

Amendment-3 to “PC&FI:FID:RFP:01:2018 dated 20.04.2018 for Request for proposal for BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) Six clusters comprising a total of about 5000 locations (scalable to 10000) Pan India.”

It is decided to amend the following in respect of the above RFP:

SL NO	PAGE	POINT NUMBER	EXISTING	AMENDMENT
1			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.	TAB based solution will be provided by the Bank. There will be no separate solution for Kiosk and service at field (mobile), it will be a common application and the TAB to be used. The bidder has to provide Tab/Tablet to the BCAs which should access the Bank's solution for putting through the transactions at kiosk(fixed point) and mobile services at the field (while covering the village/area allotted to the BCA). Wherever KIOSK is referred it may be read as Fixed point wherein BC has to work for 4-5 hours per day & for the remaining period BCA has to work as mobile. Wherever HHM/Hand held machine/POS is referred, it may be read as TAB, as it will be the common device to work as Kiosk and Mobile.
2	2	12	No stipulations made	MSMEs registered with NSIC under Single Point Registration Scheme - The Agencies have to submit the tender application duly enclosing the registration certificate issued by NSIC for claiming the benefits under Single Point Registration Scheme (SPRS) and those agencies are exempted for providing tender application cost and EMD.
3	2	2	Request for proposal for BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) Six clusters comprising a total of about 5000 locations (scalable to 10000) Pan India.	Request for proposal for BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- using TABLET - Six clusters comprising a total of about 5000 locations (scalable to 10000 at the discretion of the Bank) Pan India.
4	8		ABBREVIATIONS USED IN THE DOCUMENTS	Addition - TAB/TABLET - Tablet to be used in Kiosk/Mobile BC

5	9	1	In the context of Financial Inclusion, CANARA BANK envisages extension of Banking & Financial Services to under-banked & un-banked areas through ICT based “branchless banking” model, where integrated kiosk/ handheld devices would be used by Business Correspondents and/or their authorised agents to deliver financial and banking services. Bank has already implemented ICT based solution in allotted Sub Service Areas and in some FI villages.	In the context of Financial Inclusion, CANARA BANK envisages extension of Banking & Financial Services to under-banked & un-banked areas through ICT based “branchless banking” model, where Android based integrated Tab/Tablet devices would be used by Business Correspondents and/or their authorised agents to deliver financial and banking services. Bank has already implemented ICT based solution in allotted Sub Service Areas and in some FI villages.
6	10	2.14	“Front end System” means laptop/HHM-POS/POT/mobile system installed at BCO	“Front end System” means Tab/Tablet system installed/working at BCO
7	11	2.15	“Technology Service Provider” (TSP) means any person / entity with whom the Bidder enters into an agreement for providing Technological Services.	stands deleted
8	11	2.17	HYBRID OPEX Model means combination of both Fixed Point BC (KIOSK) & Mobile BC.	HYBRID OPEX Model means combination of both Fixed Point BC (KIOSK) & Mobile BC using Android based Tab/Tablet system.
9	11	2.18	“Solution” means the various hardware & software used by the BC for implementation of the BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE).	“Solution” means the various hardware & peripherals(including Android based Tab/Tab;et) for used by the BC for implementation of the BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE).
10	12	3.2.2	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 its wholly owned Parent Company should have maintained Positive Net Worth during the last three financial years, i.e. 2014-15, 2015-16 and, 2016-17 (All audited) and PBS for 2017-18
11	12	3.2.6	Documentary proof	Documentary proof - Satisfactory certificate from the present Banker where the vendor is extending the BC services.
12	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.	The Solution available with the Bank for Android based Tab/Tablet, shall only be used.

