

REPLIES FOR THE PRE-BID QUERIES

Sl.No	Page No of RFP	Clause No	RFP Clause	Bidder's Query	Bank's Replies
1	2	10 & 11	1. Rs. 29,500/- (25000/- Application Money plus 18 % GST)	Our Company is a MSME registered with National Small Industry Corporation Limited. Considering the same we request bank to exempt us for submission of Application money & EMD and also include as a part of clause in the RFP for any MSME bidder's support.	See Amendment
2	2	11	2. Rs. 25,00,000.00 (Twenty five Lakhs only) for One Cluster and Rs 50,00,000 (fifty Lakhs only) for more than one cluster		No change
3	11	3.2	The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 12 months.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on implementation should be increased for atleast for 5 years instead of 12 months.	No change
4	11	3.2	The Kiosk /BC solution should have been implemented in at least in 500 locations in India.	And also the number of locations should be 5000 locations instead of 500 locations, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume.	No change
5	12	3.2.5	Annual turnover should not be less than Rs. 5 (Five) crores in the last financial year as per audited financial statement.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on financial turnover should be increased for atleast for 100 crore for last 3 Financial year, to have the sound financial support for the project deployment and services.	No change
6			General	As bank is looking for an Hybrid model, the implementation experience in KIOSK Banking service should be there for the bidder and should be proven record of deploying for at least for more than 1000 locations for at least 1 PSU/ Nationalized bank, which would help bank to enable the implementation quickly. So bank, can amend the clause accordingly.	No change

7	14	5.4	For the KIOSK Model the Solution available with the Bank shall only be used. However for HHM/ POS machines suitable interface to be developed for interfacing with our Gateway at the bidders cost.	It is assumed that the KIOSK Solution is already available with the Bank and the bidder has to utilize the same in the devices, which is nothing but the Common Application for all vendor at various clusters. If so, kindly provide us the details of the existing KIOSK solution with the Bank.	TAB/Tablet based solution only made available by the BANK. Bidder need to purchase the device and can make use of the solution.
8	15	6.14	Bidder shall confirm that every person deployed by them on the project has been vetted through third-party background check prior to their engagement. Reference from two respectable persons of that area known to the bank should be submitted to the bank prior to their engagement.	As BCAs deployed for the project are the agents of the TSP and as the vendor of the Bank, we also follow strict and effective scrutinizing methods to engage the BCAs, the engagement policies and guidelines shall be submitted to the Bank for approval, if required.	It is also mandatory that certification from IIBF is obtained. -
9				Hence, submission third-party background check prior to engagement is may not required, considering the large volume of BCAs to be engaged for this project and that too within the stipulated timelines as per the RFP. Kindly the amend the RFP accordingly.	not agreeable
10	17	8.1	The Bidder shall ensure that the KIOSK is located within the Geogarpical area allotted to the concerned BCA and is in a prominent place, acceptable to the Bank and with requisite furniture and fixtures for BCA and customers. Copies of Lease/Rental agreement with the Landlord or latest tax paid receipt, if owned. The KIOSK should be housed in a building with a minimum floor space of 100 Square feet, hardware, software, personnel, technical services, connectivity, maintenance. The Kiosks should access only the solution available with the Bank.	We shall identify, evaluate, scrutinize and engage the BCAs and also equip them with required devices to servicing with required training and guidense. However, the place for KISOK setup shall be taken care by the Bank i.e. The required rent/ lease shall be taken care by the bank, rather than passing the responsibility to the BC/ BCA, as any issues later will directly affect the service and the goodwill/ reputation of the Bank in the location allotted. We shall identify the suitable location for such setup. Kindly the amend the RFP accordingly.	Not agreeable

11	19	10.3	The system should be able to support products and services specified in the RFP. Additional products and services would be offered gradually over time based on Bank's policy will be informed and implemented by BCs without any additional cost towards implementation. The details of scope of basic banking products and services to be offered are mentioned under Appendix III.	Any modification or customization of the requirement as required by bank (either pre or post delivery) will be at additional price on mutually agreed terms. Any development / customization / testing for or as per the requirement of bank / regulators / Vendor FI implementation front, will be considered as Change-Request and will be at additional cost. Kindly amend the RFP accordingly.	The Solution is provided by the Banks hence no cost of implementation envisaged.
12	19	10.4	The FI Solution would be supported by an independent IT infrastructure that would have interfaces with Bank's CBS and other existing Technology Solutions.	As any service request from client devices will be routed through FI Gateway, the interface with CBS is not required.	Solution will be provided by the Bank
13	23	12.4.9.	The second copy shall be handed over to the Bank while submitting the claim.	As all the transactions are online and the required audit trails, reports shall be obtained through the MIS enabled and also in backend. The submission of slips to bank may not be required. Kindly amend the RFP accordingly.	see amendment
14	24	14.2	Necessary interfaces have to be created with bank's Core Banking System, NEFT/ RTGS/ ECS/ NPCI/ UIDAI etc.	As any service request from client devices will be routed through FI Gateway, the interfaces with other systems are not required. Kindly amend the RFP accordingly.	Solution will be provided by the Bank
15	34	33.5.	Normalization of Bids:	Kandy provide more clarity for this particular section	See amendment
16	55	60.3	Within 45 days from the date of placing work order / intimation, in all identified locations including interface with banks Gateway.	As the initial implementation undergoes identification, evaluation, training, activation and also direct dependencies with technological requirements like interface with FI Gateway. The timeline provided is very short/ minimal. Hence, please amend the time frame from 45 days to 90 days. Kindly amend the RFP accordingly.	amendment hosted
17	55	60.6.	The process of enrollment of accounts (at least one family one account) is to be completed within 18 months of signing the agreement.	It is assumed that, Bank will provide us the details of households to be enrolled.	amendment hosted

