure III, (14)	The bidder should have cloud location anywhere within India.	Our understanding is that the proposed solution deployment is to be done on CSP cloud having location in India.	Bidder to ensure that the cloud solution shall be located in India and shall have to ensure compliance of all the Government of India, MeITY, RBI Guidelines w.r.t Cloud.
38	93	Annexure XI, (I-1)	Bidder shall have been in the business of implementation of Chatbot solution or similar business	We request you to please consider the below amendment in the clause: Bidder / OEM shall have been in the business of implementation of Chatbot solution or similar business	Bidder has to comply with the eligibility criteria of the RFP as under:- Bidder shall have been in the business of implementation of Chatbot solution or similar business
39	93	Annexure XI, (I-2)	Experience in end- to-end implementation of Chatbot or similar solution that has either been completed or an ongoing project.	We understand both OEM and Bidder experience will be considered for this. Hence the clause to be read as: Bidder / OEM experience in end- to-end implementation of Chatbot or similar solution that has either been completed or an ongoing project.	Bidder has to comply with the criteria of the RFP as under:- Experience in end- to-end implementation of Chatbot or similar solution that has either been completed or an ongoing project.

40	16	(f)	Bank shall share the information/FAQ of different domain and the solution shall convert the information ready for BOT conversation. For example: files in pdf, excel, word, csv format should be converted to information and should be	Please specify the coverage and volume of data/information to be provided by the bank for bot reference and Gen-AI training	The details will be shared with the successful bidder.
41	16	(g)	The BOT should support Scrapping (merging from different places) & Crawling(searching content on website) of PNB Corporate Website or any other	Kindly indicate the numver of urls on which crawlers are to be deployed for data scraping. Is click stream data available for PNB corporate website through an existing mechanism. eg google analytics	The details will be shared with the successful bidder.
42	17	(c)	The BOT should support Voice Banking through API integrations.	Is voice based user authentication part of the scope	The Bidder shall ensure that chatbot solution should be capable of voicebased user authentication.
43	25	(a)	Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset.	LLMs are usually trained on language data with some contextualized training on domain. Finetuning would be acheived through prompt engineering and data provided by the bank	Please refer to the Corrigendum - 1.
44	25	(r)	Branding of Entire AI Solution:	Please specify the scope for branding	Please refer to the Corrigendum - 1.
45	50	Cloud Subscription Cost	For 2nd & 3rd year as per AnnexureXII	Cloud subscription cost would be applicable for year1 as well. Kindly review	Please refer to the Corrigendum - 1.
46	50	Inference cost (Per 1000 tokens)	As per bank's requirement	Initial inference cost may be indicative as per industry standards. This will vary based on the actual tokens consumed per prompt (outgoing & incoming) and LLM finetuning requirements based on specific usecases for bank	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
47	26	(u)	LLM or any model data will remain in India.	Does this mean that use of externally managed proprietary LLMs (market standard LLM like GPT4o, Gemni etc.) is out of scope?	Bidder to ensure that the cloud solution shall be located in India and shall have to ensure compliance of all the Government of India, MeITY, RBI Guidelines w.r.t Cloud.
48	17	(a)	The solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Please indicate if the voice recordings are to be retained for any specific purpose. Alternative can be S2T conversion and use of text transcripts as vector embeddings for finetuning of models and analysis. Is there any possibility of using recording storage from existing call centre solution.	Please refer to the Corrigendum - 1.

49	61 and 69	Clause 21 and 43		Request to revise the clause as: "Any audit/inspection shall be subject to the following: (i) the audit shall be restricted to the engagement and shall be conducted with prior reasonable notice (ii) Bank or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of audit and any results thereof; (iii) the auditors or the representatives of Bank for the audit shall not be bidder's competitors; (iv) the audit shall not be conducted more than once in a calendar year and twice in entirety; and (v) any findings during the audit, shall be shared with Bank and be discussed and agreed	The Bidder to ensure the compliance to Scope of Work and Terms & Conditions of the RFP.
50	127	Clause 6		Request to add the clause as: "Notwithstanding anything to the contrary, Bidder shall be allowed to retain sufficient documentation as part of its professional records to support and evidence the work performed by it. Such retention shall be subject to obligations of confidentiality."	The Bidder to ensure the compliance to Scope of Work and Terms & Conditions of the RFP.
51	80		10 The bidder's solution must be certified for security audit from CERT-IN Empanelled Agency.	Currently we have applied for CERT-IN certification. Can we get exemption as we may get final certification after 2nd of August 2024? We are requesting you to allow us to bid as certification and audit report is under process and we definitely produce.	The chatbot solution proposed by the bidders must be certified for security audit from CERT-IN Empanelled Agency.
52	80		14 The bidder should have cloud location anywhere within India.	Here, are you referring to cloud locations meaning Data Centre? As we are service providers of OEM and we are having offices in India.	Bidder to ensure that the cloud solution shall be located in India and shall have to ensure compliance of all the Government of India, MeitY, RBI Guidelines w.r.t Cloud.
53	NA	NA	General Question	We propose that the eligibility criteria and technical criteria should be met by combination of Lead bidder and Original Equipment Manufacturer.	The Bidder to ensure the compliance to RFP Eligibility Criteria, Scope of Work and Terms and Conditions.

54	79	ELIGIBILITY CRITERIA OF THE BIDDER Sr No 5	Bidder should have minimum average turnover of Rs.15 Crore. (Rupees Fifteen Crores only) in 2 financial years out of last 3 consecutive financial years (FY-2020-21, 2021-22 or 2022-23).	<p>We are an approved startup by Department of Industrial Policy and Promotion (DIPP) having number DIPP2457, our Udyam Registration Number - UDHYAM-KR-02-0009903 and Udyog Aadhaar Memorandum Number - KR03E0033365. We request you to allow exemption from the turnover clause.</p> <p>Please refer #5 mentioned in the Press release (https://pib.gov.in/newsite/PrintRelease.aspx?relid=174894) dated 27-December-2017 stating that the startups are exempted by prior experience.</p> <p>Appended are the policy mentioned:</p> <ul style="list-style-type: none"> -Relaxed Norms of Public Procurement for Startups. -Relaxed norms for public procurement for micro, small and other enterprises have been provisioned in the Procurement Policy by the Ministry of Micro, Small and Medium Enterprise. -All Central Ministries / Departments /Department of Public Enterprises/ Central Public Sector Undertakings have been authorised to relax conditions of prior experience and prior turnover with respect to MSEs in all public procurements subject to meeting quality and technical specifications. -Further, Rule 173(i) has been incorporated in GFR, 2017 which provides for relaxation of conditions of prior turnover and prior experience for Startups, and Also, ref 173 (i): (https://www.startupindia.gov.in/content/dam/invest- 	Please refer to the Corrigendum - 1.
55	80	ELIGIBILITY CRITERIA OF THE BIDDER Sr No 8	The bidder should be ISO 27001 certified organization and SOC2 certified	<p>We assume that bidder should have any one certificate. Please confirm.</p> <p>Also request you to provide exemption in SOC2 if both the certificate are compulsory.</p>	Please refer to the Corrigendum - 1.