13	14	6.3	Bidder shall provide an integrated end-to-end solution which includes services like integration of various technological and functional components, supporting organizational structures and skilled human resources to educate, facilitate and deliver financial services to the targeted customers, apart from technological solution and technical services.	Bidder shall use the solution & interface provided by the bank and provide an integrated end-to-end solution which includes services like integration of various technological and functional components, supporting organizational structures and skilled human resources to educate, facilitate and deliver financial services to the targeted customers, apart from technological solution and technical services.
14	17	8.1	<p>The Bidder shall ensure that the KIOSK is located within the Geographical 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.</p> <p>The bidder shall also provide training and operational support for the end-to-end infrastructure supporting the business correspondent services - hybrid opex model (kiosk & mobile), including the handheld devices, Laptops, enrollment system, digital fingerprint scanners, digital cameras, printers, intermediate switching, backend Banking software, etc.</p>	<p>The Bidder shall ensure that the KIOSK is located within the Geographical 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 shall be produced to the bank. The necessary Licence/permission from the competent authority is to be obtained and given to the Bank. 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.</p> <p>The bidder shall also provide training and operational support for the end-to-end infrastructure supporting the business correspondent services - hybrid opex model (kiosk & mobile), including the TAB / TABLET, enrollment system, digital fingerprint scanners, digital cameras, Pass book printers. etc.</p>
15	18 & 19	8.4 , 8.5,8.8,8.9, 8.10, 8.17		Stands deleted, since solution is provided by the Bank
16	18 & 19	8.6	Bidder shall Supply, Maintain and Operate Kiosks, handheld devices, support equipment and application software that can support online transactions, other operations at the BCO.	Bidder shall Supply, Maintain and Operate TAB/TABLET devices, support equipment and application software that can support online transactions, other operations at the BCO.
17	18 & 19	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.	Bidders shall supply infrastructure at their own cost and operate the solution on behalf of the Bank. Bank may at its discretion close or shift any location based on the needs.

18	18 & 19	8.18	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within 24 hours of reporting.	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within a maximum period 72 hours of reporting.
19	18 & 19	8.12	Bidder shall own and operate entire infrastructure including the front end systems, the intermediary switching solution and card management system, etc.	Bidder shall own and operate entire infrastructure including the front-end systems,
20	18 & 19	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.	Bidder shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as Tab/Tablet device, pass book printer, finger-print scanner, camera, back-up power /batteries, spares, software, technical training, user training, technical documentation, training materials, etc.
21	19	10.2 & 10.4		Stands deleted, since solution is provided by the Bank
22	19	103	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.	The system should be able to support products and services specified in the RFP.
23	20	10.7	The solution provided by the Bidder i.e. the technological solution together with the human resources shall be able to support deposit taking, lending, account management, financial literacy and advice, remittances, electronic benefit payments/transfer, etc.	The bidder shall ensure that the project has the sufficient human resources which shall be able to support deposit taking, lending, account management, financial literacy and advice, remittances, electronic benefit payments/transfer, etc.
24	21	12.1.6	Suitable interface should be provided in the software solution that allows bank's officials to view and authorize the opening of the account/registration for the scheme/product/service.	stands deleted
25	22	12.3.4	Customer is permitted to transact in online mode only through the handheld device (such as POS) or Laptops at Kiosks linked to the gateway.	Customer is permitted to transact in online mode only through the Tab/Tablet at BC locations.
26	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.	stands deleted

27	23	12.4.9	The second copy shall be handed over to the Bank while submitting the claim.	As all the transactions are online, it should be enabled to obtain the required audit trails, reports, etc through the MIS and from backend. However, bidder should be able to present the electronic log in case of dispute/requirement,
28	24	14.1 & 14.2		stands deleted
29	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.	The BCA shall function for minimum 4 hours at Kiosks apart from visiting the field for Mobile BC activity, 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.
30	27	23	1. Bid System Offer This is two bid system which has following 2 (Two) parts: 1.1. Part A-Technical Proposal: Indicating the response to the Technical specification for implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) in Canara Bank. (Annexure I to X) 1.2. Part B-Commercial Bid: furnishing all relevant information as required as per Bill of Material as per Annexure-XII.	23. Bid System Offer This is two bid system which has following 2 (Two) parts: 23.1. Part A-Technical Proposal: Indicating the response to the Technical specification for implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) in Canara Bank. (Annexure I to X) 23.2. Part B-Commercial Bid (Indicative): furnishing all relevant information as required as per Bill of Material as per Annexure-XII.
31	28	24.3.2	It is mandatory to provide the technical details of the Solution required by the bank in the exact format of Annexure-VII of this tender.	It is mandatory to provide the technical details in the exact format of Annexure-VII of this tender.
				24.5. Part B-Commercial Bid (Indicative): 24.5.1. Commercial Bid (Indicative) shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. Bill of Material should give all relevant price information as per Annexure-XII. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.

