

PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

Sl. No.	Page No.	Clause No	RFP Clause	Bidder's Query	BANK REPLY
1	8	Clause No. 1; About the RFP: 3rd Paragraph	Each bidder is permitted to Bid for any FOUR clusters only	Considering the project viability and the scope of splitting order between Normal and MSEs bidders, the MSE shall be allowed to supply at least 25% of total tender value. Keeping in view of splitting of order and viable business opportunity we request Bank to increase the number of clusters to participate and permitted to bid for any six clusters at least.	Bidder has to comply with the RFP terms.
2	10	Clause No. 3; Pre-Qualification/ Eligibility Criteria: Under the criteria table of Sl. No. 2: 2nd Paragraph	The Kiosk /BC solution should have at least 1000 locations in PSB/RRB in India as on RFP date.	Considering the importance of the project for the Bank; Request you to kindly amend the clause as under so that bids are submitted from experienced and credible vendors "The Kiosk /BC solution should have been implemented in at least in 8000 locations in India."	Bidder has to comply with the RFP terms.
3	10	3. PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS	The Kiosk /BC solution should have at least 1000 locations in PSB/RRB in India as on RFP date.	Request to accept Schedule commercial bank experience as well	Bidder has to comply with the RFP terms.
4	10			Is bidder Parent or subsidiary experience will be considered? Request to accept bidder parent or subsidiary company experience as well.	Bidder has to comply with the RFP terms.
5	10			Request to relax the requirement and amend the clause as "The Kiosk /BC solution should have at least 500 locations in PSB/RRB in India as on RFP date"	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

6	10			Request to give relaxation to medium scale company as well	Bidder has to comply with the RFP terms.
7	10	3.2, Point No-6	Neither the bidder nor its promoters and Directors should be defaulters to any financial institution in India. The bidder should not have been reported against by any Public Sector Bank to Indian Banks Association for any malpractice, fraud, poor service, ect.	Requesting the Bank to please accept "Self declaration certificate for not defaulters, any malpractice, fraud, poor service, ect.	Bidder has to comply with the RFP terms.
8	11	Clause No. 3; Pre-Qualification/ Eligibility Criteria: Under the criteria table of Sl. No. 3	The Bidder should have an annual turnover of not be less than Rs.5 (Five) crores during the last three financial years, i.e., 2018-19, 2019-20 and 2020-21.	Considering the importance of the project for the Bank, the annual turnover should be increased to Rs. 50 Crore so that the Bank gets good credible partners / vendors.	Bidder has to comply with the RFP terms.
9	11	Clause No. 3; Pre-Qualification/ Eligibility Criteria: Under the criteria table of Sl. No. 4	The Bidder should have Positive Net Worth as on 31/03/2021: Bidder must produce a certificate from the Company's Chartered Accountant to this effect.	We request bank to kindly consider the provisional financial statement for the FY 2020-21 and self-declaration certificate towards the same. Since the balance sheet for FY 2020-21 has not been audited yet hence Chartered Accountant will not issue any certificate in this respect, we will be submit the certificate from the Company's Chartered Accountant once the balance sheet is audited post to the RFP bid submission	Bidder has to comply with the RFP terms.



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10	11	Clause No. 3; Pre-Qualification/ Eligibility Criteria: Under the criteria table of Sl. No. 4	The Bidder should have Positive Net Worth as on 31/03/2021.	Considering importance of the project, we request the Bank to kindly re-phrase the clause as under so that the Bank gets good credible partners / vendors. "The Bidder should have maintained Positive Net Worth of at least 10 cr. in last three financial years, i.e., 2018-19, 2019-20 and 2020-21.	Bidder has to comply with the RFP terms.
11	11	Clause No. 3; Pre-Qualification/ Eligibility Criteria: Under the criteria table of Sl. No. 5	Bidder should not have been blacklisted by any PSU Bank/ IBA/RBI/NPCI/UIDAI/IDRBT/ NABARD in India: Bidder has to submit Notarized Affidavit to this effect.	Kindly specify the Stamp duty value for executing the Affidavit	Bidder can execute the Notary Affidavit on the stamp duty value of particular state.
12	11	3. PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS	4. The Bidder should have Positive Net Worth as on 31/03/2021.	Balance sheet for FY 2020-21 is not audited and it is under process. Requesting you to please consider CA Certificate based on Provisional balance sheet or amend the clause and make it as on 31/03/2020	Bidder has to comply with the RFP terms.
13	11	3. PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS:	The Kiosk /BC solution should have at least 1000 locations in PSB/RRB in India as on RFP date.	We already have more than 1000 location allocated from bank that are still to be deployed as we have signed the contract recently. Request bank to kindly consider the same.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

14	11	3.2, 2	The bidder should have been a CBC for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Public Sector Bank/Regional Rural Bank in India in the last three years. The Kiosk /BC solution should have at least 1000 locations in PSB/RRB in India as on RFP date. (Waived for MSE & Start Up Bidders only upon production of appropriate certificates, issued prior to RFP date, from competent authority as mentioned in Clause 17 & 18 of this RFP)	We are working in public sector for last 8 years, But we have 710 locations. We are also coming under MSE Can we have the waive to participate in the RFP	Bidder has to Refer Clause No. 17 and Bidder has to comply with the RFP terms.
15	13	Clause No. 4; Engagement of multiple bidder: Point No. 4.4	The human resources and infrastructure (support services, facility, and hardware and connectivity) required for end-to-end solution would belong to be maintained, managed and operated by the Bidder.	The human resources and infrastructure (support services, facility, and hardware and connectivity) required for end-to-end solution would belong to be maintained, managed and operated by the Bidder. We assume "Connectivity" here means the data connectivity to be provided by CBC to Bank Mitras kindly clarify .	Yes, Data/Net connectivity
16	13	6.3	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 Annexure I.	Requesting Bank to provide bifurcation of locations between SSA & Non- SSA points in these 9035 locations- clusterwise	The Details shall be shared with the Successful Bidder



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

17	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 coordinate joint operations so as not to impact the interests of the Bank and the services rendered to the customers.	Request Bank to provide the specification of interface that would be developed in case of multiple - bidders.	Since solution is provided by Canara Bank , for all successful bidders , front end interface will be same.
18	13	4, Point No- 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	Requesting the Bank to please clarify the point	Since solution is provided by Canara Bank , for all successful bidders , front end interface will be same.
19	13	4, Point No-4.6	The TAB(Hardware) solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway	Requesting the Bank to please clarify the point	Since solution is provided by Canara Bank , for all successful bidders , front end interface will be same.
20	13	4. ENGAGEMENT OF MULTIPLE BIDDERS:	4.6 The TAB (Hardware) solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway.	As per our understanding bank is providing the software solution as per section 6.4 Page 14. Kindly Confirm.	Yes



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

21	14	Clause No. 7; Responsibilities of Bidder: Point No. 7.4	The bidders should have proven capability to provide robust and scalable hardware technology to provide services mentioned in this RFP. Successful implementation of a related project (such as delivery of financial services / products/ Biometric solutions, Card Based solutions etc.) with a Bank/Financial Institution / Micro Finance Institution either on its own OR if the bidding Service Provider has an Tie Up arrangement with Hardware Supplier, the agreement should not be less than 365 days old with Technology service provider. A copy of such agreement should be enclosed	We are a Technology Service Provider and having proven capability to provide robust and scalable hardware technology to provide financial services in association with our supplier partner vendor. In this connection, we request bank to consider Manufacturer Authorization Form (MAF)	Bidder has to comply with the RFP terms.
22	14	6.4	Software Application will be provided by the Bank. There will be no separate solution for Kiosk and service at field, it will be a common application (for both KIOSK & Service at field) and the same TAB to be used in both the places.	The technology solution by the bank will be for Kiosk (laptop) . Android Tabs or for both.	Solution provided by Canara Bank will support only Android. Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

23	14	6.4	Software solution will be provided by the Bank. There will be no separate solution for Kiosk and service at field, it will be a common application (for both KIOSK & Service at field) and the same TAB to be used in both the places.	Pl explain How solution will be remotely pushed to Devices ?	Solution will be pushed to TABs by MDM Solution.
24	14			Will Bank use MDM System for remotely controlling of the devices ? Please confirm	Yes
25	14	7.9	The successful bidder/s shall provide the details of the BCAs along with their recent photograph which will be placed in Bank's WEB portal.	Request bank to specify the details of BCAs required for Bank's WEB Portal.	Details will be shared with the successful bidder