56	94	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION Sr No 4	Turnover Average annual turnover of the bidder shall be at least Rs 15 Crores in India during any 2 of last three financial years i.e. for the year ending March 31, 2020-21, 2021-22, and 2022-23 as per audited financial statements.	<p>We are an approved startup by Department of Industrial Policy and Promotion (DIPP) having number DIPP2457, our Udyam Registration Number - UDHYAM-KR-02-0009903 and Udyog Aadhaar Memorandum Number - KR03E0033365. We request you to allow exemption from the turnover clause.</p> <p>Please refer #5 mentioned in the Press release (https://pib.gov.in/newsite/PrintRelease.aspx?relid=174894) dated 27-December-2017 stating that the startups are exempted by prior experience.</p> <p>Appended are the policy mentioned:</p> <ul style="list-style-type: none"> -Relaxed Norms of Public Procurement for Startups. -Relaxed norms for public procurement for micro, small and other enterprises have been provisioned in the Procurement Policy by the Ministry of Micro, Small and Medium Enterprise. -All Central Ministries / Departments /Department of Public Enterprises/ Central Public Sector Undertakings have been authorised to relax conditions of prior experience and prior turnover with respect to MSEs in all public procurements subject to meeting quality and technical specifications. -Further, Rule 173(i) has been incorporated in GFR, 2017 which provides for relaxation of conditions of prior turnover and prior experience for Startups, and Also, ref 173 (i): (https://www.startupindia.gov.in/content/dam/invest- 	Please refer to the Corrigendum - 1.
57	111	Annexure - XII	PERFORMA for INDICATIVE COMMERCIAL OFFER	<p>As per the scope bidder needs to implement the solution on WhatsApp too. Meta has its own rate for the below mentioned categories:</p> <ul style="list-style-type: none"> Marketing Utility Authentication Services <p>We request you to add these categories in the commercial offer line items</p>	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
58	NA	NA	General Query	We request PNB to allow consortium.	The Bidder to ensure the compliance to RFP Eligibility Criteria, Scope of Work and Terms and Conditions.
59	NA	NA	General Query	We assume that Intellectual Property/Source code of solution remain with the bidder. Any customization done for the PNB will be shared by the bidder.	The Bidder to ensure the compliance to RFP Eligibility Criteria, Scope of Work and Terms and Conditions.
60	NA	NA	General Query	How many total active users? Average Daily, monthly, peak?	The details will be shared with the successful bidder.

61	NA	NA	General Query	How many total active users on Website, if any? Average Daily, monthly, peak active users?	The details will be shared with the successful bidder.
62	NA	NA	General Query	How many total active users on Mobile app, if any? Average Daily, monthly, peak active users?	The details will be shared with the successful bidder.
63	NA	NA	General Query	How much is the current call volume, if any? Average Daily, monthly, peak?	The details will be shared with the successful bidder.
64	NA	NA	General Query	How much is the current Email volume, if any? Average Daily, monthly, peak?	The details will be shared with the successful bidder.
65	NA	NA	General Query	Please share the expected chatbot chat messages. Average Daily, Monthly, peak?	The details will be shared with the successful bidder.
66	26	K	System should also provide support for future integration of other application integration	Can we consider as CR (change requests charged) ?	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP and same is covered in the Commercial Bid Offer, however any changes which are not part of the Scope of work shall be on Change Request basis.
67			General	Can we use third party (i.e Google) API's for AI/ML, and charges can be added in recurring cost?	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP and same is covered in the Commercial Bid Offer.
68			Speech to text, language translator	Google translator & charges can be added in recurring cost	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP and same is covered in the Commercial Bid Offer.
69			Hosting	Can we use In-house data center?	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP. Further, Bidder to ensure that the cloud solution shall be located in India and shall have to ensure compliance of all the Government of India, MeITY, RBI Guidelines w.r.t Cloud.
70			Hosting	Cloud charges to be added in recurring cost?	Please refer to the Corrigendum - 1. Bidder to submit the commercials as per the revised Commercial Bid Offer Annexure - XII.
71			General	Expected timelines for implementation of SOW	Please be guided by RFP clause 9.1 Timeline for deliverables.
72			General	What is retention period of data?	The details will be shared with the successful bidder.
73	93	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION &	Scores will be given to Bidder based on their years of experience in Chatbot solution or similar business as : Upto 5 years = 3 5 to <10 years=4 More than 10	The Chatbot services were launched 5-6 years ago. Therefore, we request that the scoring for Chatbot solutions be revised to: More than 5 years = 5 marks	The clause remains unchanged.
74	94	Point 2	2. The work order shall have been issued within the last 10 years, as on date of submission of bid. Up to 5 projects – 5 Marks 5 to 10 projects – 7.5 Marks More	We request that the scoring criteria be adjusted as mentioned above for more accurate representation of project experience: More than 5 projects = 10 marks	The clause remains unchanged.

75	94		Cumulative value of all projects must be more than INR 5 Cr. otherwise the project count will not be considered	We request that the cumulative value of all projects be revised to more than INR 2.5 Cr. instead of INR 5 Cr.	The clause remains unchanged.
76	94	Point 4	Turnover Criteria – <input type="checkbox"/> INR 15 to 20 Crores = 5 marks <input type="checkbox"/> Above 20 up to 50 Crores = 7.5 marks <input type="checkbox"/> More than INR 50 Crores = 10 marks	We request the turnover criteria be adjusted as follows: • INR 10 to 15 Crores = 5 marks • INR 15 to 20 Crores = 7.5 marks • More than INR 20 to 25 Crores = 10 marks	The clause remains unchanged.
77	16	Scope of work - C	The solution should be based on robust framework and would be a continually trained solution.	Does this refer to the fact that solution should be able to incorporate changes in the banking products and services ? Please clarify	The clause is self explanatory.
78	17	Voice Bot - C	The BOT should support Voice Banking through API integrations.	Does this mean enable banking transactions like NEFT, Balance Inquiry, Statements using the voice bot 2. Moreover details required on the existing internal solutions/applications (AD, HRMS, CGRMS, Knowledge Centre, CBS, etc.) that need to be integrated with the bot solution? Please advise.	The bidder should ensure that the chatbot solution shall have the capability to support Voice Banking through API Integrations, the details of the transactions shall be shared with the successful bidder. The details of existing internal solutions/applications shall be shared during the implementation process.
79	19	Natural Language processing - B	The NLP should be performed on the language of the user's input so that there is no loss in the context. The entire text extraction and analyzing process shall be carried out on the native languages in which the content is posted. This shall result in understanding the context and delivering the required info with better accuracy. The Bot should have the capability to handle multiple variations of	Query - Hope OEM /Bidder can use combination of its services to deliver the desired output in the below mentioned clause ? Please confirm. "The entire text extraction and analyzing process shall be carried out on the native languages in which the content is posted".	The requirement is clear from the RFP.
80	25	Generative AI Capabilities - S	S. Generative AI capabilities: a) Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset.	Following criteria is not clear. Does the following statement mean that the bidder should have pre trained an LLM model ? Please confirm.	Please refer to the Corrigendum - 1.

81	19	Natural Language processing - E	e) ChatBot solution should have the capability to handle minimum 10,000 concurrent Chat sessions from day one, however the same shall be scalable horizontally and/or vertically as per Bank's requirement (without any additional cost to Bank), conversation response accuracy of 98%, ChatBot uptime of 99.50% on quarterly basis.	Request Bank to share and consider below recommendations :- 1. Cloud uses the construct of pay as you use. Scale up is going to incur additional cost and the scale down will result in reduction of cost. 2. Bank to advise the bidders to minimum and maximum numbers of concurrent chat sessions so that bidder can factor cost accordingly. Please advise	The requirement is clear from the RFP.
82		Natural Language processing - B	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc. in addition to English language with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. Note: The product/solution is expected to	Commercially available models which are popular like Claude, Lama, Mixtral might not have support for all Indian languages. The following criteria should be relaxed if the desired accuracy can be demonstrated using one language model for translation followed by LLM for inferencing "The entire text extraction and analyzing process shall be carried out on the native languages in which the content is posted"	The requirement is clear from the RFP.
83		Generative AI Capabilities- S	Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset	Following criteria is not clear. Does the following statement mean that the bidder should have pre trained an LLM model or we can use commercially available models (Managed services model) and customize using Prompt Engg techniques, RAG or Fine Tuning "Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset."	Please refer corrigendum - 1.
84	26	Other essential key features of ChatBot Solution - T		Is there a need for integration with existing monitoring or logging solutions within the bank? Please confirm	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP and same is covered in the Commercial Bid Offer.