18	56	63.2	The BC is eligible for charges stipulated under Appendix VI and cash handling charges as per the agreed rates and BC should pass on a minimum of 80% of these charges to the BCA. The cash handling charges shall be paid as per the outcome of the RFP, subject to a maximum cap of Rs 20 /- on the individual cash transactions. For non base branch customer financial transactions a maximum cap of Rs 5 /- will be paid.	The maximum caps for payable charges are very minimal comparing to the industry standards. Hence, request the Bank to remove the upper cap. The upper cap will de-motivate the BCs to restrict themselves with minimum transactions and which may affect the performance of the project. Kindly amend the RFP accordingly.	Not agreeable The maximum cap for individual cash transaction is Rs.25/-
19	2	Appendix II	Devices must have capability for making transactions, using Bank's central biometric authentication/any other central authentication system, through switch of National Payment Corporation of India (NPCI) or any other agency approved by the Bank.	As per RBI guidelines, the biometrics of the customers is not to be stored anywhere except UIDAI. Hence, Bank's central biometric authentication will not be applicable. Kindly amend the RFP accordingly.	see amendment
20	3	1	<u>Appendix II- TECHNOLOGY REQUIREMENTS</u>	Kindly restrict bank to not restrict the scope with 3M cogent device (CSD200/ 200i). As the fingerprint scanners are also is one of the factors for arriving the cost of the project. Hence, request Bank to remove this clause.	See amendments
21	3	Appendix II	The application and services which are going to offered on kiosk might be from Banks existing in-house developed applications or FI-vendor based applications.	In some places it is mentioned Kiosk solution should be bank's existing one, but here it says it might be FI-Vendor based application. Please clarify whether Kiosk solution should also be provided by bidder?	The solution will be provided by the Bank.
22	2	Appendix II	2. Login to BC applications should be through Biometric of the BC.	Is it going to be Aadhaar based login or Central authentication based login?	Aadhaar Based Login only - Authentication will be through UIDAI
23	9	Appendix II	Bidder shall install the intermediate server at Banks' DC/DRC locations.	Can intermediate server be hosted outside bank data center as well?	As the application is APP based, no need for the Bidder to provide Intermediate servers.
24	5	Appendix II	SSL VPN connectivity with dual factor authentication should be provided for End points which prevent Eavesdropping and Man in Middle attack.	Is it required to have VPN connection from POS/HHM to intermediate server?	To be provided as and when required by the Bank

25	5	Appendix II	Capability to levy variable /fixed , different types charges on the customer transactions on the basis of customer type, transaction type, geographies, general or restricted manner, various plans of charges.	Since intermediate server is going to post transactions to bank's existing FI Gateway which in turn posts to CBS, will existing FI Gateway expose APIs that support charges deduction to customer accounts?	NO Charges to customers to be levied at BC point
26	5	Appendix II	Holding the entire customer profile, user profile, access rights, authentication methods, rules etc.	Customer Profile should be handled at CBS level, Intermediate gateway will only act as passthrough to pass on transactions/enrollment data to CBS via FI Gateway. Please clarify the use of holding customer profile on intermediate gateway	No intermediary server. Hence no question of handling Customer profile in Intermediary server.
27	2	Appendix II	The Technology will include providing and maintaining devices like laptop computers, hand-held devices, mobile phones, internet connection etc by the vendor.	Is it allowed for same BCA to use multiple channels (Kiosk/Pos etc.) simultaneously at one location?	Either Kiosk or POS should be used at any particular time.
28	6	Appendix II	Bank has a technology solution, service provider / agents may use the same for delivery of service using front end devices as per technology solution.	If existing technology solution is used, how the users	Solution will be provided by the Bank and the same has to be used by the vendors
29	11	Appendix II: O. INTERFACE WITH CORE-BANKING SYSTEM OF THE BANK	The Bidder shall develop and provide interfaces for the FI gateway so as to ensure backend system to interact with Core Banking System of the Bank.	FI Gateway will provide interfaces for intermediate gateway to integrate or is it other way around? Please clarify	No intermediary server. Application can be accessed through APP.
30	11	Appendix II: P. HANDHELD DEVICE SPECIFICATIONS	Should be capable of transactions through EMV standard cards.	For Card based transactions, will intermediate gateway directly interface with ATM Switch of the bank or it will be routed through FI Gateway of the bank?	Will be routed through FI Gatgeway of the Bank. No intermediary server to be maintained by the Vendor.
31	6	Appendix II	The proposed solution will support authentication of customers, secured communication, transaction processing, authentication of transactions through fingerprint matching,	For central authentication based transactions, will intermediate gateway directly talk to central authentication server or it will be routed via FI Gateway of the bank?	Authentication will be through UIDAI. No intermediary server to be maintained by the Vendor.

32	5	Appendix II	8. Critical information should not be available in the server as per AADHAAR regulation act 2016.	As per recent UIDAI guidelines, aadhaar number should only be stored in Aadhaar data Vault. Will the proposed solution interface directly with Aadhaar data vault or it will be handled by FI Gateway of the bank?	It will be handled through an interface between FI gateway and Aadhaar Data Vault.
33	10	Appendix II	The application should be capable of identifying different types of transactions done by the BCAs and provide reports as different services carry different rates.	Will the proposed solution calculate commission for each agent for the transactions/enrollments performed by that agent or it will be done by central FI Gateway of the bank?	Proposed Solution will calculate commission for each agent at Gateway Level Centrally.
34	10	Appendix II	The application should be capable of identifying different types of transactions done by the BCAs and provide reports as different services carry different rates.	If commission calculation done by proposed solution, how the data for the transactions performed at existing Kiosk solution of the bank will be provided to intermediate gateway?	Data can be shared through SFTP.
35	11	Appendix II	Online Dashboard utility to be provided to the bank as per the banks requirements for monitoring.	If existing kiosk solution is utilized by the agent, how the data of transactions/enrollments doen in that system will flow back to proposed solution for dashboard/reporting purposes?	Based on the mutual agreement data can be shared through SFTP.
36	11	Appendix II	Uploading and/or downloading of transactions to/from Intermediate system through online connectivity as well as through modes	Please clarify this requirement	Based on the mutual agreement data can be shared through SFTP.
37	12	Annexure II	The handheld device should be able to maintain a database of linked customer accounts, and to transfer/upload the transactions through online connectivity or modes.	Please provide more details on purpose of storing data of linked customer accounts in context of handheld device?	See Amendments
38			Every customer Account shall be opened in the banking system after all the mandatory information about the applicant/customer has been captured.	Which card does it refer to ?	This clause is being deleted
39			The number of transaction history stored in the card would depend on the availability of memory on the card and would be decided mutually by the Bank and the Bidder.	Whether SCOSTA smartcard solution is in scope ?	This clause is being deleted