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

26	14	7. RESPONSIBILITIES OF THE BIDDER:	7.4. The bidders should have proven capability to provide robust and scalable hardware technology to provide services mentioned in this RFP. Successful implementation of a related project (such as delivery of financial services / products / Biometric solutions, Card Based solutions etc.) with a Bank / Financial Institution / Micro Finance Institution either on its own OR if the bidding Service Provider has an Tie Up arrangement with Hardware Supplier, the agreement should not be less than 365 days old with Technology service provider. A copy of such agreement should be enclosed.	Is MAF from OEM will suffice the requirement or specific Tie up agreement required?	Bidder has to comply with the RFP terms.
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PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

27	14	7.4	<p>The bidders should have proven capability to provide robust and scalable hardware technology to provide services mentioned in this RFP. Successful implementation of a related project (such as delivery of financial services/ Products/ Biometric solutions, Card Based solutions etc.) with a Bank / Financial Institution / Micro Finance Institution either on its own (or) if the bidding service Provider has an Tie Up arrangement with Hard Ware supplier, the agreement should not be less than 365 days old with Technology Service Provider. A copy of such agreement should be enclosed.</p>	After Award of RFP we will produce the agreement.	Bidder has to comply with the RFP terms.
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28	14	RFP Clause: 7. RESPONSIBILITIES OF THE BIDDER:	7.15. If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at-least 25 Financial Transaction in a month) or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose Liquidated Damages of Rs.10000/- per month for each such instances.	In general practise replacement of Business Correspondent agents will be done in 30-45 days, the time line set in RFP is very less. Hence we request bank to amend the clause accordingly..	Bidder has to comply with the RFP terms.
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PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

29	15	Clause No. 7; Responsibilities of Bidder: Point No. 7.15	If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at-least 25 Financial Transaction in a month) or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose Liquidated Damages of Rs.10000/- per month for each such instances.	Considering that proper checks and balances needs to be in place before onboarding the agent including Police Verification Certificate and Background Check, we request Bank to increase the period of replacement of the agent from 15 days to 30 days. In case of any dependency/delays from Link Branch on approving agents or opening of settlement accounts penalty to be waived off. Considering low commercials Rs. 10,000 Penalty is huge and no Bank is charging more than Rs. 2500/- penalty for inactive location/agent per month.	Bidder has to comply with the RFP terms Bidder has to refer Amendment - I to this RFP
30	15	7.13	Before engagement of New BCAs, the successful bidder/s should submit Reference from two respectable persons of that area known to the bank.	Third party background verification check would be conducted for supervisory staff and agents should undergo Police verification process. Please clarify.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

31	15	7.15	<p>If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at-least 25 Financial Transaction in a month) or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose Liquidated Damages of Rs.10000/- per month for each such instances.</p>	<p>Request bank to increase performance evaluation timeline of BCA from 15 days to 45 days.</p> <p>Also penalty on each agent shouldn't be grater than his average monthly payout, kindly reduce it to 2500 from 10000.</p>	<p>Bidder has to comply with the RFP terms.</p> <p>Bidder has to refer Amendment - I to this RFP</p>
32	15	7.17	<p>The successful bidder/s shall involve designated officials of the Bank, preferably Base branch in-charge, in selection process of BC agents.</p>	<p>How bank will involve in selection process of agents? Please clarify.</p>	<p>Concurrence of base branch to be taken for New BCA onboarding</p>
33	15	8.4	<p>Information Security standards for front end solution would conform to CERT-In guidelines, IT Act 2000, RBI, GOI, IBA, IDRB and Bank's policies.</p>	<p>Will Bank security team perform testing for all the certification ? Please Confirm</p>	<p>Yes. Existing TAB Solution is already certified by Bank's Internal Security team.</p>



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

34	15	8.4	Information Security standards for front end solution would conform to CERT-In guidelines, IT Act 2000, RBI, GOI, IBA, IDBRT and Bank's policies.	Bidder has to submit all the required certification ? Please confirm	Since Bank is providing the solution , Bidder need not to submit the mentioned certificates.
35	15	7.13		What is the definition of a "Respectable person of Local Area near by Branch	Bidder has to comply with the RFP terms.
36	16	Clause No. 8; Compliance Requirement: Point No. 8.10	The successful bidder shall indemnify the Bank from transaction risk (from hardware 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).	The successful bidder shall indemnify the Bank from transaction risk (from hardware 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). We request bank to kindly define external entities.	Bidder has to indemnify the bank from the risk arising out of its tie up arrangement with third party / external entities
37	16	8.1	The successful bidder shall indemnify the Bank from transaction risk (from hardware 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.).	BC will use the technology deployed by bank, indemnifying bank from the risk of system errors wouldn't be possible. Please clarify this clause.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

38	17	Clause No. 9; Technical Deliverables: Point No. 9.9	Bidders shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting. A penalty of Rs. 1000/- per day for the period beyond the permitted timeline will be levied subject to a maximum penalty of Rs 10,000/- per month till the BCA location is functional.	Since we are operating in remote locations considering logistical challenges & to be more practical we request minimum four workings days for faulty devices for replacement. Since Bank is already charging for inactive agents there is no requirement of additional penalty clause. Maximum Penalty per agent should not be more than 2000/- Rupees Per month.	Bidder has to refer Amendment I of this RFP
39	17	9.1 (2nd Para)	The Bidders shall be required to 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, Face authentication, FIR enabled finger biometric scanner, EMV card Reader, Debit card reader with PIN/Aadhaar base (As per specification for micro ATM version 1.5.1 by UIDAI), Pass book printers, Registered Device Services etc.	Is Face Authentication is Mandatory to provide in each BC points? Please confirm	Yes , As and when regulatory (UIDAI/NPCI) makes mandatory.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

40	17	9.3	KIOSK/TAB shall also support biometric-based (finger print& Iris) authentication, backup 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.	What would be voice guidance in the local language! Please Clarify.	Yes , same will be applicable based on the business requirement.
41	17	9.6	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	Request bank to inform prior for closing or shifting of any location.	Prior information will be provided by the bank
42	17	9.7	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 & Iris scanner, camera, back-up power /batteries, spares, technical training, user training, technical documentation, training materials etc.	Is Iris Scanner is Mandatory to provide in each BC points?	Yes , As and when regulatory(UIDAI/NPCI) makes mandatory.
43	17	9.9	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within a maximum period 72 hours of reporting.	Request bank increase timeline of replacement of faulty equipment from present 3 days to 7 days.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

44	18	TECHNICAL DELIVERABLES:	Network security between Bank's FI gateway and BCA terminal will be at the sole responsibility of the bidder. Bidder to ensure that data transmitted from Bank's FI gateway to BCA terminal and vice versa	Kindly clarify bidder scope for this point.	Network security between BCA and FI FI TAB Solution will be taken care by Canara Bank. However , CBC should take care of security w.r.t Network Service provider (Mobile Network/WIFI).
45	18	9.11	Network security between Bank's FI gateway and BCA terminal will be at the sole responsibility of the bidder. Bidder to ensure that data transmitted from Bank's FI gateway to BCA terminal and vice versa	what kind of network security is required from BC	Network security between BCA and FI FI TAB Solution will be taken care by Canara Bank. However , CBC should take care of security w.r.t Network Service provider (Mobile Network/WIFI).
46	18	9.12 Technology Requirement/Specification, 9.12.5	For customer enrolment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation & verifications as per standards mentioned at technical specification	Please confirm biometric capturing devices to be employed. Fingerprint/Iris or both to be captured is to be confirmed	Yes , As and when regulatory (UIDAI/NPCI) makes mandatory.
47	18	9.13.1.1	FI transactions to be done using embedded/nonembedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc.	Most of the embedded devices in the market with same specifications are available with smaller display size, Please confirm if we can consider them. Also kindly clarify if any specific reason to consider 7-8" display.	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