32	28 & 29	24.5	Part B - Commercial Bid	<p>24.5.2. Under no circumstances the Bill of Material should be kept in Part A (i.e. Technical Proposal) Cover. The placement of Bill of Material in Part A (i.e. Technical Proposal) cover will make bid liable for rejection.</p> <p>24.5.3. The Bill of Material must be attached in Technical Proposal as well as Commercial Bid (Indicative). The format will be identical for both Technical Proposal and Commercial Bid (Indicative), except that the Technical Proposal should not contain any price information (with Prices masked). Any change in the Bill of Material format may render the bid liable for rejection.</p> <p>24.5.4. Bidder must take care in filling price information in the Commercial Offer, to ensure that there are no typographical or arithmetic errors. All fields must be filled up correctly.</p> <p>24.5.5. Any change in the Bill of Material format may render the bid liable for rejection. The Commercial Bids (Indicative) that are incomplete or conditional are liable to be rejected.</p> <p>24.5.6. The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.</p> <p>24.5.7. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as “PART B-Commercial Bid for for RFP 1/2018 dated 19/04/2018 for implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE).</p>
33	33	32.7	The Commercial Bid of only those bidders who are qualified in Part-A Technical Proposal will be opened for arriving at L1.	<p>The Commercial Bid (Indicative) of only those bidders who are qualified in Part-A Technical Proposal will be opened for conducting reverse auction for arriving at L1.</p>
				<p>33.8. Determination of L1 Bidder:</p> <p>33.8.1. L1 Price will be determined after giving effect to arithmetical correction, if any.</p>

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Determination of L1 Bidder

33.8.2. The L-1 bidder will be determined on the basis of the lowest price quoted in the Reverse Auction. The Reverse Auction would be conducted for Total Cost of ownership given in Bill of Material (indicative) as per **Annexure-XII** of RFP or in a manner described in paragraph F of **Appendix-XIX** Brief Business Rules and Terms & Conditions of Reverse Auction are detailed in **Appendix-XIX**.

33.8.3. Online Reverse Auction:

33.8.3.1. Bidders, whose Commercial Bids (Indicative) has been opened by the Bank will be called for the Reverse Auction.

33.8.3.2. Reverse Auction event will be carried out among the technically qualified Bidders, based on evaluation of Part B-Technical Proposal, for providing opportunity to the Bidders to quote the price dynamically for the procurement for which RFP is floated and also to get the most competitive price.

33.8.3.3. For finalization of the most competitive offer, the Bank will conduct “Reverse auction” The detailed procedure and Business rules for the Reverse auction is given as per **Appendix-XIX**.

33.8.3.4. Bank will call the technically qualified bidders whose Commercial Bids(Indicative) have been opened by the Bank for participating in the Reverse auction process which will be conducted by an Auction company authorized by the Bank. Bank will share the contact details of the concerned person of the Auction Company. Specific rules for this particular event viz. date and time, CAP price, bid decrement value, duration of event etc. shall be informed by the Auction Company to the participating bidders before the event. The bidders should furnish indicative prices for the project in their Indicative Commercial Bid to facilitate finalizing the start bid for “Reverse auction”. However, the CAP price for Reverse auction will be fixed by the Bank.

				<p>33.8.3.5. Bidders should note that the indicative commercial bid is considered for the purpose of conducting Reverse auction process only. The L-1 bidder will be decided only later, on finalization of prices through Reverse auction.</p>
				<p>33.8.3.6. The L1 bidder emerging at the end of the Reverse Auction process shall be required to submit the break-up of their Final price (last bid price) again as per Annexure-XII within 2 working days. Failure or refusal to offer the services/goods at the price committed through Reverse Auction shall result in forfeit of the EMD with the Bank, which may please be noted.</p>
35	36	34.5 & 34.8		stands deleted
	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 establishment of the centre. Bank will also at its discretion allot such centre/s to other service providers	In case L1 bidder is unable to establish any centre within the stipulated period then a penalty of Rs 1000/- per day per center will be levied to the BC subject to a maximum of Rs 10000/- per center per month , till the establishment of the centre. Further the Bank will also at its discretion allot such centre/s to other service providers
36	41	37.5.11	L1 will be decided on the basis of rate quoted for cash handling in the Price Schedule	L1 will be decided on the basis of rate quoted for cash handling in the Price Schedule during Reverse Action
				<p>38.A Re-auction/s Rules :</p> <p>38.A.1. Bank may consider the option of a Re-Auction/s in following circumstances:</p>