40			The Kiosk should the solution our Bank and for HHM/MPOS the software of the bidder should interface with our Banks Gateway.		Solutions will be provided by the bank
41	16	Clause 7	Compliance Requirement Clause 7.11 Clause 7.12 Clause 7.13	These clauses cannot be accepted Clauses too open ended	Not agreeable
42	40	Clause 39	<u>COMMERCIAL BID:</u> All costs should be inclusive of all taxes, duties, charges and levies of State or Central Governments, as applicable, at the date of signing the Agreement and subject to deduction of all statutory deductions applicable, if any. The benefits realized by Bidder due to lower rates of taxes, duties, charges and levies shall be passed on by Bidder to Bank	All costs should be exclusive of all taxes, duties, charges and levies of State or Central Governments, as applicable, at the date of signing the Agreement and subject to deduction of all statutory deductions applicable, if any	Not agreeable
43	40	39.1.10	In case of any revision (upward or downward) in Government levies, taxes, cess, excise, custom duty etc. after the submission of the price bid and up to the date of invoice, the benefit or burden of the same shall be passed on or adjusted to Bidder.	<u>In case of any revision (upward or downward) in Government levies, taxes, cess, excise, custom duty etc. after the submission of the price bid and up to the date of invoice, the benefit or burden of the same shall be passed on or adjusted to Bank</u>	Not agreeable

44	43	42& clause 47	Intellectual property rights infringement)& indemnity	<p>(Following indemnity for infringement of IPR shall be included BIDDER shall have no liability for any claim of infringement based on: (i) use of a superseded or altered release of some or all of the Deliverables including, but not limited to, Bank's failure to use corrections, fixes, or enhancements made available by BIDDER; (ii) the combination, operation, or use of some or all of the Deliverables or any modification thereof furnished under this Agreement with information, software, specifications, instructions, data, or materials not furnished by BIDDER if the infringement would have been avoided by not combining, operating, or using the Deliverables or the modification thereof; (iii) some or all of the Deliverables or the modification thereof, which is based on Bank's material, data or design; (iv) any change, not made by BIDDER, to some or all of the Deliverables or any modification thereof or (v) use of the Deliverables otherwise than for the purposes authorized hereunder.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>
45				<p>(a) If any of the Deliverables is held or is believed by BIDDER to infringe, BIDDER shall have the option, at its expense, to (i) modify the Deliverables so as to make it non-infringing, (ii) obtain for Bank a license to continue using the Deliverables, or (iii) terminate the license for the infringing part of the Deliverables and refund a pro rata portion of the fees paid for that portion of Deliverables, subject to straight line depreciation over a 5 year period. This clause provides for BIDDER's entire liability and Bank's exclusive remedy for claims of infringement of intellectual property rights related to the Deliverables.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>

46				<p>2. By Bank Ba Bank warrants to BIDDER that the software, materials, and other assistance ('Bank materials') supplied by Bank to BIDDER for the purpose of execution of the terms of the Agreement are either Bank owned properties or are properties obtained by Bank under proper intellectual property licenses. Bank further warrants that the said software, material and other information, to be provided by Bank shall not infringe the intellectual property rights, proprietary rights or any other property rights of any party. If the Bank materials supplied by Bank are found to infringe the intellectual property rights of any party, then Bank shall hold harmless and indemnified BIDDER, against all claims and actions associated with such infringement, including without limitation the attorney fees spent by BIDDER in defending such actions and claims, and any compensation that may be paid by BIDDER to settle such claim either in satisfaction of a court decree or otherwise. This clause shall survive the termination of this Agreement</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>
47				<p>b. The Bank will indemnify, defend and hold BIDDER harmless from any loss, injury, claim or damage resulting from any death or injury to any person or property of BIDDER arising out of the use or possession of the facilities/equipment or location of the Bank by BIDDER or its personnel, unless caused by the negligence of BIDDER personnel and the limitation of liability provided herein shall not apply to such loss, injury, claim or damages.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>

48	44	43	Representation & warranties	<p>Exceptions of Warranties with respect to Deliverables shall be included BIDDER shall have no liability in the case of breach of the above warranties due to (i) use of the Deliverables on any environment (hardware or software) other than the environment recommended or approved by BIDDER, (ii) the combination, operation, or use of some or all of the Deliverables with information, software, specifications, instructions, data, or materials not approved by BIDDER; (iii) the Deliverables having been tampered with, altered or modified by Bank without the written permission of BIDDER or (iv) use of the Deliverables otherwise than in terms of the relevant documentation. In case of breach of this warranty, Bank's exclusive remedy will be to obtain at the option BIDDER (1) the re-performance of the service or the correction or replacement of the affected Deliverable that provides substantially similar functionality or (2) if both parties mutually determines that such remedies are not practicable, a refund of the project fees allocable to that portion of the Deliverable will be due to Bank if already paid by Bank.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>
49				<p>(a) THE WARRANTIES PROVIDED HEREIN ABOVE BY BIDDER ARE IN LIEU OF ALL OTHER WARRANTIES, BOTH EXPRESS AND IMPLIED, AND ALL OTHER WARRANTIES, INCLUDING WITHOUT LIMITATION THAT OF MERCHANTABILITY OR FITNESS FOR INTENDED PURPOSE IS SPECIFICALLY DISCLAIMED BY BIDDER. Notwithstanding anything contained in this Agreement, with respect to any third party software or component including equipments (irrespective of whether procured by BIDDER or by Bank), the warranties, representations, indemnities and other license terms and conditions provided by the concerned third party will apply.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>

50	45	45	Cancellation of the Order & Termination of contract In case of order cancellation, any payments made by Bank to the Bidder would necessarily have to be returned to Bank with interest @ MCLR +3.5%+2% as per the prevailing MCLR of the bank.	In case of order cancellation,for breach of any provisions of tender by the bidder if any advance payments made by Bank to the Bidder would necessarily have to be returned to Bank	Bidder has to comply with RFP terms & conditions.
51	46	46	Termination	Termination clause shall include the following (a) Similarly the Bidder shall have right to terminate the contract by giving 30 days notice in the event of breach of provision of contract by the Bank, provided breach is not rectified during such notice period.,	Bidder has to comply with RFP terms & conditions.
52				Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination.	Bidder has to comply with RFP terms & conditions.