48	18	9.13.1.1	FI transactions to be done using embedded/nonembedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc.	Will the Solution not support Version 5.1 ? Please confirm	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.
49	18	9.13.1.1	FI transactions to be done using embedded/nonembedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc.	It is mandatory to have version 7.0 or above ? Please confirm	Yes , Android version 7.0 and above is mandatory . During contract period , if given Android version comes to end of support then Successful bidder should replace the device with latest Android version with out any additional cost to the bank.
50	18	9.13. TECHNICAL CAPABILITIES:	9.13.1.1. FI transactions to be done using embedded/nonembedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc. It is recommended to use android version 9 and above by considering the end of support for Android version 7 and 8 and any ANDROID version comes to end of support, corporate BC shall be required to replace the device with latest ANDROID VERSION.	With reference to the MicroATM standards, the frontend devices used should be as per MicroATM standards 1.5.1. In connection to the same, we request the bank not to restrict on TAB / Mobile with 7-8" screen and screen resolution supporting only 7-8" screen size. Hence, we request bank to consider screen size 5 to 5.5" and resolution accordingly.	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

51	18	9. TECHNICAL DELIVERABLES:	9.11 Network security between Bank's FI gateway and BCA terminal will be at the sole responsibility of the bidder. Bidder to ensure that data transmitted from Bank's FI gateway to BCA terminal and vice versa.	As per our understanding bank is providing the software solution as per section 6.4 Page 14. Hence Network security between Bank's FI gateway and BCA terminal should be managed by the Bank itself. Requesting bank to confirm on the same.	Network security between BCA and FI FI TAB Solution will be taken care by Canara Bank. However, CBC should take care of security w.r.t Network Service provider (Mobile Network/WIFI).
52	20	Biometric Fingerprint scanner specification (A)	Have optical/capacitive technology sensor	Kindly confirm if the reader is single finger / multiple finger scanner.	Single finger Scanner. Shortly bank is going to enable BFD functionality, hence biometric device(RD Service) should have the capability of capturing 10 fingers.
53	21	EMV Card Reader with PIN PAD Specification (D)	Capable to read RuPay, Master and Visa Card	Please confirm the card readers to be supported - magstripe, chip, contactless/DI	Magstripe and Chip(EMV). If Regulatory is making Contactless/DI mandatory then successful bidder should supply contactless cardreader with out any additional cost to the Bank.
54	21	9.13.2.6.	Iris Scanner Specification: • •	We request Bank to consider only the Iris scanners which are mandated with STQC & UIDAI Certification as on date of the bid and with a MAF from OEM & with OEMs / its Indian authorised business partner's commitment to Bank that they will support the bidder in all aspects during the tenure of this project with all the required updates from time to time & will always keep the STQC & UIDAI certificate in live during the project period.	All Biometric/Face Authentication/IRIS devices should be STQC certified.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

55	22	9.15.1	The Successful Bidder shall provide a help desk with adequate numbers of phone lines for incident management.	Request Bank to specify the number of phone lines required for incident management.	Minimum Two Phone Lines
56	22	9.14. Security Features:	9.14.4. TAB Device should be compatible for implementation of Mobile Device Management (MDM)/ Suitable software for centralized control of TAB/Tablets.	We assume that the bank will provide MDM Software. Kindly confirm.	Yes
57	25	10.5. Operations at BC Outlet (BCO)– Kiosks:	10.5.5. 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 log in case of dispute/requirement.	We being the CBC, will not have any access to the systems at backend. Hence, please remove the clause.	Manual logs maintained, as registers, by BCAs to be present in case of dispute/requirement
58	26	10.5.5	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 log in case of dispute/requirement.	BC will use the technology deployed by bank and have no control over storing transaction logs for future record. Please clarify this clause.	Manual logs maintained, as registers, by BCAs to be present in case of dispute/requirement



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

59	26	10.5.7 (b)	Creating awareness about savings and other channels/digital products offered by the Bank and education or advice on managing money & debt counseling.	Request bank to clarify that who will borne the cost of BCAs for creating awareness for products offered by the bank.	Bidder has to comply with the RFP terms and include the cost in the Bill of Material while quoting.
60	28	ELIGIBLE ENTITIES AND GENERAL GUIDELINES:	Any other individual considered suitable by the bank.	Please clarify eligibility criteria for Individuals & there is no details on SHG women preference.	Bidder has to comply with the RFP terms
61	30	13.5.5	Distribution/delivery of card / activation of the card & CBS account number to the customers after account creation in the bank's CBS.	Request Bank to clarify whether BCAs will be delivering/distributing cards to customers.	BCA will not directly engage in distribution/delivery of cards. BCA will assist base branch in distribution of cards by arranging campaigns
62	31	Clause no.13.5 Operational Requirement Point no. 13.5.18	In case of temporary / permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days. 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 BCA location is functional.	Replacement of BCA would depend upon receipt of Police Verification Report. Hence, the timeline beyond 15 days should not be made applicable for such cases.	Bidder to refer Clause 14.3 which is self explanatory and Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

63	31	14.3	Bidder shall confirm that every person deployed by them on the project to submit Police verification certificate/Police verification acknowledgement copy prior to their engagement. Wherever police verification acknowledgement copy is taken, the police verification certificate should be submitted within 60 days from the date of Acknowledgement slip.	Agents should go through Police verification process and have to submit their police verification certificate within 60 days after onboarding. Please specify.	The Clause is self explanatory and Bidder has to comply with the RFP terms.
64	32	14.4	The successful bidder shall deploy one supervisor referred to as BC Supervisor (BCS) for every 50 BCAs within 30 days from the issue of work order. Non-compliance shall be treated as breach of Service level Agreement.	Request Bank to relax this clause from 1:50 agent: supervisor ratio to 1:65.	Bidder has to comply with the RFP terms.
65	32	14.9	The Business Correspondent should not collect non-refundable deposits from BCAs.	Please allow BC to collect non-refundable deposits against devices and equipment's provided to agents.	Bidder has to comply with the RFP terms.
66	32	14.12	BC will enter into a comprehensive agreement with BCA. A draft of such agreement is to be submitted along with the Technical Bid. Any suggestion given by the bank should be incorporated in the BCA agreement.	Request bank to provide clarity on this clause.	Bidder has to submit the format of draft agreement which will be signed between CBC & BCA



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

67	32	14.13	If the BCA is engaged as a recovery agent /Business facilitator by the bank, bank will enter into separate agreement with the BCA. In such case all payment towards the Business facilitator activity will be paid to the BCA.	What portion of commission will CBC will get if BCA will also work as BF for bank? Please explain this clause in details.	Bidder has to refer Clause No.15.2 Note - 2 and bidder has to comply with RFP terms.
68	32	14.14	Each agent must perform minimum 100 eligible financial transactions per month. If non-performance continues for 3 months, Bank may ask to change the agent without any cost to Bank.	Request bank to relax this clause and include offus transactions under monthly target criteria of 100 transactions.	Bidder has to comply with the RFP terms Bidder has to refer Clause No. 15.2 - SI No.1 and Bidder has to comply with the RFP terms



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

69	33	Clause no.14 Human Resource Requirement Point no.14.16	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 nonfunctioning 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/- per month per centre. The penalty will come into force after threemonth from the date of activation of BCO and will be levied on BC.	Reasons such as natural calamity, riots or any other reasons beyond the control should be exempted from Penalty.	Bidder has to comply with the RFP terms
70	33	14.17. . .	The Bidder shall confirm that, every person engaged by them should not undertake TAB based transactions within the Branch vicinity with a radius of 100 meters from the Branch premises. If any such incident of BCA working within Branch vicinity is found, a penalty of Rs.5,000/-per instance shall be levied	In few locations branches are insisting the BCAs to perform transactions. Request bank to enable a technology which stops transactions basis longitude & latitude.	Bidder has to comply with the RFP terms . .