85	77	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER	The Bidder should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)/ Govt./PSU companies and one of them whom should be public sector or private sector bank. (Relevant experience Certificate along with its purchase order/work order to be provided).	Request Bank to modify the said clause as below :- The Bidder / OEM should have implemented Chatbot Solution in at least ONE of the following Banking fraternities like :- 1. BFSI (Banking, Financial Services and Insurance - (Public sector or Private sector bank / Scheduled Small Finance Banks / Scheduled Payments Banks)). 2. Govt./PSU companies , 3. Fintech Companies and 4. Large Conglomerates & Enterprises . (Relevant experience Certificate along with its purchase order/work order to be provided).	Please refer corrigendum - 1.
86	79	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER	The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture in BFSI^ in India. ^ SCB/ AAA rated NBFC/ any other Organization having more than 500 branches across India.	Request Bank to modify the said clause as below :- The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture in BFSI in India.	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
87	47	6. DELIVERY & IMPLEMENTATION	Bidder shall be responsible for implementation (implementation team from respective OEM must be present onsite for the implementation) of the solution and their components at both DC & DR or any other alternate site as per the Bank's requirement. Bidder has to implement and integrate the proposed solution within 16 weeks from the date of the P.O or 6 weeks from the date of delivery of the solution/product, whichever is earlier.	Request Bank to modify the said clause as below :- Bidder shall be responsible for implementation (implementation team from respective OEM / Bidder must be present onsite / remote for the implementation) of the solution and their components at both DC & DR or any other alternate site as per the Bank's requirement. Bidder has to implement and integrate the proposed solution within 20 weeks from the date of the P.O or 10 weeks from the date of delivery of the solution/product, whichever is earlier. Any delay accounted from Bank's end should not be counted as late delivery in the solution .	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
88			Delivery of the Solution/Product after release of P.O. - Within 10 weeks from date of Purchase Order (P.O.)	Delivery of the Solution/Product after release of P.O. - Within 12 weeks from date of Purchase Order (P.O.)	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
89			UAT delivery of the complete solution/product Within 12 weeks from date of Purchase Order (P.O.) or 2 weeks from the date of delivery, whichever is earlier	UAT delivery of the complete solution/product Within 16 weeks from date of Purchase Order (P.O.) or 6 weeks from the date of delivery, whichever is earlier	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions

90			Installation, Implementation & Integration of Software/ Solution & Go-live of entire Solution Within 16 weeks from the date of P.O or	Installation, Implementation & Integration of Software/ Solution & Go-live of entire Solution Within 20 weeks from the date of P.O or 10 weeks from the date of delivery, whichever is earlier	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
91	57	Post implementation onsite support , point # 10	The successful bidder will ensure onsite availability of experienced L3 engineers of OEM in case of any urgent requirement of the Bank in addition to the existing onsite resident engineer without any extra cost to the Bank, till the time the issue is resolved. Complete RCA	The successful bidder will ensure remote / onsite availability of experienced L3 engineers of OEM in case of any urgent requirement of the Bank in addition to the existing onsite resident engineer without any extra cost to the Bank, till the time the issue is resolved. Complete RCA should be provided to Bank by OEM, in such Cases.	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
92	58	Warranty and ATS should cover the following: -	The successful bidder should provide on-site preventive maintenance on regular interval i.e. quarterly or as defined by Bank through OEM certified resources. Pro-active product health status check-up (on-site) and submission of report by	please delete this clause as deliverables in this RFP are through the Managed Services model.	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
93	16	4. SCOPE OF WORK (A. Conversational Chatbot)	The ChatBot deployed should be capable of having an end-to-end conversation in the given languages (in major 12 National languages and thereafter other Regional languages as and when desired by Bank) with the users.	Request you to share the language wise Interaction bifurcation	Please refer to the following major 12 languages among the Official languages of India in addition to English: Assamese, Bengali ,Gujarati , Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu & Meitei (Manipuri). Further, please refer corrigendum - 1.
94	17	4. SCOPE OF WORK (B. Languages)	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali,	How many languages can be added in future with reference to language wise Interaction bifurcation.	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
95			to implement other Regional languages as per industry standards should be available without any extra cost to Bank		The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
96				Voice Prompt may be required to get recorded as per need	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
97	17	4. SCOPE OF WORK (B. Languages)	Bot should be able to translate the text by itself. Bank may or may not provide translation.	Translation in which language is expected?	The details will be shared with the successful bidder.

98	17	4. SCOPE OF WORK (C. Voice Bot)	The BOT should support Voice Banking through API integrations	Will bank would provide the Authentication System for Phone Banking ? Methodology for its integration	The bidder to ensure that the proposed solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels. Accordingly bidder to ensure that the proposed solution is complying to the ask of the RFP. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
99	17	4. SCOPE OF WORK (C. Voice Bot)	The bot should be able to work on a real-time basis with the best of accuracy and the bot should have already been adequately trained on domain independent techniques for accurate results from the date of deployment.	Please share the indicative accuracy of the expected solution, referring to the desired languages	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
100	17	4. SCOPE OF WORK (C. Voice Bot)	Platform should support VoiceBot integration with contact center [STT, TTS, NLP] for Contact Center AI	which Contact Center Solution, is supposed to be integrated with desired solution of Bot - Chat and BoT	The bidder to ensure that the proposed solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels. Accordingly bidder to ensure that the proposed solution is complying to the ask of the RFP. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
101	18	4. SCOPE OF WORK (D. Platform)	The technology should be easily extendable to different platforms and not to be restricted to Mobile Banking (iOS and Android), Internet banking, UPI, e-Ma	Module of Email and SMS would be provided ? And how it is supposed to be integrated? Clarity may be required along with support	The details will be shared with the successful bidder.

102	18	4. SCOPE OF WORK (D. Platform)	The Bot should be able to Integrate with our existing Internal Solutions/Applications like AD, HRMS, CGRMS (Complaint Registration System), Knowledge Centre (Internal knowledge repository Web site for employees), CBS (Core banking Solutions for assistance in various domain) etc.	Clarity, the required support and knowledge would be shared for the desired solution integrations	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for Integration with our existing Internal Solutions/Applications like AD, HRMS, CGRMS (Complaint Registration System), Knowledge Centre (Internal knowledge repository Web site for employees), CBS (Core banking Solution for assistance in various domain) etc. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder
103	20	4. SCOPE OF WORK (I. Financial Services through Chatbot)	Mode for Core Banking Solution Integration	Clarity ? PNB would provide the Development and Production System Separately along with the information for its integration	The details will be shared with the successful bidder.
104	21	4. SCOPE OF WORK (L. Emotional quotient and predictive Analysis)	the BOT should be able to personalize with the emotional understanding and predictive analysis of the customer. / The BOT should be able to detect the emotional polarity of the subject the human is talking about.	Is Emotional and Tonal AI capability is being asked for	The bidder to ensure that the chatbot solution is having the mentioned capability. The BOT should be able to personalize with the emotional understanding and predictive analysis of the customer. The BOT should be able to detect the emotional polarity of the subject the human is talking about.
105	22	4. SCOPE OF WORK (I. Regulatory Compliance:)	The bidder should provide the parameters to audit the solution by 3rd party auditors (for security) and any vulnerability observed shall be rectified by the bidder without any additional cost to the Bank	Vulnerability Test would be conducted by Bank ? Clarify.	The chatbot solution proposed by the bidders must be certified for security audit from CERT-IN Empanelled Agency. Further, the vulnerability test would be conducted by Bank or the appointed auditors.
106	23	4. SCOPE OF WORK (P. Data Integrity)	Bidder should deploy the solution on Cloud	Cloud based Solution is expected on Private / Public and Hybrid	Please refer to the Corrigendum - 1.
107	12	GENERAL TENDER DETAILS, Note	6. The Indicative commercial bids are to be strictly submitted online only.	Please share reason of asking for indicative commercials and not final commercials.	Please refer to the Corrigendum - 1.
108	15	4. Scope of Work	SOW of Voice Bot & WhatsApp Chatbot	For Voice, we expect the Dialler to perform the campaign management. Please confirm that the Dialler is capable to provide RESTful APIs and Can integrate with our platform over SIP? For WhatsApp, the empanelled BSP provider would be expected to integrate with the bidder's solution's over Webhook APIs for WhatsApp and other digital channels out for blast campaign	The requirement is clear from the RFP.
109	23	Q. Security Aspects	Q. Security Aspects	Kindly provide provision for 15 business days notice prior such audit.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.