53				<p>In the event of this Agreement being terminated, the Bank shall be liable to make payments of all the amount due under this Agreement up to the effective date of termination for which services (including parts thereof) have been rendered by BIDDER and if it is a termination by the Bank pursuant to sub clause (a) above, then the Bank shall, over and above any other payments to be made hereunder, also pay such termination compensation as may be decided by the parties to be reasonable in the circumstances. Forthwith on the expiry or earlier termination of this Agreement, each party shall, return to the other party all documents and materials, belonging to the other party with regard to this Agreement, or shall at the option of the disclosing party destroy under written certification all documents or materials in connection with this Agreement in a manner that its subsequent retrieval by whatever means is rendered impossible.</p>	Bidder has to comply with RFP terms & conditions.
54	47	48	<p>2. <u>Inspection of Records:</u> Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard.</p>	<p>Auditing shall be done subjected to confidentiality and notice to be given 15 days prior and to be done on normal working days at Banks Cost.</p>	Bidder has to comply with RFP terms & conditions.
55	47	Applicable to clause 52	Confidentiality & non- Disclosure	<p>52.1 The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution.</p>	Bidder has to comply with RFP terms & conditions.

56		52.1	The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The bidder shall furnish an undertaking as given in Annexure-XVIII.	59.8		Bidder has to comply with RFP terms & conditions.
57		59.8	The service provider should indemnify the Bank for breach of confidentiality and obligations by the service provider, its representatives and agents at the first demand by the Bank.	Following clauses shall be included		Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.
58		annexure <u>XVIII</u>		However, nothing in this clause shall prevent the receiving party from treating a confidential information as non-confidential, if such information is:		Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.
59				i) in the possession of, or was known to receiving party prior to its receipt, without an obligation to maintain its confidentiality;		Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.
60				ii) or subsequently becomes generally known to the public without violation of this provision by the receiving party;		Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.

61				<p>iii) obtained by receiving party from a third party (i) who the receiving party does not know to have violated , or to have obtained such information in violation of any obligation to the disclosing party with respect to such information, (ii) who does not require the receiving party to refrain from disclosing such information and (iii) who has the right to disclose it, without the obligation to keep such information confidential;</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>
62				<p>iv) independently developed by or for the receiving party without the use of confidential Information and without the participation of individuals who have had access to confidential information;</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>
63				<p>v) required to be disclosed by the receiving party under the compulsion of law, or by order of any court or government or regulatory body to whose supervisory authority the receiving party is subject; provided that, in any such event, the receiving party shall give the disclosing party notice in writing as soon as practicable (which shall, subject to the applicable law, be prior written notice where possible and not later than 30 days after the disclosure) of any disclosure, and the receiving party shall use its best effort to obtain assurance that the disclosed information will be accorded confidential treatment.</p>	<p>Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.</p>

64				Bank, agrees that during the course of Discussions/ Services, Bank is likely to receive or come into possession of information confidential/ proprietary to Bidder (including but not limited to information relating to software, trade secrets, know-how/ technical data, research, products, software services, development, inventions, processes, engineering techniques, strategies, etc) and except as agreed between the parties, Bank shall not disclose or divulge such confidential/ proprietary information to any third parties or make use or allow others to make use thereof either for its own benefit or for the benefit of others directly or indirectly and that the terms and conditions herein above set out with respect of the confidential information of Bank, shall apply mutuatis mutandis to Receiver confidential/ proprietary information	Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.
65		59.8		This clause shall survive the expiry or earlier termination of this Agreement and for a period of two years thereafter.	Clause suggested is not acceptable to Bank. Bidder has to comply with RFP terms & conditions.
66	52	59.19	Service Agreement & Penalties In the case of failure on the part of the SP to open KIOSK /mobile BC (HHM) at any allotted centers a penalty of Rs 1000 per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 10,000 per month till the establishment of the centers. Bank also reserves its right to offer the centre/s to other bidders/service provides solely at its discretion	In the case of failure on the part of the SP to open KIOSK /mobile BC (HHM) at any allotted centers a penalty of Rs100 per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 1000 per month till the establishment of the centers. Bank also reserves its right to offer the centre/s to other bidders/service provides solely at its discretion	Not agreeable

67	53	60.7	<p>Time schedule</p> <p>Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the BCO for any reason, beyond 10 (Ten) working days continuously, a penalty @ Rs. 1000/- per day (from the 11th day onwards) may be levied for each of the Business correspondent outlet with a maximum of Rs 10000.00 per month per centre. The penalty will come into force after three month from the date of activation of BCO and will be levied on BC.</p>	<p>Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the BCO for any reason, beyond 10 (Ten) working days continuously, a penalty @ Rs. 100- per day (from the 11th day onwards) may be levied for each of the Business correspondent outlet with a maximum of Rs 1000 per month per centre. The penalty will come into force after three month from the date of activation of BCO and will be levied on BC.</p>	Not agreeable
68	54	63	<p>Payment Terms</p>	<p>Flowing clause shall be included</p> <p>Any invoice remaining unpaid after the aforesaid period of 20 days shall be treated as debt owed by Bank to BIDDER and BIDDER shall be entitled to recover it as a debt as aforesaid, with an interest of 2% per month for every month of default, from Bank calculated from the date the payment became due until it is realised in full with interest.</p>	Not agreeable
69				<p>Without prejudice to the other rights available, BIDDER also reserves the right to withhold the provision of services till such time all the payments due to it under this Agreement have been made by the Bank and any such withholding by BIDDER shall not be treated as breach by it of the provisions of this Agreement</p>	Not agreeable