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

71	33	14.15	In the case of failure on the part of the SP to open KIOSK /mobile BC (TAB) 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 provider solely at its discretion.	There will be challenges due to geographical / political / other issues which will make the delay in appointment / delay in replacement, considering genuine cases requesting bank to set an inactive percentage (as a industry standards there will be inactive percentage of 1% across the banks) and penalise above to that	Bidder has to comply with the RFP terms
72	33	14.15	In the case of failure on the part of the SP to open KIOSK /mobile BC (TAB) 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.	Request bank to give adequate timeline to SP to open KIOSK/mobile BC at any center. Also penalty on each agent shouldn't be greater than his average monthly payout, kindly reduce it to 4000 from 10,000.	Bidder has to refer Amendment I of this RFP



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

73	33	14.16	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/- 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.	Request bank to give some relaxation and reduce monthly penalty from 10000 to 4000 per month.	Bidder has to refer Amendment I of this RFP
74	33	14.17	The Bidder shall confirm that, every person engaged by them should not undertake TAB based transactions within the Branch vicinity with a radius of 100 meters from the Branch premises. If any such incident of BCA working within Branch vicinity is found, a penalty of Rs.5,000/-per instance shall be levied.	It would be difficult for BC to control such activities of agents. Request bank to implement auto mechanism to control such transaction in field.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

75	34	15. PAYMENT TERMS:	15.2. The BC is eligible for fixed & variable charges stipulated as under 1. BCA/CBC shall be eligible for monthly fixed charge only if no. of eligible financial transaction exceeds 250 in a month	Request to relax the minimum transaction condition from 250 to 100 in a month.	Bidder has to comply with the RFP terms.
76	35	The BC is eligible for fixed & variable charges stipulated as under	The fixed charges, cash handling & other variable charges to be shared between BCA and BC at 80:20 ratio.	CBC is expected to Provide Tablet, Thermal printer, FIR enabled finger Biometric, scanner with RD services EMV card reader with pin-pad, Passbook printer & Iris Scanner apart from supervisory/training expenses. There is significant investment is expected we request you to make sharing patten as 60:40 and agreement tenure as five years so that CBS can sustain.	Bidder has to refer Amendment I of this RFP
77	35	15.2.29	Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month	As per our understanding the passbook print payout is Rs.5/- plus fixed charge of Rs.100/- if it is above 100 updates and it is Rs.5/only per update if it is less than 100 update. Please clarify	Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month & Variable charges - Rs.5/- per Page or per Print



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

78	35	15. PAYMENT TERMS:	15.2. The BC is eligible for fixed & variable charges stipulated as under 29. Pass book update Rs.5/- per Page or per Print Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month	As per our understanding fixed charge per month of rs. 600 per will be paid in addition to variable payout i.e. Rs.5 per page or print if fulfill the condition?	Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month & Variable charges - Rs.5/- per Page or per Print
79	35			Request to reduce eligible passbook updates condition from 100 to 50 to get fixed payment of rs. 600	Bidder has to comply with the RFP terms.
80	35	15.2. The BC is eligible for fixed & variable charges stipulated as under	Pass book updateRs.5/- per Page or per Print Fixed Charge of Rs.600/- per month,If 100 eligible pass book updates are done in a month	As Passbook Procurement requires huge investment we request bank to change eligibility criteria for this from 100 passbook update to 50 passbook updates to make the business viable for both BC and bank.	Bidder has to comply with the RFP terms.
81	36	The BC is eligible for fixed & variable charges stipulated as under	The following transactions will be IN-ELIGIBLE for calculation of fixed, Variable charges.	We are assuming per each transaction only 10K amount will be considering per commission calculation & Per day two transactions will be considered for commission calculation please clarify.	Bidder has to refer Clause No 15.2, Notes - 2-B,2-C and Bidder has to comply with the RFP terms.
82	36	The BC is eligible for fixed & variable charges stipulated as under	Transactions put through in an eKYC account which was opened by the BCA but RuPay card is not issued	Complete Ownership of issuing Rupay card is put on Bank Mitra & CBC there are dependencies on Branch and Customer availability, No Bank has implemented such restriction Hence request you to remove this clause. Many migrant workers open account in one state & available services from other outlets in such cases after providing Service Also Bank Mitra is deprived of commission.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

83	36	The BC is eligible for fixed & variable charges stipulated as under	Passbook update in an e-KYC account which was opened by the BCA but RuPay card is not issued Page	Complete Ownership of issuing Rupay card is put on Bank Mitra & CBC there are dependencies on Branch and Customer availability, No Bank has implemented such restriction. Hence request you to remove this clause. Many migrant workers open account in one state & available services from other outlets in such cases after providing Service Also Bank Mitra is deprived of commission.	Bidder has to comply with the RFP terms.
84	36	15.2(note .3(D)	To construe BCA as active, BCA should have carried out at least TWENTY FIVE financial transactions through TAB during a month. In case of Tier 6 Locations of North Eastern States, Left Wing Extremist Dist ricts, Island Locations, BCA should have carried out at least TEN financial transactions through TAB during a month. A Penalty of Rs.10,000/- shall be levied per BCA per Month for inactive BCAs.	There will be challenges due to geographical / political / other issues which will make the delay in appointment / delay in replacement, considering genuine cases requesting bank to set an inactive percentage(as a industry standards there will be inactive percentage of 1% across the banks) and penalise above to that	Bidder has to comply with the RFP terms
85	36	15.2. The BC is eligible for fixed & variable charges stipulated as under	4) The following transactions will be IN-ELIGIBLE for calculation of fixed and Variable charges;f. Transactions put through in an e-KYC account which was opened by the BCA but RuPay card is not issued.	The most preferred transaction mode in rural area is still AEPS. Since customers are not preferring cards, it will be unfair on BC to not include these transactions for calculation of fixed and variable charges. Hence requesting bank to remove this clause.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

86	37	16.1	Bank will evaluate the Bidder on an ongoing basis and may take a suitable decision for continuation/ termination / expansion of contracted services based on the Annexure XII.	Request Bank to specify the process of evaluation of bidder on an ongoing basis.	Bidder has to comply with the RFP terms during the period of Contract.
87	38	PURCHASE PREFERENCE	Para 1: Purchase Preference to Micro and Small Enterprises (MSEs), Start-ups and Purchase Preference linked with Local Content (PP-LC) (Make in India) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract. Following are the conditions applicable as per the Government of India Guidelines on Purchase Preference.	Request to give purchase preference to medium scale enterprise as well.	Bidder has to comply with the RFP terms.
88	39	18.2	As mentioned in section —II of O.M.NO. F.20/2/2014- PPD (Pt.) dated 29.09.2016 of procurement policy Division, Department of Expenditure, Ministry of Finance on prior turn over and prior experience relaxations may be applicable for all start ups subject to meeting of quality and technical specifications specified in the tender document	Start ups will not able to compete with established players considering the Technical Evaluation Matrix scoring for Net worth, no of BC Agents engaged, States & Union Territories Covered, etc. Request to relax the criteria for Technical Evaluation Matrix to enable inclusive participation	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

89	40	19. Procurement through Local Suppliers (Make in India):	Department for Promotion of Industry and Internal Trade under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 19/09/2020 has notified revised guidelines to be followed to promote manufacturing and production of goods and services in India under "Make in India" initiative.	Many hardware as required in RFP like Passbook printer, etc. will be completely imported to India. In such case it is difficult to provide Local Content certificate as asked in RFP for the imported hardware. Please give clarity.	Bidder has to submit Statutory Auditor Certificate mentioning the Percentage of local content in total Cost of Ownership
90	42	25.1.	The Bid shall be typed or written in English language in Times New Roman font style with font size of 12 in indelible ink and shall be digitally signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract	Few of the required documents being signed and submitted during June is valid for this or we need to submit fresh documents, please confirm	Bidder has to comply with the RFP terms
91	44	27	Last date for submission of bids is 13/10/2021, Wednesday before 3.00 PM by online mode for both Technical and Commercial bids and all interested participants are requested to upload the bids through online mode by using Digital Certificate.	Requesting the bank to please extend the last date of bid submission by at least 10 days for getting client certificate, As our clients are over occupied due to festive season in Eastern India.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