110	32	13. SUBMISSION OF BID	At the time of physical submission of bid, bidder has to show acknowledgement e-mail received after completion of the bid submission in proof of having submitted the bid online.	Please allow hardcopy submission till one working day after bid submission deadline.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
111	40	28. FORCE MAJEURE	28. FORCE MAJEURE	Kindly add to ensure making payment to the extent of services rendered on immediate basis while invoking the said clause.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
112	41	29. CONFIDENTIALITY	29. CONFIDENTIALITY	Kindly make the Confidentiality provision mutual and more specifically the definition of confidential information as the bidder also will share certain confidential information regarding the platform and services. Additionally, kindly make the Indemnity also mutual as we would also be sharing certain confidential data. Kindly pls consider to restrict the confidentiality obligation to 2 years post termination or expiration of this Agreement	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
113	43	30. NON-DISCLOSURE	30. NON-DISCLOSURE	Kindly make the NDA mutual as we would also be sharing certain confidential data. Additionally, kindly make the Indemnity under NDA also mutual as we would also be sharing certain confidential data. Kindly pls consider to restrict the confidentiality obligation to 2 years post termination or expiration of this Agreement	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
114	46	2. DURATION OF CONTRACT	Further, the bidder will pass on to the Bank the benefit of discounts/downward revision of prices, if any announced by OEM (irrespective of whether the successful bidder is OEM or its authorized agent/reseller) during any period in respect of orders placed during that period	Please allow mutual discussion if commercials are to be increased due to external/uncontrollable factors.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
115	48	7) ACCEPTANCE TEST	All the delivered Product/Solution/Software items may be subjected to an acceptance test. Successful bidder has to arrange onsite support personal at the date and time	Please confirm on acceptance testing timeline.	The details will be shared with the successful bidder.
116	68	42. NON-SOLICITATION	However, nothing contained herein shall restrict the Bank to engage any personnel/employee of Vendor, if the engagement is through open channel/competitive route in pursuance of Bank's hiring policies or direction of Government Authorities and does not include only the personnel/employees of Vendor.	Please make this part mutual.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.

117	51	9. TIMELINE & PENALTY	9. TIMELINE & PENALTY	Please allow deviation due to uncontrollable factors which are outside the purview of bidder.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
118	51	9) TIMELINE & PENALTY	9.1 Timeline for deliverables:	Penalty on a weekly basis is too high. Kindly make it to 1% of the entire contract value. Kindly exclude the uncontrollable factors.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
119	52	9) TIMELINE & PENALTY	9.2 Penalty due to absence of Onsite Engineer	Penalty on a daily basis is too high. Kindly limit it to 0.5% of the entire OTS Cost. Kindly exclude the uncontrollable factors.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
120	52	9) TIMELINE & PENALTY	9.3 Penalty due to Downtime	Penalty is too high. Kindly reduce it to contract term and limit it to 0.5% of the entire Solution Cost. Kindly exclude the uncontrollable factors.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
121	53	10. LIQUIDATED DAMAGES	10. LIQUIDATED DAMAGES	LD of 10% is too huge. Kindly make the LD to 1% of the total contract value for the contract term. Kindly allow the bidder a curing period of 30 days to ensure performance of the obligations to the satisfaction of PNB.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
122	55	12. ONSITE TECHNICAL SUPPORT	12. ONSITE TECHNICAL SUPPORT	A. Please share roles & responsibilities of onsite technical resource. B. How many resources are required? C. Please share working days & hours for these resources. D. Can we utilize existing resource deployed at PNB for this requirement also. E. Please confirm if this resource can be stationed at vendor's office and travel to PNB office whenever required.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
123	62	25. DELAYS IN THE SUCCESSFUL BIDDER'S/ SUPPLIER'S PERFORMANCE	25. DELAYS IN THE SUCCESSFUL BIDDER'S/ SUPPLIER'S PERFORMANCE	LD is too high, please reduce it. Uncontrollable factors to be excluded explicitly from the same .	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
124	63	26. TERMINATION OF AGREEMENT	26. TERMINATION OF AGREEMENT	Kindly consider to provide us with 30 days curing period before Termination of Contract. Also, pls consider bidder shall be paid for the services already provided until termination under this clause. Also, no exit route for the bidder provided, Kindly consider the clause to be mutual so that we would also have a right to terminate in case of any contractual breach from your side and kindly allow the bidder to give notice of termination under few circumstances incase if bidder cease to offer service on	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.

125	63	26. TERMINATION OF AGREEMENT	The Bank reserves the right to recover any dues payable to the selected vendor from any amount outstanding to the credit of the vendor, including pending bills and/or by invoking Bank Guarantee, if any, under this contract or any other contract/order.	Kindly pls consider to delete set off as we should be paid for the services provided under this arrangement. Any other due to be settled separately.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
126	65	33. PATENT RIGHTS	The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.	Kindly pls restrict the infringement claims to the territory of India only	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
127	116	Annexure-III , INTEGRITY PACT	f. Bidder(s)/Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.	As there is no signing of IP but only platform providing to PNB. This clause is not applicable to us.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
128	67	39. LIMITATION OF LIABILITY	39. LIMITATION OF LIABILITY	Liability too high, kindly pls consider to limit the same to 12 months contract value. Also, please consider that Vendor shall not be responsible for any consequential & indirect damages and claims.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
129	69	43. AUDIT	43. AUDIT	Kindly provide provision for 15 business days notice prior such audit.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
130	71	50.INDEMNITY	50. INDEMNITY	This is Unilateral Clause. Kindly make this mutual as we would also need Indemnity in case there is any claim pertaining to content breach.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
131	80	ANNEXURE-III ELIGIBILITY CRITERIA OF THE BIDDER	9. The bidder should be CMM Level 3 and above certified organization in any three of the last five years.	Please allow deviation for CMMI Level 3 because: 1.Based on the scope of work and guidelines outlined in the tender document, we believe that CMMI certification is not required to assess the bidder's capabilities and competency to deliver these services which is required in this tender document. 2.CMMI 3 and above certifications emphasize process maturity levels to ensure consistent and predictable outcomes in software development and delivery for the software services. However, for communication services delivered using CPaaS platforms via API connectivity, no software development is involved in setting up, running, and consuming these services.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP. Further, please refer to the Corrigendum-1.