70	54	64.2	Force majeure In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of 180 days, the Bank and the Business Correspondent shall hold consultations with each other in an endeavour	Need to add "Bidder" as one of the Party	see amendment
71		Annexure xvi	Performance Bank Guarantee	Adding outstanding clause in bank guarantee This Bank Guarantee issued by _____ Bank, on behalf of Bidder in favor of _____ Bank is in respect of a new Contract / extension of Contract dated _____.	no change
72	11	SI Number 3.2 Prequalification criteria number 4 & Page 23 Annexure II	The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 12 months. The Kiosk /BC solution should have been implemented in at least in 500 locations in India.	TSP to enable to participate with a SI as consortium partner	No change
73	12	SI Number 3.2 Prequalification criteria number 4	Bidder or its wholly owned Parent Company should have maintained Positive Net Worth during the last four financial years, i.e. 2014-15, 2015-16 and, 2016-17 (All audited) and PBS for 2017-18	Bidder or Consortium Partner fulfilling the criteria to bid as primary bidder in a consortium	No change

74	12	Sl No 3.2 Prequalification Criteria 5	: Annual turnover should not be less than Rs. 5 (Five) crores in the last financial year as per audited financial statement.	Bidder or Consortium Partner fulfilling the criteria to bid as primary bidder in a consortium	No change
75	2	Appendix II Under Technical Capabilities Bullet number 8 :	Have necessary software, with common Key Management System(KMS) to support minimum banking products/services mentioned in the RFP.	What's the usage of KMS?	KMS will be provided by the bank only.
76	3	Appendix 3 Sl number 3 under side heading Software	The application and services which are going to offered on kiosk might be from Banks existing in-house developed applications or FI-vendor based applications.	When will confirmation be given on if FI-vendor or in-house developed applications will be considered. What should be consider for our planning?	As per Amended RFP , Bidder need to support only TAB/Tablet based solution. Hence Bank will provide TAB/Tablet based solution. Bidder need to procure device only.
77	6	Under C : Technical Specifications first bullet point :	The technology should be compatible with Standards on Micro ATM/biometric standard Latest version and support inter-bank interoperability through NPCI switch.	We already have a Kiosk and BC solution which supports cash transactions based on Aadhaar and integrated with additional card reader attached to the device. Will it be considered?	As per Amended RFP , Bidder need to support only TAB/Tablet based solution. Hence Bank will provide TAB/Tablet based solution. Bidder need to procure device only.
78	9	J Inter operability :	The Solution should be able to support offus transactions in various channels such as Rupay, AEPS etc.	In addition to Rupay, AEPS, does not it need to support other types of networks such as Mastercard, VISA etc? If yes, please provide the complete list.	Based on the guidelines issued by the bank , BC agent need to accept different type of channels.
79	11	P Handheld Device Specification :	The technology should be compatible with Standards on Micro ATM/biometric standard latest version and support inter-bank interoperability through NPCI switch.	We already have a Kiosk and BC solution which supports cash transactions based on Aadhaar and integrated with additional card reader attached to the device. Will it be considered as micro-ATM	As per Amended RFP , Bank will provide Android based solutions. BC vendor / Corporate BC need to procure H/W as mentioned in the RFP

80	13	Appendix III	The successful bidder shall deploy the solution for the first lot locations within 45 days and for all the subsequent lot locations within 30 days from the date of purchase order or the date of intimation.	45 days is too short a time for the first roll out as there are many first lot locations. Does this 45 days include any changes and integration to be done in the software. If not we would need relaxation on request us to provide this information as response to the RFP.	See amendment
81	14	B Other Activities :	<ol style="list-style-type: none"> 1. Identification of borrowers and classification of activities as per bank's requirements. 2. Collection and prima facie scrutiny of loan applications including verification of primary data. 3. Creating awareness about savings and other channels/digital products offered by the Bank and education or advice on managing money & debt counseling. 4. Preliminary scrutiny of data and submission of applications to the Bank for its review. 5. Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others. 6. Facilitating the repayment of dues owed to the Bank by its customers/guarantors. 	Are these considered within the fixed fees or priced per transaction? If it is priced per transaction, please clarify the fees.	No additional charges are paid other than Fixed charges mentioned and the variable charges as per the quote.
82	14	Under Headding BC activities last point	Pension Payments	Is that centralized operation of crediting the pension payments and only cash withdrawal service to be provided?	Pension credits are done centrally, only the payment are to be done by the Bank Mitras/BCAs
83	Page Number 4	Appendix 2 :	Most of the services requested are part of Micro ATM Service, Are they looking keenly on Micro ATM / Hand Held Mobile(HHM)?		Android based Tab/Tablet

84	55	Sl No 60.3 of the RFP	The implementation duration is 45 days from PO release(to rollout BC) and looks very unrealistic		see Amendments
85	18		Appendix 6	Fixed Fee of Rs 2500 for 100-200 transactions and Rs 5000 for greater than 200. The fixed fees are not sufficient to take care of fixed costs like place rental etc. Can you please clarify if fixed costs (on opex basis) would be separate on top of fixed fee based on number of transactions plus fees per transaction for specific types of transaction.	No additional charges are paid other than Fixed charges mentioned and the variable charges as per the quote.
86	Anx to RFP - Pg	Appendix I	Appendix I Number of Locations Cluster wise to be covered by the Business Correspondent in India.	Please share the bifurcation of these 5000 location District wise quantity.	See amendment for list of existing locations-districtwise. The balance additional locations will be taken up for implementation depending upon the needs at a later date.
87	Anx to RFP - Pg	Appendix I	Proposed First Lot Locations	We assume successful bidder has to replace in your existing 2459 locations	YES- the clusterwise successful bidders should replace the existing 2459 locations
88	13	4.2	In a situation where multiple-bidders are deployed by the Bank to support this solution, then the Bidders would develop required interfaces and co-ordinate joint operations so as not to impact the interests of the Bank and the services rendered to the customers.	Incase bidder qualifies technical bid then the need of developing another interface for joint operations would not arise.Please clarify.	As per Amended RFP , Bidder need to support only TAB/Tablet based solution. Hence Bank will provide TAB/Tablet based solution. Bidder need to procure device only. No separate interfaces to be developed by the bidder.
89	RFP pg 14	5. Requirement details:	5. Requirement details: 5.1. Bank is planning to extend ICT-BC based outlets in about 5000 locations (scalable to 10000) pan India. The locations are grouped into six clusters. Separate commercial bids are invited for each cluster.	a) Pls share the timeline (Phase) for deploying BC for First phase / 5000 BC	First phase to be implemented within 90 days of workorder and the remaining within 45 days of the subsequent workorders.
90	14	5.3	The geographic locations that fall within the scope of this project can span over rural, semi-urban, urban and metropolitan areas. The Number of Locations cluster wise is provided under Appendix I	Rentals for 100 sqft, please provide bifurcation for the locations	rental to be taken care by the BC. Districtwise details for the existing locations provided in amendment