92	50	Clause No. 28: Documentation	Technical information in the form of Brochures / Manuals / CD etc. of the most current and updated version available in English must be submitted in support of the Technical Offer made without any additional charges to the bank. The Bank is at liberty to reproduce all the documents and printed materials furnished by the Bidder in relation to the RFP for its own use.	Kindly confirm the due date for submission of hard copy of the said bidding document. Also please confirm if the bidder can submit the aforesaid documents in the form of document binding instead of CD/Manuals	Bidder has to refer Clause No. 27 and Bidder has to comply with the RFP terms.
93	56	38.2. (5)	Tie up with PSBs/RRBs in India	whether pre-amalgamated entities will be considered a individual PSB (or) merged entity	Pre amalgamated entity will be considered as merged entity
94	56	38.2. Technical Evaluation Matrix	2. Net-worth as on 31.03.2021	Balance sheet for FY 2020-21 is not audited and it is under process. Requesting you to please consider CA Certificate based on Provisional balance sheet or amend the clause and make it as on 31/03/2020	Bidder has to refer Amendment I of this RFP
95	56	38.2. Technical Evaluation Matrix	4. Business Correspondent Agents engaged in PSB/RRB in India <input checked="" type="checkbox"/> Above 12000 (16 Marks) <input checked="" type="checkbox"/> 9001 to 12000 (12 Marks) <input checked="" type="checkbox"/> 6001 to 9000 (08 Marks) <input checked="" type="checkbox"/> 3000 to 6000 (05 Marks) <input checked="" type="checkbox"/> Less than 3000 (03 Marks)	Request to consider Schedule commercial bank experience as well?	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

96	56			Request to give relax on the clause and amend as "Business Correspondent Agents engaged in PSB/RRB/schedule commercial bank in India ☑ Above 5000 (16 Marks) ☑ 4001 to 5000 (12 Marks) ☑ 3001 to 4000 (08 Marks) ☑ 2000 to 3000 (05 Marks) ☑ Less than 2000 (03 Marks)"	Bidder has to comply with the RFP terms.
97	56	38.2. Technical Evaluation Matrix	5. Tie up with PSBs/RRBs in India ☑ Above 9 (14 marks) ☑ 7 to 9 (12 marks) ☑ 5 to 7 (09 marks) ☑ 3 to 5 (06 marks) ☑ Less than 3 (03 Marks)	Request to consider Schedule commercial bank experience as well?	Bidder has to comply with the RFP terms.
98	56	38.2. Technical Evaluation Matrix	6. States & Union Territories Covered in PSB/RRB in India ☑ Above 25 (14 Marks) ☑ 21 to 25 (12 marks) ☑ 16 to 20 (09 marks) ☑ 10 to 15 (06 marks) ☑ Less than 10 (03 Marks)	Request to consider Schedule commercial bank experience as well?	Bidder has to comply with the RFP terms.
99	56	1. Entity Status (Constitution)	Private Limited (06 Marks)	Sir, any entity status should be considered whether it is Pvt or public. Please allocate full 8 Marks for any entity	Bidder has to comply with the RFP terms.
100	56	2. Net-worth as on 31.03.2021	0.00Cr to 05.00 Cr (03 Marks)	The Net Worth should be considered according to the Min. turnover required i.e., 5 Cr in Eligibility criteria. The evaluation Maatrix is giving advantage to only big bidders.	Bidder has to comply with the RFP terms.
101	56	4. Business Correspondent Agents engaged in PSB/RRB in India	Less than 3000 (03 Marks)	The No. of BC should be above 300, so that more and more bidders will be able to participate.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

102	56	5. Tie up with PSBs/RRBs in India	Less than 3 (03 Marks)	Tie up with any number of PSB/RRB in India should be given full marks as it is a complete experience as required.	Bidder has to comply with the RFP terms.
103	56	6. States & Union Territories Covered in PSB/RRB in India	Less than 10 (03 Marks)	More than 5 States & Union Territories Covered should be given full marks.	Bidder has to comply with the RFP terms.
104	56	38.2. Technical Evaluation Matrix	Business Correspondent Agents engaged in PSB/RRB in India <input type="checkbox"/> Above 12000 (16 Marks) <input type="checkbox"/> 9001 to 12000 (12 Marks) <input type="checkbox"/> 6001 to 9000 (08 Marks) <input type="checkbox"/> 3000 to 6000 (05 Marks) <input type="checkbox"/> Less than 3000 (03 Marks)	The parameters provided are on higher side. Kindly reduce the parameters considering 7000 Agents on the maximum marks	Bidder has to comply with the RFP terms.
105	56	38.2. Technical Evaluation Matrix	Tie up with PSBs/RRBs in India <input type="checkbox"/> Above 9 (14 marks) <input type="checkbox"/> 7 to 9 (12 marks) <input type="checkbox"/> 5 to 7 (09 marks) <input type="checkbox"/> 3 to 5 (06 marks) <input type="checkbox"/> Less than 3 (03 Marks)	The tie up parameters provided are on higher side. Kindly reduce the parameters considering 7 banks on the maximum marks	Bidder has to comply with the RFP terms.
106	56	38.2. Technical Evaluation Matrix	States & Union Territories Covered in PSB/RRB in India <input type="checkbox"/> Above 25 (14 Marks) <input type="checkbox"/> 21 to 25 (12 marks) <input type="checkbox"/> 16 to 20 (09 marks) <input type="checkbox"/> 10 to 15 (06 marks) <input type="checkbox"/> Less than 10 (03 Marks)	The states covered parameters provided are on higher side. Kindly reduce the parameters considering 22 states on the maximum marks	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

107	56	38.2. Technical Evaluation Matrix	<p>Business Correspondent Agents engaged in PSB/RRB in India</p> <p>Above 12000 (16 Marks)</p> <p>9001 to 12000 (12 Marks)</p> <p>6001 to 9000 (08 Marks)</p> <p>3000 to 6000 (05 Marks)</p> <p>Less than 3000 (03 Marks)</p>	<p>Basis the gross scope of allocation as per this RFP, We request Bank to have rationale in qualifying criteria of Business Correspondent Agent engagement to have fair competition among the participating bidders. Also we would like to request Bank that some credit needs to be given to the existing BC of Canara Bank/Syndicate Bank basis performance and compliance adherence as per the norms set by Bank. Requesting bank to revise the scoring criteria to below levels:</p> <p>Above 1000 (16 Marks)</p> <p>750 to 1000 (12 Marks)</p> <p>500 to 750 (08 Marks)</p> <p>250 to 500 (05 Marks)</p> <p>Less than 250 (03 Marks)</p>	Bidder has to comply with the RFP terms.
108	56	38.2. Technical Evaluation Matrix	<p>Tie up with PSBs/RRBs in India-</p> <p>Above 9 (14 marks)-</p> <p>7 to 9 (12 marks)-</p> <p>5 to 7 (09 marks)-</p> <p>3 to 5 (06 marks)-</p> <p>Less than 3 (03 Marks)</p>	<p>We request to give some relaxation on this technical evaluation criteria. Requesting bank to revise the scoring criteria to below levels: Tie up with PSBs/RRBs in India-</p> <p>Above 4 (14 marks)-</p> <p>3 to 4 (12 marks)-</p> <p>2 to 3 (09 marks)-</p> <p>1 to 2 (06 marks)-</p> <p>Less than 1 (03 Marks)</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

109	56	38.2. Technical Evaluation Matrix	<p>States & Union Territories Covered in PSB/RRB in India-</p> <p>Above 25 (14 Marks)-</p> <p>21 to 25 (12 marks)-</p> <p>16 to 20 (09 marks)-</p> <p>10 to 15 (06 marks)-</p> <p>Less than 10 (03 Marks)</p>	<p>We request to give some relaxation on this technical evaluation criteria. Requesting bank to revise the scoring criteria to below levels:</p> <p>States & Union Territories Covered in PSB/RRB in India-</p> <p>Above 5 (14 Marks)-</p> <p>4 to 5 (12 marks)-</p> <p>3 to 4 (09 marks)-</p> <p>2 to 3 (06 marks)-</p> <p>Less than 2 (03 Marks)</p>	Bidder has to comply with the RFP terms.
110	56	38.2 Technical Evaluation Matrix	<p>Point 4: Business Correspondent Agents engaged in PSB/RRB in India \$ Above</p> <p>12000 (16 Marks)</p> <p>9001 to 12000 (12 Marks)</p> <p>6001 to 9000 (08 Marks)</p> <p>3000 to 6000 (05 Marks)</p> <p>Less than 3000 (03 Marks)</p>	<p>We kindly request bank to lower down the scale up-to 9000 number of BCA Engaged instead of 12000 locations. The reason for the same is because, Bank is having 9000 locations for all clusters mentioned in RFP. Thus the maximum scale should be limited to 9000. So we request bank to scale down the marking scheme as shown below;</p> <p>9001 & above (16 Marks)</p> <p>7001 to 9000 (12 Marks)</p> <p>5001 to 7000 (08 Marks)</p> <p>3000 to 5000 (05 Marks)</p> <p>Less than 3000 (03 Marks)</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