132	80	ANNEXURE-III ELIGIBILITY CRITERIA OF THE BIDDER	13. Bidder should provide undertaking that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Please allow deviation to this point as both entities of same group have separate teams and balance sheets.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
133	85	ANNEXURE-VI	PERFORMANCE CERTIFICATE	Most of the big clients follow their formats for sharing performance letters, please allow deviation, kindly accept certificates in other formats also.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
134	93	ANNEXURE-XI	1. Bidder shall have been in the business of implementation of Chatbot solution or similar business Scores will be given to Bidder based on their years of experience in Chatbot solution or similar business as : Upto 5 years = 3 5 to <10 years=4 More than 10 years=5	Please modify scoring to following so that eligible and experienced bidders get full marks: Upto 3 years = 3 3 to <5 years=4 More than 5 years=5	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
135	94	ANNEXURE-XI	2. Experience in end-to-end implementation of Chatbot or similar solution that has either been completed or an ongoing project. Copies of the work order/ PO with its Completion certificate/ payment proof.	Please allow sharing PO/Agreement along with latest masked invoice copies.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
136	95	ANNEXURE-XI	Basic Certification ISO 9001- 1 marks ISO 27001- 2 marks CMMI Level 3 & above – 2 marks	Please modify scoring to following as CMMI certification is not required for this SOW, this would support eligible and experienced bidders to get full marks: ISO 9001- 3 marks ISO 27001- 2 marks	Please refer to the Corrigendum - 1.
137	109	ANNEXURE-XI(B)	TECHNICAL ASSESSMENT CRITERIA	As part presentation, we can showcase live cases of other deployment during presentation stage, we do not have to create anything explicit for PNB, hope this understanding is correct?	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.
138	111	ANNEXURE-XII	PERFORMA for INDICATIVE COMMERCIAL OFFER	Please add line-item to share ASR and TTS cost.	Please refer to the Corrigendum - 1.
139	125	ANNEXURE XVI	NDA (NON-DISCLOSURE AGREEMENT)	We understand that NDA needs to be signed by selected bidder, it is not to be submitted as of now, please confirm.	The bidder to ensure the compliance of the eligibility criteria, scope of work and terms & conditions of the RFP.

140	10	General Tender Details	Last date and time for Online bid submission (both Technical & Commercial) (Hash submission)	Please provide 4 weeks time to all the bidders to submit the bid response after publishing all the responses of queries.	Please refer to the Corrigendum - 1.
141	16	Scope of Work - A. Conversational Chatbot	The BOT should support Scrapping (merging from different places) & Crawling (searching content on website) of PNB Corporate Website or any other site of the Bank (if desired).	Which are the existing systems going to integrate with Bot platform as data source?	The details will be shared with the successful bidder.
142	16	Scope of Work - A. h Conversational Chatbot	The solution should include a keypad (with both phonetic and native types of typing) to support input in Indian languages (to start with major 12 National languages and thereafter other Regional languages as and when desired by Bank) for Chabot or use device keyboard.	Please provide list of all requested 12 languages.	Please refer to the following major 12 languages among the Official languages of India in addition to English: Assamese, Bengali ,Gujarati , Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu & Meitei (Manipuri). Further, please refer corrigendum - 1.
143	17	Scope of Work - C. Voice Bot	Chatbot Solution should support speech-to-text (STT) conversion of the user's voice and text-to-speech (TTS) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Siri, Cortana, etc. and Phone, IVR, SMS/email etc.	PNB to provide and manage, Alexa Developer Account on AWS, Bot Web App Service on Azure for Cortana. for Siri, in case of Siri if the application is on iOS or Mac the PNB application team would need to implement the intent handler on a code level.	The successful bidder to ensure that the proposed solution shall have the capability to support speech-to- text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/email etc. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
144	23	Scope of Work - P. Data Integrity	To provide Forensic Investigation Support as and when required by the Bank.	Kindly elaborate with use cases.	The bidder has to provide support in Forensic Investigation as and when required by Bank.
145	48	Delivery & Implementation	Within 16 weeks from the date of P.O or 6 weeks from the date of delivery, whichever is earlier	Proposed timelines are very aggressive. Conversational platform needs to configure and train with the data to come out with desired outputs.	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP.
146	48	Payment terms		Payment terms need to be revised as in case of SaaS offering, platform subscription and cloud hosting charges are combined. Platform subscription will be annual in advance. Voice and chat charges can be billed on actual consumption on a monthly/ quarterly basis.	Please refer to Corrigendum - 1.
147	52	Penalty due to down time	99.95 Up time	99.95% uptime is extremely aggressive, kindly reduce it to 99.5%	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP.

148	77	Annexure 3 (Eligibility criteria of the bidder) (point 4)	The Bidder should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)	We at BUSINESSNEXT are an established player of Banking CRM; implemented various use cases including generative AI, assistive/ knowledge management app, customer facing journeys for servicing etc. and that to for Public sector Banks. Can we leverage our experience here to participate in this RFP?	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP.
149	96	TECHNICAL REQUIREMENTS (Scope of Work) Section A Sr 3	The BOT should support Scrapping & Crawling of Bank Websites.	Can PNB confirm if the Web Scrapping Libraries should be a part of the Chatbot or if PNB would provide BUSINESSNEXT chatbot the scrapped data to be leveraged. A use-case of crawling Bank website's link and <u>scrapping data would provide more clarity.</u>	The successful bidder to ensure that the BOT should have the capability to support Scrapping & Crawling of Bank Websites. Further details will be shared with the successful bidder.
150	96	TECHNICAL REQUIREMENTS (Scope of Work) Section B Sr 5	The Conversational Chatbot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc. in addition to English language with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	Can PNB confirm if BUSINESSNEXT Chatbot should be able to handle the given languages (i.e. Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc) as per translation or transliteration or both. For E.g. In case of Hindi input would it be आप मेरी सहायता कीजिये or aap merree sahaayata keejiye	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP. Further, please refer to the following major 12 languages among the Official languages of India in addition to English: Assamese, Bengali ,Gujarati , Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu & Meitei (Manipuri).
151	96	TECHNICAL REQUIREMENTS (Scope of Work) Section C Sr 6	The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven Chat-Bot) and IVR. The BOT platform should also support voice- based navigation to relevant content on web channels.	Request if PNB could elaborate more on Voice Based Navigation, does the Web Bot need to be equipped with microphone input to traverse to a Accounts Page, Net banking Page, etc. Or does the bot need to provide voice based navigation such as "click on the top left to go to accounts, top left to login to into net banking" etc.	The bidder to ensure that the proposed solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels. Accordingly bidder to ensure that the proposed solution is complying to the ask of the RFP.
152	96	TECHNICAL REQUIREMENTS (Scope of Work) Section C Sr 7	The BOT should support Voice Banking through API integrations	Could PNB confirm if the Voice Banking APIs would be provided by the bank to BUSINESSNEXT Chatbot	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions

153	96	TECHNICAL REQUIREMENTS (Scope of Work) Section C Sr 8	Chatbot Solution should support speech-to- text (S2T) conversion of the user's voice and text-to speech (T2S) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home,etc. and Phone, IVR, SMS/email etc.	BUSINESSNEXT would like to confirm if PNB would be providing the Amazon Developer Services and handling the Alexa Developer console for the PNB Chatbot. BUSINESSNEXT Chatbot would integrate with the same, similarly Google action would be created by and managed by PNB Team for Google Smart Home, BUSINESSNEXT Chatbot would call the following actions.	The successful bidder to ensure that the proposed solution shall have the capability to support speech-to- text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/email etc. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
154	97	Annexure XI (A) - Technical Requirements	Point number 13 of column C	Point 13 seems to be missing from the Technical requirements table.	Please refer to the corrigendum - 1.
155	97	TECHNICAL REQUIREMENTS (Scope of Work) Section C Sr 11	Platform should support Voice bot integration with contact centre [STT, TTS,NLP] for Contact Centre AI.	BUSINESSNEXT would like to confirm if PNB would be leveraging the BUSINESSNEXT Open Communication Platform (Contact Centre Module) for tracking of Customer's Queries/Requests/Complaints or PNB has a system for the same. If so could you please provide the system name and the integration methodologies supported for handing of the conversations to a Chat/Call Agent.	The bidder to ensure that the proposed solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR. The BOT platform should also support voice based navigation to relevant content on web channels. Accordingly bidder to ensure that the proposed solution is complying to the ask of the RFP. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
156	97	TECHNICAL REQUIREMENTS (Scope of Work) Section C Sr 17	Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events &movie booking, health, bus, train and hotel flight booking, local search and deals.	BUSINESSNEXT would like to confirm that for an E-commerce BOT BUSINESSNEXT Chatbot would call the APIs of Bank's existing system for use-cases mentioned such as Bookings etc. Would be BUSINESSNEXT Chatbot be needed to facilitate transactions on the system? Please confirm	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events &movie booking, health, bus, train and hotel flight booking, local search and deals. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.

