

Replies to the pre bid queries to GeM Bid ref: GEM/2023/B/3547100 dated 09/06/2023 for Selection of Vendor for Pre-screening of selected set of Banks existing customer base and providing enquiry alerts on watch list shared by the Bank.

Sl. No	GeM Bid Clause	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 22	Annexure - 2 Scope of Work	The solution should adhere to all security guidelines of the Bank.	CHM is an ISO 27001 certified organization and have an ISMS implemented. CHM will follow its own guidelines, policies, and procedures. What are the security guidelines of the Bank that CHM will have to adhere to?	RBI guidelines on security should be adhered.
2	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 22	Annexure - 2 Scope of Work	Historical data must be retrievable as required by the Bank.	What timeframe (historical data) is required by the bank?	Historical data of scrubbing to be maintained for 3 months and alerts data for 1 month
3	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 13.2.1	General Conditions- 13. Indemnity	All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	Indemnities should be limited for Service provided as per contract period	Bidder has to comply with RFP/GeM terms and conditions

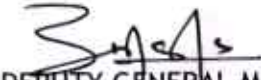


4	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 14	Annexure - 2 Scope of Work	Generate alerts in case • Customer is looking for foreclosure of loans. • Customers looking for balance transfer outside	Please elaborate on conditions to identify below: Customer is looking for foreclosure of loans. Customers looking for balance transfer outside	ML data on the likelihood of the customer to close / transfer balance to be indicated
5	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 31	Annexure - 2 Scope of Work	Provide summary of alerts to understand the velocity and type of stimuli and review for course correction and appropriate action.	Please provide more clarity on below point: Provide summary of alerts to understand the velocity and type of stimuli and review for course correction and appropriate action.	The alerts shared by the bidder should enable the Bank to improve the frequency of the alerts.
6	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 5.c	Annexure - 2 Scope of Work	c) predict lifetime value of the customer.	Please elaborate on below point: predict lifetime value of the customer.	Bidder should provide the credit worthiness & repayment history of the customer.
7	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no: Table A&B	Annexure 8- Bill of Material	Annexure- 8 Bill of Material	Does the requirement pertain to Consumer Alert or Commercial Alert.	Consumer alert



8	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 5	Annexure-2 Scope of Work	Provide Consumer Algorithms and Propensity Score which will enable the Bank to a) Sell a product to the right customer. b) Identify customer's propensity to buy the product. c) predict lifetime value of the customer. d) enhance customer profitability by offering him the next best product	1) Propensity score is not part of trigger alert .Need to discuss accordingly .2) Please elaborate more about Life time value	ML based data to identify the propensity of the customer to be shared with the Bank.
9	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 6	Annexure-2 Scope of Work	Build Propensity Score for new loan products and optimizing campaign targeting.	Propensity score is an analytical project.	ML based data to identify the propensity of the customer to be shared with the Bank.
10	GeM bid ref. No. GEM/2023/B/354 7100 dated 09/06/2023 ATC Point no 22	Annexure-2 Scope of Work	The score check shall be a soft pull and it shall not affect the credit score of the customer.	Score is not the part of alerts. Same can be availed as part of other services.	Bidder has to comply with RFP terms and conditions

Date: 22/06/2023
Place: Bengaluru


DEPUTY GENERAL MANAGER