111	56	38.2 Technical Evaluation Matrix	<p>Point 6: States & Union Territories Covered in PSB/RRB in India</p> <p>Above 25 (14 Marks)</p> <p>21 to 25 (12 marks)</p> <p>16 to 20 (09 marks)</p> <p>10 to 15 (06 marks)</p> <p>Less than 10 (03 Marks)</p>	<p>We kindly request bank to lower down the scale up-to 20 States and U/T covered instead of 25. The reason for the same is that there are currently 27 states and 8 U/T. Some regional corporate BC are working in limited states. The given Scale is at very higher side for many CBC. There 10-12 states & U/T where very few CBC are working due to geographical difficulty. We therefore, kindly request to scale down the marking scheme accordingly as suggested below so that regional CBC can score and compete with National CBC;</p> <p>Above 20 (14 Marks)</p> <p>16 to 20 (12 marks)</p> <p>12 to 15 (09 marks)</p> <p>08 to 11 (06 marks)</p> <p>Less than 08 (03 Marks)</p>	Bidder has to comply with the RFP terms.
112	56	3	<p>ISO 9001 /27001</p> <p><input checked="" type="checkbox"/> ISO 9001&27001 (10 Marks)</p> <p><input checked="" type="checkbox"/> ISO27001 (07 Marks)</p> <p><input checked="" type="checkbox"/> ISO 9001 (04 Marks) ISO Certificate</p>	<p>Can be submitted the certification on allotment of RFP.</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

113	56	8	<p>Average Active BCA Percentage Per Month during May'21, June'21 & July'21 in PSB/RRB in India $\{[(\text{Active BCAs in May'21} + \text{June'21} + \text{July'21}) / 3] / \text{No of BCAs}\} * 100$ <input checked="" type="checkbox"/> Above 98 % (14 Marks) <input checked="" type="checkbox"/> 96.01 % – 98.00 % (12 Marks) <input checked="" type="checkbox"/> 94.01 % - 96.00% (09 Marks) <input checked="" type="checkbox"/> 92.01 % - 94.00% (06 Marks) <input checked="" type="checkbox"/> 90.00 % - 92.00% (03 Marks) <input checked="" type="checkbox"/> Less than 90.00 % (02 Marks) (Active BCA means a BCA who has done at least one financial transaction during a month) Bank Letter from PSB / RRB. Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100) <input checked="" type="checkbox"/> Above 40% (12 Marks) <input checked="" type="checkbox"/> 30.01% - 40.00% (09 Marks) <input checked="" type="checkbox"/> 20.01 % - 30.00 % (06 Marks) <input checked="" type="checkbox"/> 10.00% - 20.00 % (03 Marks) <input checked="" type="checkbox"/> Less</p>	Declaration can be given by the BC Company	Bidder has to comply with the RFP terms.
114	56	3	<p>ISO 9001 /27001 <input checked="" type="checkbox"/> ISO 9001&27001 (10 Marks) <input checked="" type="checkbox"/> ISO27001 (07 Marks) <input checked="" type="checkbox"/> ISO 9001 (04 Marks) ISO Certificate</p>	We are in process of Certification ISO 9001&27001 as expected get the certificate by the of implementation of RFP, however we are already having CERTIN, PADSS Certification are in place for our application.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

115	56	4	Business Correspondent Agents engaged in PSB/RRB in India □ Above 12000 (16 Marks) § 9001 to 12000 (12 Marks) § 6001 to 9000 (08 Marks) § 3000 to 6000 (05 Marks) Less than 3000 (03 Marks) Bank Letter from PSB / RRB	Recommended to Consider the Pvt Section Bank BC's as well	Bidder has to comply with the RFP terms.
116	56	5	Tie up with PSBs/RRBs in India □ Above 9 (14 marks) □ 7 to 9 (12 marks) □ 5 to 7 (09 marks) □ 3 to 5 (06 marks) □ Less than 3 (03 Marks) Bank Letter from PSB / RRB	Recommended to Consider the Pvt Sector Banks BC's as well.	Bidder has to comply with the RFP terms.
117	56	7	Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100) § Above 40% (12 Marks) § 30.01% - 40.00% (09 Marks) § 20.01 % - 30.00 % (06 Marks) § 10.00% - 20.00 % (03 Marks) Less than 10.00% (02 Mark	Recommended to Consider the Pvt Sector Banks BC's as well.	Bidder has to comply with the RFP terms.
118	56	38.2	Technical Evaluation Matrix	IS027()01 is applicable for Technology and in formation security. Since bank is providing the entire technology and RIT is for field operation. This clause may lease be omitted.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

119	56	<p>Average Active BCA Percentage Per Month during May'21, June'21 & July'21 in PSB/RRB in India</p> $\frac{\{[(\text{Active BCAs in May'21} + \text{June'21} + \text{July'21}) / 3] \times 100\}}{\text{No of BCAs}} \times 100$ <p> <input checked="" type="checkbox"/> Above 98 % (14 Marks) <input checked="" type="checkbox"/> 96.01 % – 98.00 % (12 Marks) <input checked="" type="checkbox"/> 94.01 % - 96.00% (09 Marks) <input checked="" type="checkbox"/> 92.01 % - 94.00% (06 Marks) <input checked="" type="checkbox"/> 90.00 % - 92.00% (03 Marks) <input checked="" type="checkbox"/> Less than 90.00 % (02 Marks) </p> <p>(Active BCA means a BCA who has done at least one financial transaction during a month)</p>	<p>The active agent parameters provided are on higher side. Kindly reduce the parameters 80% active BCAs on the maximum marks.</p>	<p>Bidder has to comply with the RFP terms.</p>
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PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

120	56	38.2	Technical Evaluation Matrix	<p>Financial Inclusion is an initiative of the Govt of India and is aimed at making banking services available/ affordable to the economically and socially weaker sector in the unbanked areas. This is a low-cost model aimed to serve the people who are at the bottom of the pyramid and it is implemented through CBCs who are not working solely with a profit motive. However, the evaluation matrix in the instant RFP is only suitable for a big player in the CBC space and is highly restrictive for a mid-sized and otherwise efficient entity serving PSBs. Only a few entities which are having monopolistic working in the CBC area will be able to secure higher marks. The eligibility matrix has been further made biased against mid-size entities by prescribing minimum 60% marks for becoming eligible. We request that the evaluation matrix may please be made fair and competitive for all players so that Bank has a wider choice and the RFP does not unduly favour a few big players. We suggest that the evaluation criteria may be suitable relaxed and the eligibility for technical qualification may be brought down to 40%.</p>	Bidder has to refer Amendment I of this RFP
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PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

121	57	38.2. Technical Evaluation Matrix	<p>Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100)</p> <p><input type="checkbox"/> Above 40% (12 Marks)</p> <p><input type="checkbox"/> 30.01% - 40.00% (09 Marks)</p> <p><input type="checkbox"/> 20.01 % - 30.00 % (06 Marks)</p> <p><input type="checkbox"/> 10.00% - 20.00 % (03 Marks)</p> <p><input type="checkbox"/> Less than 10.00% (02 Mark)</p>	Request to consider Schedule commercial bank and central/state government experience as well?	Bidder has to comply with the RFP terms.
122	57	38.2. Technical Evaluation Matrix	<p>8. Average Active BCA Percentage Per Month during May'21, June'21 & July'21 in PSB/RRB in India {[(Active BCAs in May'21+June'21+July'21)/ 3] / No of BCAs}*100</p> <p><input type="checkbox"/> Above 98 % (14 Marks)</p> <p><input type="checkbox"/> 96.01 % – 98.00 % (12 Marks)</p> <p><input type="checkbox"/> 94.01 % - 96.00% (09 Marks)</p> <p><input type="checkbox"/> 92.01 % - 94.00% (06 Marks)</p> <p><input type="checkbox"/> 90.00 % - 92.00% (03 Marks)</p> <p><input type="checkbox"/> Less than 90.00 % (02Marks)</p> <p>(Active BCA means a BCA who has done at least one financial transaction during a month)</p>	Request to consider Schedule commercial bank experience as well?	Bidder has to comply with the RFP terms.
123	57	Percentage of Women engaged as BCA in PSB/RRB in India	Less than 10.00% (02 Mark)	<p>This criteria should be waived off as there is no boundation for engaging women BC point for any Bank FI.</p> <p>Otherwise you should set a criteria/percentage of women BC to the sucessful bidders only</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