157	98	TECHNICAL REQUIREMENTS (Scope of Work) Section G Sr 19	Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and lead to greater engagement.	In case of Push Notification (i.e. Android/iOS) the APNS and FCM services need to be managed by the bank, BUSINESSNEXT chatbot would call the APNS and FCM services via RESTful API calls to trigger push notification. Please confirm. For Segmentation, PNB would provide the segmentation strategies (i.e. In terms Demographics, Net worth, Products etc.) based on that BUSINESSNEXT Bot could schedule messaging appropriate to these users. Please confirm.	The requirement is clear from the RFP, Bot should have the capability to craft messaging that is more appropriate or appealing to these users.
158	99	TECHNICAL REQUIREMENTS (Scope of Work) Section J Sr 28	Chatbot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	Could PNB please provide a Use-case for Broadcast via Chatbot, Is the BOT supposed to provide reminder in Mobile as In-App Notification or reminders at the end of chat, etc. A use-case would help understand the requirement better	The bidder to ensure that the chatbot solution is having the capability to engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range. Further, details will be shared with the successful bidder.
159	101	TECHNICAL REQUIREMENTS (Scope of Work) Section J Sr 36	The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	If PNB is requesting for SaaS implementation, data coming to the chatbot from Bank's IT Ecosystem viz. Account Details, Transaction Details, PII would be encrypted for data protection over the internet. If so would the decryption provided to BUSINESSNEXT. Please confirm Alternatively BUSINESSNEXT Chatbot to ensure security of data in transit can also be deployed in an On-Premise deployment.	Bidder to ensure that the cloud based chatbot solution shall be located in India and shall have to ensure compliance of all the Government of India, MeITY, RBI Guidelines w.r.t Cloud.
160	105	TECHNICAL REQUIREMENTS (Scope of Work) Section P Sr 70	The chatbot solution must have the collection management capability.	Could provide more clarity on the ask, a use-case or scenario would help understand the requirement better.	The collection management capability is being asked for recovery use case of the bank.

161	105	TECHNICAL REQUIREMENTS (Scope of Work) Section P Sr 73	Chatbot solution must have no-code platform. Nocode platform must have offer templates for different use cases — lead generation, basic customer support, product suggestions, surveys, and much more — so that the task building a new Chatbot can smoothly be taken on by anyone etc	Does PNB have an existing lead management and support management system that the BUSINESSNEXT BOT would need to integrate with or would PNB leverage BUSINESSNEXT's Lead and Case Management System.	The bidder to ensure that the chatbot solution is having the mentioned capability.
162				Requesting Bank to share the various roles who will be the part of new platform along with count breakup (e.g. Call Agent - ##, Customer Service Branch Users - ##, Supervisor - ## Data Entry Operators - ##, Quality Checker - ##, etc.)	The details will be shared with the successful bidder.
163				What is the team structure of the organization? i.e. Reporting Hierarchy of the Bank with respect to the roles involved in this process.	The details will be shared with the successful bidder.
164				Requesting bank to share high-level Case Categories & Sub-Categories currently maintained by Bank. Example: Query, Request, Complaint, Transaction Dispute, Card Block, Address Update, etc.	The details will be shared with the successful bidder.
165				Kindly share the list of reports to be generated by the new CHM solution If possible, please share sample reports.	The details will be shared with the successful bidder.
166				Is there a specific preference of bank for the type of Kubernetes/Container technology? Example: OpenShift/Rancher	The details will be shared with the successful bidder.
167				What is the tool bank uses for CI/CD pipeline, we understand that pipeline creation & maintenance will be done by bank, BUSINESSNEXT can support and guide bank's IT team for the same.	The details will be shared with the successful bidder.
168				Kindly confirm whether you will consider Oracle or MS SQL for database. Since BUSINESSNEXT supports both and important to understand Bank's existing database stack.	The details will be shared with the successful bidder.
169				How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	The details will be shared with the successful bidder.
170				Do you have an existing Digital/Social Media Marketing tool?	The details will be shared with the successful bidder.

171				<p>Please define the name of solution and purpose for which they are being used currently:</p> <ol style="list-style-type: none"> 1. Core banking System 2. Lead Management 3. Campaign Management 4. Service / Ticket Management 5. Business Process Management 6. Document Management System 7. Analytical / BI 8. AI ML Tool 9. Cross Sell System 10. Call Centre System 11. ETL Tool 12. Any other (Please mention) 	The details will be shared with the successful bidder.
172				<p>Do you have a Middleware/DWH in place? If Yes, kindly mention which.</p> <p>If No, kindly share Integration strategy.</p>	The details will be shared with the successful bidder.
173				<p>We assume that PNB would be providing all necessary APIs of above mentioned systems. Any modification or customization required in API would also be taken care by Bank.</p>	The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.

174				<p>We understand and assume that Chatbot application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by Bank's IT team or third party IT team. Please confirm if bank's IT team or 3rd party IT team can perform the following:</p> <p>A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing:</p> <ul style="list-style-type: none"> a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT <p>F. Customer's side integration</p> <ul style="list-style-type: none"> a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservices (Any API, which need to be custom developed to integrate with core system) <p>G. Training and Roll out activities</p>	The details will be shared with the successful bidder.
175				Please refer to Sheet 2 - "Volumetric Details" for confirming sizing related queries	The details will be shared with the successful bidder.
176	14	3. BACKGROUND AND PURPOSE OF THE PROJECT	In order to cater the ever-increasing customers' expectation of accessing information related to bank's products and services with ease, Bank's Chat-Bot – PIHU (PNB's Instant Help for You) is hosted on pre-login pages of PNB One and Internet Banking & website.	PNB has chatbot PIHU functioning on pre-login pages, do we need to consider current PIHU to be revamped and replaced with the new BOT ? If any data resides within PIHU, how does the bank envision migrating it to the new chatbot solution? Will the bidder be responsible for this process? If so, will bank facilitated the communication between 2 parties?	The Bidder to ensure that the chatbot solution shall be new implementation and all the deliverables are as per Scope of Work and Terms & conditions of the RFP.
177	78	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER point	The Bidder should have implemented Chatbot Solution in at least two BFSI (Banking, Financial Services and Insurance)/Govt./PSU companies and one of them whom should be public sector or private sector bank. (Relevant experience Certificate along with its purchase order/work order to be	We implemented chatbot for many international banks and government sector of outside india. These organisation have similar work flows as india in terms of bank or government entity, hence we ask to relax this criteria and make it open to any bank and any government.	The Bidder to ensure that the chatbot solution shall be new implementation and all the deliverables are as per Scope of Work and Terms & conditions of the RFP.