37	41	38	Inclusion of New clause regarding Re-auction/s rules - under clause 38.A	<p>a. At the end of the Reverse Auction, L1 price is not acceptable to the Bank.</p> <p>b. During the process of reverse auction, if there is no bids from logged in bidders, Bank may decide a re-auction by increasing the CAP price for Re-auction.</p> <p>c. At the end of the Reverse Auction If only one bidder puts up bid/s, Bank at its discretion may decide a re-auction.</p> <p>38.A.2. Even after conducting Reverse Auction/s, if no Bidder has quoted or the prices quoted by them are not acceptable to the Bank, the Bank at its discretion can ask all the technically qualified Bidders to submit the Closed Commercial Bid by giving sufficient time to the Bidders. If Bidder/s are not submitting the Commercial Bid in due date and Time, their EMD will liable to be forfeited. If the EMD is submitted by the way of BG, Bank can its discretion invoke the Bank Guarantee.</p> <p>38.A.3. Canara Bank reserves the right to reject any or all proposals. Similarly, it reserves the right not to include any bidder in the final short-list.</p> <p>38.A.5. The Bank reserves the right to modify any terms, conditions and specifications of the RFP and Bank reserves the right to obtain revised price bids from the bidders with regard to change in RFP clauses. The Bank reserves the right to accept any bid in whole or in part.</p> <p>38.A.6 The Indicative price quoted should be reasonable and realistic. Bank reserves the right to disqualify such bidders, whose indicative prices is more than of 3 times of the successful bid price, in participating in future RFPs of the Bank.</p>
38	42	39.1.1	The commercial bid should be enclosed in a separate sealed envelope. Cost figures should be presented separately for each of the bill of materials mentioned as per Annexure-XII.	The <u>Commercial bid (Indicative)</u> should be enclosed in a separate sealed envelope. Cost figures should be presented separately for each of the bill of materials mentioned as per Annexure-XII.
39	54	59.13	All infrastructure item including kiosks, Hand Held Device, etc., will be owned by Business Correspondent.	All infrastructure item including kiosks, TAB, etc., will be owned by Business Correspondent.

40	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.	Bidder/s have to implement the solutions in the clusters within 90 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 45 days from the date of work order/intimation.
41	55	60.3	Within 45 days from the date of placing work order / intimation, in all identified locations including interface with banks Gateway. Within 30 days from the date of placing work order / intimation, in all identified locations including interface with banks Gateway.	Within 90 days from the date of placing work order / intimation, in all identified locations for the first Lot. In all subsequently identified locations : within 45 days from the date of placing work order / intimation.
42	55	60.6	The process of enrollment of accounts (at least one family one account) is to be completed with in 18 months of signing the agreement.	stands deleted
43	57	62.11	It is expected that BCAs are engaged and are activated in the locations mentioned in Appendix- I of this RFP within 45 days of award of contract/ work order and 30 days for the subsequent lots. Shortfall of more than 20% in achieving the above targets will result in the services being treated as 'unsatisfactory'.	It is expected that BCAs are engaged and are activated in the locations mentioned in Appendix- I of this RFP within 90 days of award of contract/ work order and 45 days for the subsequent lots. Shortfall of more than 20% in achieving the above targets will result in the services being treated as 'unsatisfactory'.
44	57	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 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 fixed charges and 40% of variable (cash handling 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 25 /- on the individual cash transactions. For non base branch customer financial transactions a maximum cap of Rs 5 /- will be paid.

45	58	64.2	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 to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Business Correspondent.	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/Bidder shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Business Correspondent.
46	60	69.6	The Bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same.	Bank will be providing the software solution.
47	60	69.8	If the Purchaser undergoes a merger, demerger amalgamation, take over, consolidation, reconstruction, change of ownership etc. without Bank's consent in writing, in that event, without prejudice to Bank's right to terminate the contract, the agreement shall be voidable at the sole discretion of Bank.	If the Bidder undergoes a merger, demerger amalgamation, take over, consolidation, reconstruction, change of ownership etc. without Bank's consent in writing, in that event, without prejudice to Bank's right to terminate the contract, the agreement shall be voidable at the sole discretion of Bank.
48	New Annexure		Annexure - XIX Annexure - XX	Annexure-XIX - Business Rules and Terms & Conditions of Reverse Auction Annexure - XX - List of Existing BC locations Statewise/Districtwise
All the other Instructions and Terms & Conditions of the above RFP remain unchanged. Please take note of the above Amendments while submitting your response to the subject RFP.				
				Deputy General Manager
Date : 14.05.2018				
PLACE : BANGALORE				