124	57	38.2. Technical Evaluation Matrix	<p>Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100)</p> <p><input checked="" type="checkbox"/> Above 40% (12 Marks)</p> <p><input checked="" type="checkbox"/> 30.01% - 40.00% (09 Marks)</p> <p><input checked="" type="checkbox"/> 20.01 % - 30.00 % (06 Marks)</p> <p><input checked="" type="checkbox"/> 10.00% - 20.00 % (03 Marks)</p> <p><input checked="" type="checkbox"/> Less than 10.00% (02 Mark)</p>	The women agnet parameters provided are on higher side. Kindly reduce the parameters 20% women BCAs on the maximum marks	Bidder has to comply with the RFP terms.
125	57	38.2. Technical Evaluation Matrix	<p>Percentage of Women engaged as BCA inPSB/RRB in India (Women BCA/Total BCA *100)-</p> <p>Above 40% (12 Marks)-</p> <p>30.01% - 40.00% (09 Marks)-</p> <p>20.01 % - 30.00 % (06 Marks)-</p> <p>10.00% - 20.00 % (03 Marks)-</p> <p>Less than 10.00% (02 Mark)</p>	<p>We request to give some relaxation on this technical evaluation criteria.</p> <p>Requesting bank to revise the scoring criteria to below levels:</p> <p>Percentage of Women engaged as BCA inPSB/RRB in India (Women BCA/Total BCA *100)-</p> <p>Above 4% (12 Marks)-</p> <p>3.0% - 4.00% (09 Marks)-</p> <p>2.00 % - 3.00 % (06 Marks)-</p> <p>1.00% - 2.00 % (03 Marks)-</p> <p>Less than 1.00% (02 Mark)</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

126	57	38.2 Technical Evaluation Matrix	<p>Point 7: Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100)</p> <p>Above 40% (12 Marks)</p> <p>30.01% - 40.00% (09 Marks)</p> <p>20.01 % - 30.00 % (06 Marks)</p> <p>10.00% - 20.00 % (03 Marks)</p> <p>Less than 10.00% (02 Mark)</p>	<p>We kindly request bank to lower down the scale up-to 20% for Percentage of Women Engagement instead of 40%. The reason for the same is that there is very less Women engagement throughout the country. Major CBC have started onboarding women BCA after encouragement of DFS & Government in recent days, therefore the given Scale is at very higher side compared to current situation throughout all banks and so we kindly request to scale down the marking scheme accordingly as suggested below;</p> <p>Above 20% (12 Marks)</p> <p>15.01% - 20.00% (09 Marks)</p> <p>10.01 % - 15.00 % (06 Marks)</p> <p>5.00% - 10.00 % (03 Marks)</p> <p>Less than 05.00% (02 Mark)</p>	Bidder has to comply with the RFP terms.
127	57	38.2 Technical Evaluation Matrix	<p>Point 8: Average Active BCA Percentage Per Month during May'21, June'21 & July'21 in PSB/RRB in India {[(Active BCAs in May'21+June'21+July'21)/ 3] / No of BCAs}*100</p> <p>Above 98 % (14 Marks)</p> <p>96.01 % – 98.00 % (12 Marks)</p> <p>94.01 % - 96.00% (09 Marks)</p> <p>92.01 % - 94.00% (06 Marks)</p> <p>90.00 % - 92.00% (03 Marks)</p> <p>Less than 90.00 % (02Marks)</p>	<p>We kindly request bank to ask the active BCA percentage from June' 21 to August'21 or July'21 to September'21 instead of May'21. The reason for the same is that there were very high Covid Positive cases in May 2021 in some states like Maharashtra, Gujarat, Madhya Pradesh, Karnataka and Kerala. Many of BCA were inactive due to medical reasons. So we kindly request to consider active percentage of June' 21, July' 21 & August' 21 or July'21 to September' 21 so that there is no injustice on some bidders. This will also enable bank to understand latest active BCA figure of all CBC.</p>	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

128	59	43.3.	While awarding contract, bank at its sole discretion shall allot centres within the clusters among the successful bidders and it would be final & conclusive and binding upon the selected bidders.	please confirm whether one cluster is allotted only to LI or sharing between others(if the entity is not MSE) who matches the LI quote	Bidder has to refer Clause No.17 and bidder has to comply with RFP terms.
129	63	50.5.3	It is mandatory to pass on the benefit due to reduction in rate of tax or from Input Tax Credit (ITC) to the Bank by way of commensurate reduction in the prices under the GST law.	Bit not clear on the Pass on Input Tax Credit.	Bidder has to comply with the RFP terms.
130	66	54.16	Bidder/s have to implement the solutions in the clusters in all identified locations within 45 days of issuance of work order/intimation, including integration with Banks gateway.	Request bank to increase deployment timeline from 45 days to 60 days.	Bidder has to comply with the RFP terms.
131	66	54.6	It will be the sole responsibility of the successful bidder to provide uninterrupted service to the customer through the technology platform provided by them barring unusual situations or calamities like flood, earth quake, etc.	Clarity of Technology provider	Technology platform means hardware being utilised to provide services under this RFP.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

132	68	Clause No. 56; Period of Contract	The period of contract shall initially be for a period of 3 (three) years from date of acceptance. Bank also reserves its right to extend the contract for 6 (six) months after 3 years on the same terms and conditions at mutually agreed revised/revisited commercials between the Bank and the successful bidder.	Considering significant investment Contract period should be made for five years & another five years can be extended with satisfactory performance.	Bidder has to comply with the RFP terms.
133	68	57.1	Performance Bank Guarantee: The successful bidder shall provide irrevocable and unconditional Performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs.10,000/- (Rupees Ten thousand only) per allotted KIOSK.	We kindly request bank to take Performance Bank Guarantee amount of Rs 5,000 (Rs Five Thousand only) Instead of Rs 10,000/- per allocated location. The reason for the same is that all PSB Banks are taking PBG of amount Rs 5000/- . you may kindly refer recent tenders floated by other PSB's. Secondly, the mentioned PBG will increase the cost of project operations and ultimately effect the Financial proposals.	Bidder has to comply with the RFP terms.
134	70	58.6	Bank shall also have the right to cancel the order and terminate the contract by issuing a 30 Days notice to the successful bidders without assigning any reasons.	Request bank to mention the reason of cancellation or termination of contract in case if successful bidder is at fault and also increase the timeline from 30 days to 45 days so that bidder can give justification of the issue.	Bidder has to comply with the RFP terms.
135	76	Annexure-I	Number of Locations Cluster wise to be covered by Successful Bidder	State and District wise No's of Outlets list will be help full to select the BCA to finalize the Cluster and manpower.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

136	76	Annexure-I	Number of Locations Cluster wise to be covered by Successful Bidder	Is this BCA's are Operative	The Details shall be shared with the Successful Bidder
137	79	Annexure IV	Copy of Purchase orders for each of the model	Requesting the bank to please accept the Agreement copy and experience letter from client regarding implementation of financial inclusion solution and maintenance of hand held terminal.	Bidder has to comply with the RFP terms.
138	80	Annexure V	Please furnish data required for getting report from CIBIL on the Company, Promoters and Directors	Does it is necessary to provide CIBIL reports on the company, Promoters and Directors.	KYC details of promoters/directors to be provided for getting CIBIL report
139	80	Annexure V	c) Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.	We shall be able to provide list of all partners/ directors along with designation [including those retired 1 year back]. Request bank to consider "solvency certificate provided by our bank with whom we have credit facilities." for same.	KYC details of promoters/directors to be provided and Bidder has to comply with the RFP terms.
140	81	Annexure-VI	Statement of Tie-Ups/ agreements entered for the project	Please clarify the Point	The clause is self explanatory and the Bidder has to comply with the RFP terms.
141	82	Annexure VII	A. Technical Specification Compliance : Whether it is embedded device?	We request Bank to consider embedded device with 5.5" display and allow bidders to participate and bid this RFP with an integrated / inbuilt / embedded device, having the device certified by STQC & UIDAI.	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.
142	82	Annexure-VII	A. Technical Specification Compliance	Requesting the bank to please accept the non-embedded device to be used by BCA for the FI operation	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