178	79	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER - point 5	Bidder should have minimum average turnover of Rs.15 Crore. (Rupees Fifteen Crores only) in 2 financial years out of last 3 consecutive financial years (FY-2020-21, 2021-22 or 2022-23).	Request to reduce the turnover to 8 CR	Please refer to the Corrigendum - 1.
179	79	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER - point7	The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture in BFSI^ in India.^ SCB/ AAA rated NBFC/ any other Organization having more than 500 branches across India.	Will request to relax this criteria for eligibility atleast. We are confident our solution is quite flexible and adoptable to do so smoothly.	Please refer to the Corrigendum - 1.
180	80	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER - point 8	The bidder should be ISO 27001 certified organization and SOC2 certified. The bidder should be certified with any one certificates among CMM Level 3, ISO 27001 certified organization and SOC2 Certified.	Point 8 says that either of the certificate is okay. Can we ask for SOC2 to be relaxed here ?	Please refer to the Corrigendum - 1.
181	80	ANNEXURE-III - ELIGIBILITY CRITERIA OF THE BIDDER - point 9	The bidder should be CMM Level 3 and above certified organization in any three of the last five years. The bidder should be certified with any one certificates among CMM Level 3.	Point 8 says either but here it says its mandatory. Request you to eliminate this point. We are confident about our solution to be effective.	Please refer to the Corrigendum - 1.
182	94	ANNEXURE-XI - TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION	Turnover Average annual turnover of the bidder shall be at least Rs 15 Crores in India during any 2 of last three financial years i.e. for the year ending March 31, 2020-21, 2021-22, and 2022-23 as per audited financial statements. Turnover Criteria – INR 15 to 20 Crores = 5 marks Above 20 up to 50 Crores = 7.5 marks More than INR 50 Crores = 10 marks	Request to reduce the turnover to 8 CR	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP. Further, please refer to the Corrigendum-1.
183	17	Page Number 17 : C. Voice Bot:	The solution should be able to support voice recording on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	This will need to integrate with your IVR, could you provide us with the following information : 1. Who is your IVR provider ? 2. Do they have the API available for the integration ?	The details will be shared with the successful bidder.

184	25	Page Number 25 : S. Generative AI capabilities:	Bidder is required to Develop/Implement/Maintain and upgrade Generative AI platform on regular basis as per Requirement.	Plese elaborate the scope of this statement	The Bidder to ensure that the chatbot solution and underlying technology is Developed/Implemented/Maintained and Upgraded on regular bsis.
185	25	Page Number 25 : S. Generative AI capabilities:	The bidder is required to create Setup and Configure New Cloud Infrastructure on behalf of the bank. Also, Bidder may require creating, and setup 3rd Part generative Accounts.	Plese elaborate the requirement with the example	Please refer to the Corrigendum - 1.
186	25	Page Number 25 : S. Generative AI capabilities:	Bidder should have its own proprietary LLM trained on BFSI use cases, and only has to finetune the BOT for Bank Dataset. Bidder is required to use different Generative AI Models available in the market. Bidder may need to upgrade existing API models and generative Models and	Under the generative AI section, you have mentioned these two points and they are contradicting with each other. Using proprietary LLM will risk your solution in terms of capabilities and dependencies. Ideally one should use any foundation level popular LLM or fine tuned version that is specific to the bank.	Please refer to the Corrigendum - 1.
187	18	Page Number 18 : Platform Independence	The Bot should be able to Integrate with our existing Internal Solutions/Applications like AD, HRMS, CGRMS (Complaint Registration System), Knowledge Centre (Internal knowledge repository Web site for employees), CBS (Core banking Solutions for assistance in various domain) etc..	Are you expecting the pre-built adapters for these enterprise systems ? If yes then please specify if they are from which OEM ? If not then then we assume all of them will have the APIs to be integrated.	The bidder is requested to comply with the RFP eligibility criteria, Scope of Work and terms & conditions
188	95	ANNEXURE-XI (A) TECHNICAL REQUIREMENTS (Scope of Work)	In built context handling capabilities should be there, allowing the user to swiftly switch between the entities.	What does entity mean here ? Switching of the channels or usecases ?	Entity means context and by switching, inference is Switching between the queries context.
189	109	ANNEXURE-XI(B) - TECHNICAL ASSESSMENT CRITERIA	3. At least Performance Certificates from two organisations* together with P.O. and details such as features, throughput, model no, OSD/OEM name etc. should be available in either of the documents) (*As mentioned in point no. 2)	Many of our implementations are via our partner so the end customer do not mention the OEM details or name of the product in the letters or PO. Please relax this criteria.	Bidder has to comply with the eligibility criteria and terms & conditions of the RFP.

190	79	Eligibility Criteria - Clause No 7	The bidder/OEM should have experience of implementation of the Chatbot solution in public/ private cloud architecture in BFSI^ in India. ^ SCB/ AAA rated NBFC/ any other Organization having more than 500 branches across India.	We will request the said Eligibility criteria be relaxed having experience of implementing solution on-premises OR Cloud Architecture? On-premises implementation solution should also be considered.Considering the fact that till now Govt/PSU customer doesn't have required permission to go on cloud,hence majority implementation are on thier on prime server.Request the tender authroty to consider this and amend the clause for both cloud/on prime implementation	Please refer to the Corriegndum - 1.
191	80	Eligibility Criteria - Clause No 10	The bidder's solution must be certified for security audit from CERT-IN Empanelled Agency. - Audit completion certificate alongwith undertaking to be submitted.	Can the Audit Certification be provided once the bid is awarded? The undertaking can be provided along with Technical Bid.We feel that now a days banks onboard the final vendor and carry out auditing internally with thier empanelled vendor after UAT stage. In similar fashion we have just concluded implementation with one reputed PSU bank of South India.	The chatbot solution proposed by the bidders must be certified for security audit from CERT-IN Empanelled Agency.
192	114	Integrity Agreement - Point no f	Bidder(s)/Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.	Duration for should be specified	Please be guided by ANNEXURE - XIII PERFORMA FOR INTEGRITY PACT Section 09- Pact Duration
193		General Query		Requirement of Escrow Account (for source code) is not mentioned in the RFP. Do the bidder have to consider this? If yes, what is the period expected?	Please refer to the Corriegndum - 1.
194	97	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION- Annexure XI (A) -Point 17	Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events &movie booking, health, bus, train and hotel flight booking, local search and deals.	Does the bank have its own interface for these services? or are we expected to interface with 3rd party? In either case we presume we will be provided the required APIs. Please confirm	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events &movie booking, health, bus, train and hotel flight booking, local search and deals. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the <u>successful bidder</u>
195	101	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION- Annexure XI (A) - Point 35	The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	Are you looking at private cloud since bank's regulatory compliance may not permit usage of public cloud due to data security concerns?	Please refer to the Corriegndum - 1.

196	103	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION- Annexure XI (A) - Point 53	The bot solution should be capable of having unlimited bot based on bank's requirement like web site bot, helpdesk bot, transactional bot, employee bot, customer bot etc.	Are you expecting a single BOT playing different roles or different instances of BOT? In case of different instances of BOT, kindly provide the number of BOTs in scope of this RFP	Please refer to the Corriegndum - 1. The Chatbot solution shall be separate instance for Internal Bank users and Customers.
197	104	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION- Annexure XI (A) - Point 66	System should provide automated alerts through Email / SMS / portal during downtime of the system / error. Any exception should be sent to the bank's team through these alerts instantly.	Will Bank provide the SMS gateway?	The Bidder shall ensure that the proposed Chatbot solution shall have the capability to provide automated alerts through Email / SMS / portal during downtime of the system / error. Bank shall provide the SMS vendor.
198	105	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION- Annexure XI (A) - Point 70	The chatbot solution must have the collection management capability.	Are you indicating payment reminders here?	The collection management capability is being asked for recovery use case of the bank.
199		General Query		Are on-prem solutions permitted?	As per the requirement of the RFP Bidder has to provide the cloud based chatbot solution in compliance to the terms & condition of the RFP. Further, in future if need be the successful bidder has to provide the Chatbot solution on Premise and hence the proposed chatbot solution shall have the mentioned capability for on premise solution if needed in future as mentioned in the RFP.
200		General Query		Does PNB expect customers to login before using the chatbot? Will the chatbot be provided location access? Will customer demographics be provided to the chatbot, where they have already been logged in?	The solution capability has been asked and the the requirement is clear from RFP. However the bidders solution shall have the capability of providing authentication for the customer to avail the non-financial/financial services on the chatbot. Further, details will be shared by the <u>successful bidder</u> .
201		General Query		Does the Bank have an existing trouble ticketing platform? Which one? Will the APIs be provided?	The details will be shared with the successful bidder.
202		General Query		Does the Bank have licenses of BI tools such as PowerBI embedded?	The details will be shared with the successful bidder.
203		General Query		Does the Call Center have an existing Video conferencing solution that can be integrated with using APIs?	The details will be shared with the successful bidder.