91	14	5.4	For the KIOSK Model the Solution available with the Bank shall only be used. However for HHM/POS machines suitable interface to be developed for interfacing with our Gateway at the bidders cost.	Can we use our own software and same device for Kiosk operation as well as HHM/POS operations.	As per Amended RFP , Bidder need to support only TAB/Tablet based solution. Hence Bank will provide TAB/Tablet based solution. Bidder need to procure device only. Bidder need to procure H/W as mentioned in RFP.
92	15	6.14	Bidder shall confirm that every person deployed by them on the project has been vetted through third-party background check prior to their engagement. Reference from two respectable persons of that area known to the bank should be submitted to the bank prior to their engagement.	Is third party background check for agents is mandatory thus would have substantial impact on cost and time. Requesting bank to accept BC submit authority letter from village head(Sarpanch)/MC(Municipal corporator) for reference check.	not agreeable, existing condition stands
93	16	6.19	Bidder will involve designated officials of the Bank in selection process of BC agents.	Bidder will submit list of shortlisted BC agents location wise to Bank, Please specify the agent selection process of bank.	BCA should be appointed as per the conditions in Appendix IV
94	16	6.2	Cash Management is the sole Responsibility of BC	<ol style="list-style-type: none"> 1. Will bank provide operational cash required in the field or is that to be arranged by the BC? 2. If no, then <ol style="list-style-type: none"> (a) what would be the modelities of reimbursement? (b) how will be the cost of funds be reimbursed? 3. Request Bank to share current average volume of Cash utilized in the field which would help us to do future forecasting of Cash required for each cluster and accommodate the same in our costing as well. 	<p>Cash Management is the responsibility of the BC.</p> <p>Since all cash transactions done by the BCA are of Online nature, the BCA /Settlement account will be credited/debited simultaneously .</p> <p>Average transaction is around 400 txns per month per location, this will vary from place to place and from time to time.</p>
95	17	7.11	Bidder shall indemnify the Bank from transaction risk (from system error, human error, negligence and mismanagement) and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc).	IF BC works on KIOSK solution developed by bank then transaction risk from system errors should be covered by Bank. Please clarify.	Other than system errors like human error , negligence , mismanagment and frauds to be covered by the bidder only.

96	17	8.2	KIOSK/HHM shall also support biometric-based (finger print) authentication, redundant power sources for continuous operation, mobile and easy to carry, voice guidance in the local language, ability to support multiple products and services, receipt printing, etc,	1. What is minimum duration the battery should last. 2. What are products and services that needs to be supported.	1. Battery duration to be planned to ensure uninterrupted services at Kiosks. 2. List of products and services to be support are mentioned in the RFP Document.
97	18	8.5	Bidder shall ensure that this solution is based on a reliable and scalable architecture so as to handle higher volumes and at larger number of locations all over India.	what is the average current volume of transactions?	Average transaction is around 400 txns per month per location, this will vary from place to place and from time to time.
98	18	8.11	Bidders shall supply infrastructure at their own cost and operate the solution on behalf of the Bank. Bank may at a future date seek transfer of ownership of the solution to the bank if it so desires.	Does transfer of ownership under this clause also involve transfer of ownership of complete BC outlet infrastructure. Please clarify.	See amendment. Bank may at its discretion close or shift any location basing on the needs.
99	18	8.12	Bidder shall own and operate entire infrastructure including the front -end systems, the intermediary switching solution and card management system, etc.	Solution will be hosted in Bidder's DC or at banks DC ?	see amendment
100	18	8.13	Bidder shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as laptop, HHM, mobile device, printer, finger-print scanner, camera, back-up power /batteries, spares, software, technical training, user training, technical documentation, training materials, etc.	We propose to provided an integrated android based device which incorporates all of these. Please clarify?	As per Amended RFP , Bidder need to support only TAB/Tablet based solution. Hence Bank will provide TAB/Tablet based solution. Bidder need to procure device only.
101	19	8.18	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within 24 hours of reporting.	Please increase the timeline for replacement of faulty devices as dispatch and delivery of replacement devices would take time in rural places.	see amendment

102	19	10.3	The system should be able to support products and services specified in the RFP. Additional products and services would be offered gradually over time based on Bank's policy will be informed and implemented by BCs without any additional cost towards implementation. The details of scope of basic banking products and services to be offered are mentioned under Appendix III.	If a change in guideline/Bank policy leads to incurring of significant cost, then it should be borne by bank after mutual discussions between both the parties. Please clarify.	see amendment
103	19	APPENDIX-VI Fixed Charges to be paid to the Business Correspondent	1-Savings Bank Account opening along with issuance of RuPay card Through e-KYC: Rs. 20 per account Through Non e-KYC: Rs 15/-per account 2-Issuance of RuPay card to the existing SB accounts : Rs. 5 per card 3-Recurring Deposit account opening : Rs. 5 per account 4-Fixed Deposit : Rs. 5 per account	Request Bank to increase the fees on account opening as offered rate are not remunerative enough considering that the forms need to be digitised and delivered to the branch which have a significant cost.	No Change
104	19	APPENDIX-VI Fixed Charges to be paid to the Business Correspondent. Note (2).	Note (2) All charges to be share between BCA and BC at 80:20 ratio.	Considering that there will be significant costs to be borne by the BC, such as, Hardware cost, maintenance cost, Infrastructure cost of Kiosk, Kiosk Rentals, Facility Management Cost, Logistics cost, connectivity cost, fund cost and cash management cost, consumables cost, supervisory costs, cash insurance and losses, data centre cost, etc, revenue sharing model of 80:20 between agent and BC is not viable. Please have a relook at the same.	See amendments
105	Annex to RFP - Pg 1	APPENDIX-VI	APPENDIX-VI Fixed Charges to be paid to the Business Correspondent	Please share the current transaction count for each line item for Appendix VI	Average transaction is around 400 txns per month per location, this will vary from place to place and from time to time.
106	20	11.9	The physical documents and application form will be delivered at the designated location of the Bank Branch within three working Days.	Customer account opening would include filling of physical forms by agent and the digitization of the same. Please increase this to 5 working days.	Not agreeable