204	100	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION Annexure XI(J) - Point 31	Multi-factor authentication and support for Single Sign On (SSO), Security Assertion Markup Language (SAML), Open Authorization supported Login/Sign-up should be available	What SSO infrastructure does the Bank possess? How will the SSO identify customers of the Bank? How will non-customers use the chatbot?	The bidder shall ensure that the chatbot solution shall have the capability of Multi-factor authentication and support for Single Sign On (SSO), Security Assertion Markup Language (SAML), Open Authorization supported Login/Sign-up should be available. Further, details will be shared with the successful bidder.
205	105	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Annexure XI(P) - Point 7	The BOT should support Voice Banking through API integrations.	Which ERP / CRM systems?	The Bidder shall ensure that the chatbot solution shall have the mentioned capability. Further details shall be shared with the successful bidder.
206	96	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Annexure XI(B) - Point 5	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc. in addition to English language with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly.	Will the Bank allow integration with third-party APIs such as Google Voice or Bhashini	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.
207	96	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Annexure XI(C) - Point 8	Chatbot Solution should support speech-to- text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/email etc.	Will the Bank provide licenses for Smart assistant APIs?	The successful bidder to ensure that the proposed solution shall have the capability to support speech-to- text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the Chatbots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/email etc. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder.

208	101	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Annexure XI(K) - Point 37	The proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options.	Will the Bank provide payment gateway subscription?	The successful bidder to ensure that the proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder. The payment gateway details shall be shared with the successful bidder.
209	97	TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Annexure XI(E) - Point 17	Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	Will the Bank provide the service provider and payment gateway apis?	The successful bidder to ensure that the proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder. The payment gateway details shall be shared with the successful bidder.
210		General		What is Contract Value	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP and submit the commercial bid as per the requirement of the RFP. The query is not relevant.
211		General		The tender number is not given in the RFP, Kindly share the same.	Please refer to the Corrigendum - 1.
212		Pg: 80- ANNEXURE-III- ELIGIBILITY CRITERIA OF THE BIDDER- (pointer 16)	The Bidder (including its OEM, if any) should either be Class I or Class II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Certificate of Local Content to be submitted- The draft for the local content certificate is not given in the RFP	Please refer to the Corrigendum - 1.
213		Pg: 80- ANNEXURE-III- ELIGIBILITY CRITERIA OF THE BIDDER- (pointer 15)	The bidder must have technical support centre located in India preferably Delhi/NCR.	We have support centre in Mumbai and regional office in Delhi	The bidder to refer the existing clause.

214		Pg: 93- ANNEXURE- XITECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION - Pointer 1	<p>Bidder shall have been in the business of implementation of Chatbot solution or similar business</p> <p>Scores will be given to Bidder based on their years of experience in Chatbot solution or similar business as :</p> <p>Upto 5 years = 3 5 to <10 years=4 More than 10 years=5</p> <p>Supporting documents: Valid CA certificate or proof of work done (work order and completioncertificate/ payment proofs)</p>	<p>1. What needs to be mentioned in CA certificate?</p> <p>2. Of what time period the Payment proofs needs to be submitted? (for example if we have 10 year of experience then do we need to submit the payment proof of ten year old data?)</p>	The bidder to ensure the document submission as per ANNEXURE-XI TECHNICAL AND FUNCTIONAL SPECIFICATIONS OF THE SOLUTION.
215		Pg: 109- ANNEXURE- XI(B) TECHNICAL ASSESSMENT CRITERIA- Pointer 3	At least Performance Certificates from two organisations* together with P.O. and details such as features, throughput, model no, OSD/OEM name etc. should be available in either of the documents) (*As mentioned in point no. 2)	Need understanding	The bidder to ensure the document submission as per ANNEXURE-XI(B) TECHNICAL ASSESSMENT CRITERIA.
216	18	4 - SOW D - Platfrom Independence	The solution should allow direct messaging from these social media	a) Integration, Social Media platforms like Facebook, Twitter , Instagram and Whatsapp, etc. The solution should allow direct messaging from these social media. Further it should support all major browsers and the upcoming Bharat OS.	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP.
217	19	4 - SOW H - Non-Financial Services through Chatbot	ChatBot uptime of 99.50% on quarterly basis.	e) ChatBot solution should have the capability to handle minimum 10,000 concurrent Chat sessions from day one, however the same shall be scalable horizontally and/or vertically as per Bank's requirement (without any additional cost to Bank), conversation response accuracy of 98%, ChatBot uptime of 99.50% on quarterly basis.	The Bidder to ensure that all the deliverables are as per Scope of Work and Terms & conditions of the RFP.

218		b-	The Bot should be able to Integrate with our existing Internal Solutions/Applications like AD, HRMS, CGRMS (Complaint Registration System), Knowledge Centre (Internal knowledge repository Web site for employees), CBS (Core banking Solutions for assistance in various domain) etc	Bidder assumes that API are available for these and these would be exposed for any cloud system to interact. Please confirm	The successful bidder to ensure that the proposed solution shall have the capability to integrate through API's for Integration with our existing Internal Solutions/Applications like AD, HRMS, CGRMS (Complaint Registration System), Knowledge Centre (Internal knowledge repository Web site for employees), CBS (Core banking Solutions for assistance in various domain) etc. The API's for sending request and receiving response has to be part of the solution and also API's of sending response to the request received also have to be built by the successful bidder
219	18	c	The proposed system should offer workflow automation capabilities to streamline communication and processes within banking modules. This includes automated task assignment, notifications, and alerts triggered by predefined events or conditions.	Please provide more details as these are requirements of an RPA or a workflow engine.	The bidder to ensure that the proposed chatbot solution is having the below mentioned capabilities. The proposed system should offer workflow automation capabilities to streamline communication and processes within banking modules. This includes automated task assignment, notifications, and alerts triggered by <u>predefined events or conditions</u> .
220	20	J- Live agent dashboard clause b	If agent is not available, the BOT should be capable of raising a service ticket and tracking the same.	What is the current service ticket system that is being used currently at PNB.	The bidder to ensure that the proposed chatbot solution is having the below mentioned capabilities. If agent is not available, the BOT should be capable of raising a service ticket and tracking the same. Further details will be shared with the successful bidder.
221	23	Clause -g	No customer sensitive information or PII information will be saved or transferred to cloud.	As the proposed solution needs to be on cloud please clarify this clause	Bidder to ensure that the customer sensitive information or PII information is neither saved nor transferred to cloud. Bidder shall have to ensure compliance of all the Government of India, MeITY, RBI Guidelines w.r.t Cloud.
222	25	Generative AI capabilities:		Earlier in the requirement it is mentioned bot should support NLP and there are Generative AI capabilities. Please clarify whether the bot should work on NLP or generative AI	The bidder to ensure that the chatbot solution should have both the capabilities (NLP/GEN AI), which may be utilized based on the context of the query.