107	22	12.3.14	The number of transaction history stored in the card would depend on the availability of memory on the card and would be decided mutually by the Bank and the Bidder.	Is the customer card is EMV/magstripe/scosta card?	see amendment
108	23	12.4.2.	Bidder would also be responsible for cash and accounting of transactions; maintenance of record of receipt/issuance/lost cards, requests for issue of new cards, receipts of transactions, details of exceptional transactions, etc.	BC would preferably maintain electronic records receipts or transaction details in the system as maintaining physical records of receipts would be difficult.Please clarify.	Not required
109	23	12.4.5 to 12.4.9	12.4.5.The Bidder should also be able to take a printout of the Opening Balance of Cash, Closing Balance of Cash and the list of all transactions in between. 12.4.6. The printout shall also contain commission payable to the Bidder. 12.4.7. The printouts shall be obtained in duplicate every day. 12.4.8. One copy will be retained by the Bidder for records. 12.4.9. The second copy shall be handed over to the Bank while submitting the claim.	BC would provide transaction details and report of all the activities covered under these clauses in electronic form.Please clarify whether preservation and submission of hardcopies is mandatory.	The bidder should be able to submit the electronic logs etc., in case of dispute/requirement

110	24	16.2.	BCOs / Kiosks are identified as Banking Outlet. In addition to the BC activities mentioned in the RFP, the BCA shall function for 4-5 hours at Kiosks and thereafter as Mobile BC, as the Model proposed in the RFP is Hybrid in nature. The weekly / public holidays of Kiosks shall be as applicable to the base branch. However the BCAs can perform transactions using Hand Held Machines (HHM) as per timings permitted under the cash management system stipulated.	Please specify daily working hours and monthly working days for a BCA. Please also specify the leaves to be granted to the BCAs in accordance with Labour Laws.	BCA should work for Minimum 20 days in a month - For at least 4 hours in the Kiosk apart from visiting the field for mobile BC activity.
111	RFP pg 29	24.5.7.	24.5.7. The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.	Whether we need to mention the GST rate in Commercial bid? If yes, where we need to mention & whether mentioning additional details will not be a violation of terms 24.5.6 Rfp pg 29?	The rate to be mentioned in commercial Bid is exclusive of GST. The GST amount will be paid separately.
112	34	33.5	Normalization of the Bids	Kindly explain the process of Normalization of Bids.	RFP clause is self explanatory. Kindly comply with RFP terms.
113	Annex to RFP - Pg 3	Annexure XII	Rs._____ per Rs 100/- (Rupees one Hundred)** of amount transacted in cash.	A) whether our understanding is correct for below example : If bidder quote the price of Rs. 5 per 100/- (Rupees one hundred) of amount transaction in cash, then If one transaction happen value of Rs.80 ,Rs. 250 & Rs. 1000 . our understanding is bidder will get Rs. 4 for transaction of Rs. 80 , Rs12.50 for transaction of RS. 250 & Rs. 25 for transaction value of RS. 1000 a) Please share the example, how will bank make payment based on the quoted price. C) Whether bank will pay the amount only for the cash based transaction or also for non cash based/ Digital transaction also?	The calculations mentioned in your examples is correct. As per your example it will be 5% of the transaction amount subject maximum ceiling of Rs.25/-. The quote is only for Cash transactions and Bank will make payment as per the quote (% on the value of transactions subject to maximum of Rs.25/-). For other non cash transactions fixed charges will be paid as mentioned in the Appendix VI
114	Annex to RFP - Pg 3	Annexure XII	Rs._____ per Rs 100/- (Rupees one Hundred)** of amount transacted in cash.	Please confirm the meaning/ explanation for - ** (indicating double star) here	** may be ignored

115	Annex to RFP - Pg 3	Annexure XII	1. All the amount billed on the Bank shall be shared by BC:BCA in the ratio of 20:80.	Considering Anx XII consist of operation cost of BC, we request to relax this ratio.	see amendment
116	Annex to RFP - Pg 3	Annexure XII	Rs._____ per Rs 100/- (Rupees one Hundred)** of amount transacted in cash.	Our understanding is price bid should be quoted for each cluster separately (6 cluster six price bid) & kept in single commercial bid envelope	YES - price should be quoted for each clusters speareately and may be placed in a single envelop.
117	RFP pg 39	37.4.10	The L-1 bidder will be determined on the basis of the lowest price quoted in the Reverse Auction cluster wise. Ranking will be done for all the bidders such as L2, L3 etc.	Our under standing is that, L1 bidder selected through reverse auction for each cluster	see amendment
118	39	37.4.13	In case L1 bidder is unable to establish any centre within the stipulated period then a penalty of Rs 1000/- per day will be levied to the BC subject to a maximum of Rs 10000/- per month till the stablishment of the centre. Bank will also at its discretion allot such centre/s to other service providers.	Please give some relaxation on this penalty caluse or give some grace period for remote areas.	NO change
119	RFP pg 41	37.5.12	Bank reserves right to normalize the commercial bids based on total cost of ownership. Normalization of the Commercial Bids will be considered to bring all the technically short listed Bidders at par for computing total cost of ownership, if required. The procedure will be declared at the time of commercial bid opening	a) We request to bank to share normalisation process to arrive at the indicate price bid	Please refer Clause 33.5 of the RFP

120	RFP pg 42	39.1.10	39.1.10. In case of any revision (upward or downward) in Government levies, taxes, cess, excise, custom duty etc. after the submission of the price bid and up to the date of invoice, the benefit or burden of the same shall be passed on or adjusted to Bidder.	Our understanding is Bank will pay GST (upward or downward) at actuals on the invoices raised on monthly basis.	GST will be paid separately by the Bank. Any changes in other levies, taxes,cess, excise, custom duty etc., to be born by the bidder.
121	53	59.12	The Business Correspondent should not collect non-refundable deposits from BCAs.	Is BC allowed to collect refundable security deposit against devices,cash and other assets provided to BCA.Please clarify.	Non-Refundable deposits should not be collected.
122	55	60.1	Bidder/s have to implement the solutions in the clusters within 45 days of issuance of work order for the first lot, including integration with Banks gateway. Subsequently the locations will be provided in lots for each cluster separately, in stages, as per the requirements of the Bank. For the Subsequent lots the bidder should ensure that the solution is operational within 30 days from the date of work order/intimation.	Please extend deployment timelines to 60 days from current 45 days in this clause as 100% deployment of agents in 45 days in all clusters would be difficult.	See Amendments
123	RFP pg 57	63.2	63.2. The BC is eligible for charges stipulated under Appendix VI and cash handling charges as per the agreed rates and BC should pass on a minimum of 80% of these charges to the BCA. The cash handling charges shall be paid as per the outcome of the RFP, subject to a maximum cap of Rs 20 /- on the individual cash transactions. For non base branch customer financial transactions a maximum cap of Rs 5 /- will be paid.	Said amount of Rs.20 is cap, please confirm the amount against the Rs.25 provided in Anx XII point 2 of commercial bid (which we need to consider)	see amendment

124			Is there any relaxation for Networth turnover criteria for Not for Profit company		no change
125			Can a Sec 25/8 company in consortium with another company become eligible		No
126			A company has managed 500 locations in the past, but left few later on , whether eligible		no
127	Annexure -1 Page 1	C	The cluster C includes 4 states namely, Andhra pradesh, Telangana, Odisha and Maharashtra. Stree Nidhi services are restricted to onluy Telangana state, hence, Stree Nidhi Telangana may be permitted to participate in the bid to submit tender for Telengana state		Bank has floated RFP for bidding to the one or more cluster, so the bidding should be for the entire cluster.
128	17	8.1	Technical Deliverables	Please specify the required specifications/models if any for Harwares, (such as printers, scanners,digital scanners and digital finger print scanners for Kiosk/HHMs)	See amendments
129	11	3.2	PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS: The Kiosk /BC solution should have been implemented in at least in 500 locations in India.	Putting high number of locations for implementation of Kiosk/BC solution mars chances of participation in RFP process by otherwise suitable and competent and well experienced organizations though with less number of locations of BC exposure. This also hurts the very basic spirit of RFP process to allow contenders with all required capabilities to participate in the process. It is suggested that words carrying meaning of “having experience in BC operations or already in business of BC operations” - may replace the existing stipulation of a fixed number of BC locations as criteria.	not agreeable
130	1 in Annexure	Cluster D	Jharkhand, Bihar, Chattisgarh ,Assam, Manipur, West Bengal, Sikkim, Meghalaya, Mizoram, Nagaland	Asking whether State of Tripura is not into Operational	See amendments

131	31	31.2	5/11/2018	Requesting to extend the bid submission by atleast 7 days.	See amendments
132	29	26	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs.25,00,000/- (Rupees Twenty five lakhs Only) for one cluster or Rs 50,00,000/- (Rupees Fifty lakhs only) for more than one cluster. By way of Demand Draft drawn on any Scheduled Commercial Bank In India in favour of Canara Bank, payable at Bengaluru/ or Bank guarantee from a scheduled commercial Bank (other than Canara Bank) as per Annexure XV and should be kept along with the Part-A -Technical proposal	Requesting to reconsider the EMD fees for Single cluster to Rs 15,00,000/- (Rupees Fifteen Lakhs Only) and Rs 30,00,000/- (Rupees Thirty Lakhs Only) for multiple clusters.	not agreeable
133	39.2	42	Performance Guarantee	Does this mean BG for each cluster is 1 Cr	1. For clusters A,B,C,D & F - for one cluster alone Rs. 1 crore and for Cluster E alone Rs. 50 lakhs. 2. For additional clusters additional Rs.50 lakhs per cluster along with point 1.
134	39.2.2	43	Multiple cluster	Can we bid for selected clusters?	Bidders can bid for any single cluster or for multiple clusters
135	Appendix-XII, Annexure to RFP Doc	37	Commerical Bid - Bill of Material	Is commercial bid limited to only cash handling? Would this also be divided in 80:20	The commercial Bid is for Cash transactions only. All the amounts payable by the Bank to be shared at the ratio 80:20 between BCA and BC
136	Point 1- Appendix XII, Annexure to RFP Doc	37	All the amount billed on the Bank shall be shared by BC:BCA in the ratio of 20:80	20:80 ratios between service provider and BCA is very low. Reequst the bank to reconsider and discuss further for realignment.	see amendment
137				Can we collect float amount or any security deposit from agents?	The Business Correspondent should not collect non-refundable deposits from BCAs.
138	2.18	11	"Solution" means the various hardware & software used by the BC for implementation of the BUISNESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)	Do we need to provide all infrastructures (harware) for kiosk banking outlet.	All the hardware to the Kiosk banking outlet should be provided by the bidder

139				Considering the credentials of UPICO as a Government Company will UPICIO as a Government company, will UPICO will be exempted from minimum experience of 12 months of being BC and having positive networth for the last 4 years	NO CHANGE
	3 11 3.2		Pre Qualification eligibility criteria for Bidders		
140			-- do	As per MSME Act, an MSME Regd Government of India company is exempted from furnishing EMD while bidding for a RFP and also 20% of the orders are to be reserved for MSME companies. There is no clause for MSME and startups in the RFP document	see amendment
141				Fixed transactions charges are the norms of the business and go to the local micro entrepreneurs bidding on fixing charge will deteriorate the quality of BC. It is advisable you may please empanel the corporation BC rather than a commercial bidding process	Bidding is called for variable charges.
	28	24.5	Part B - Commercial Bid		
142			-- do	Since the commissions payable to the BCs are fixed, the rationale for a commercial bid is unclear. It is not clear as to what charges are to be included in the Bill of Materials. It is also likely to be a quiet challenging to ask a BC to accept canara bank POS on lower commission, This is likely to hurt the competitiveness of the business arrangement.	Bidding is to be done for variable charges. The quote is to be given as a percentage on transaction amount. Charges is being as both fixed charges (on reaching certain level of transactions) and variable charges (percentage on the transaction amount - subject to a maximum cap of Rs.25/- for each transaction)