143	82 *	Annexure VIIA. A. Technical Specification Compliance	Make & Model of the Device	Please confirm if bidder is free to propose any make and model device as long as it is in compliance with Appendix II. TECHNOLOGY REQUIREMENTS Page number 2. Or If bank has any preference for make and model of device, please share the details of the same.	Successful bidder should supply devices as per the technical specifications mentioned in the RFP.
144	83	Annexure VII	List of Hardware Proposed to be used by the Bidder (Please, cover all the equipment's, scanners, etc.) location-wise	By Location-wise -Request bank to provide more clarity on this point	Cluster wise (optional). To give overall counts
145	83	Annexure VII	A. Questionnaire : 1. List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise :	We request Bank to make MAF as mandate for all the items proposed by the bidder, with a commitment from OEM / its Indian business partner , agreeing with the terms of RFP.	Bidder has to comply with the RFP terms.
146	83	Annexure-VIII	A. Questionnaire: Point-1 & 2	Requesting the bank to please clarify the both point and it is necessary to provide the details	Bidder has to submit the details of the Hardware being utilized by them for supplying the services under this RFP.
147	83	Annexure VII	List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise : 1 Tab/Tablet 2 Thermal Printer 3 Biometric finger print scanner 4 EMV CChip Card reader with Pin pad 5 Passbook Printer 6 Iris Scanner	Is this devices is compatible of existing Canara Bank MDM. Please let us know the Model's specified.	Android Version 7 and above is compatible of existing Canara Bank MDM.
148	83	Annexure VII		Pl clarify if bank is expecting the details to be provided for each interested cluster where Bidder proposes to bid for this RFP	Cluster wise (optional).To give overall counts



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

149	86	Annexure –IX A	UNDERTAKING BY BIDDER TOWARDS MANDATORY MINIMUM LC	Many hardware as required in RFP like Passbook printer, etc. will be completely imported to India. In such case it is difficult to provide Local Content certificate as asked in RFP for the imported hardware. Please give clarity.	Bidder has to submit Statutory Auditor Certificate mentioning the Percentage of local content in total Cost of Ownership
150	87	Annexure-IX B	CERTIFICATE BY STATUTORY AUDITOR OF BIDDER TOWARDS MANDATORY MINIMUM LC	We request bank to kindly consider the certificate issued from other auditors such as from Chartered Accountant towards mandatory minimum LC	Bidder has to comply with the RFP terms
151	89	Annexure-XI	Format of certificate from Public Sector Banks/Regional Banks	Since some of the Banks have their own pre-defined formats for issuing the Certificates, we would request Canara Bank to kindly also accept formats issued by different Banks in their respective formats. Also, we would request bank to consider the previous reference letters as well issued by various banks for the Canara Bank RFP which stands cancelled last time, in case any bank delaying in providing the letters	Preferably, Bidder has to submit Bank format as per annexure XI. Bidder has to refer Clause 38.2 and its Notes and Bidder has to comply with the RFP terms.
152	102	Annexure XVII COMMERCIAL BID -Bill of Material	Maximum Commission Payable:Monthly Transactions 0.30% of Total Eligible Transaction amount	Request Bank to add a minimum cap of 0.20% of total eligible transaction amount to make it a viable business for both BC and the bank.	Bidder has to comply with the RFP terms.
153	102	Annexure XVII COMMERCIAL BID -Bill of Material	Maximum Commission Payable:Monthly Transactions 0.30% of Total Eligible Transaction amount	Request Bank to add a cap on minimum amount like .30% of amount of txn with min 2 Rs/- and max 25 Rs/-	Bidder has to comply with the RFP terms.
154	102	Annexure XVII COMMERCIAL BID -Bill of Material	Maximum Commission Payable:Fixed Charge, when eligible Fin Txn > 250 in a month by a BCA : Rs. 3000	Request bank to reduce the eligible Fin Transaction from 250 to 150 to make BC eligible for minimum monthly commission	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

155	102	Annexure XVII COMMERCIAL BID -Bill of Material	Maximum Commission Payable:Fixed Charge, wheneligible Fin Txn > 250 ina month by a BCA : Rs. 3000	Request Bank to eliminate this clause from commercial bid, as the base payout ensure the sustainability and retention of BC towards their job and will also ensure the viability of business.	Bidder has to comply with the RFP terms.
156	102	Annexure XVII COMMERCIAL BID -Bill of Material	Maximum Commission Payable: Fixed Charge, wheneligible Fin Txn > 250 ina month by a BCA : Rs. 3000	Request bank to reduce the eligible Financial transaction for fix income with some slab as under: - 2000 INR for financial transaction in between 150 to 250. - 3000 INR for financial transaction above 250.	Bidder has to comply with the RFP terms.
157	10 to 11	3.2, Point No-2	The bidder should have been a CBC for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Public Sector Bank/Regional Rural Bank in India in the last three years. The Kiosk / BC solution should have at least 1000 locations in PSB/RRB in India as on RFP date	Requesting the bank to consider " Handheld Terminal Based Solution" implemented for Financial Inclusion Project as SP & BC	HHMs will not support Android based solutions.
158	102 to 109	Annexure-XVIIA to XVII-H	Maximum Commission payable	Commission on monthly transaction has been capped at 0.30% (considering a hypothetical transaction TO) and Fixed charges for Active BCA @Rs.3000/-. With the above commercials, it is very difficult for any BCA to earn Rs.7500/- per month. Any quote below this rate would further reduce the income of the BCA and the model may turn unviable.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

159	102to 109	Annexure XVII	Maximum Commission Payable 1. Monthly Transactions 1.(A)0.30% of Total Eligible Transaction amount	What would be the minimum Cap	Bidder has to comply with the RFP terms.
160	102to 109	Annexure XVII	Fixed Charge, when eligible Fin Txn > 250 in a month by a BCA. Rs.3,000/	What would be the minimum Cap.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

161	18 to 22	9.13 to 9.14	<p>TECHNICAL CAPABILITIES: TAB/TABLET BASED SOLUTION PRE - REQUISITES : 9.13.1. TAB/TABLET BASED BC OPERATIONS SPECIFICATIONS; 9.13.2. Following are the H/W specifications of the embedded/non-embedded TAB: 9.13.2.1. Tablet : 9.13.2.2. Thermal printer : 9.13.2.3. FIR enabled finger Biometric scanner with RD services : 9.13.2.4. EMV card reader with pin-pad.</p>	<p>We request Bank to also consider for all in one integrated terminal with minimum of 5.5" display and above and with secured Managed Android OS version 7 and above as approved by UIDAI standards and with integrated / embedded / inbuilt - thermal printer, FIR enabled finger Biometric scanner with RD services, EMV card reader with pin-pad. Specifications of the terminal is enclosed here with for ready reference. This will help the bidders to have a single window point of contact with the terminal OEM for after sales support during the complete project period. Else bidder must be managing with different individual OEMs for Tablet, thermal printer, finger print scanner and PIPAD as an external peripherals each and has to have an individual SLA agreements with all the independent OEMs . More over it will be easy for a BC to carry an integrated terminal for on field operations instead of carrying individual items of each hardware which are independent with power requirements for each component , i.e. along with the terminals the BC has to carry the chargers / adaptors / additional battery of each component. This is because the external peripherals of Printer , PINPAD and FPS are to be get connected with Bluetooth to the main computing Tablet device and it is a known fact that "Bluetooth" connectivity is more fluctuating by default and consumes more power. Keeping in view of the above facts mentioned above and ease of</p>	<p>Successful bidder should supply devices as per the technical specifications mentioned in the RFP.</p>
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PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

162	22 & 23	9.15. & 9.16. & 9.17.	9.15. INCIDENT MANAGEMENT ; 9.16. MAINTENANCE AND SUPPORT; 9.17. TECHNOLOGY CONTROLS	In order to achieve this requirements for the 3 years project duration , bidder must have in time support from OEMs. Hence we request Bank to make it mandate for submission of MAF from the OEMs with a commitment to provide the required after sales support to the bidder during the complete project duration of 3 years.	Bidder has to comply with the RFP terms.
163	34 & 35		17 Launch complaints NIL 18 Track Complaints NIL 24 Cheque collection NIL 25 Mobile seeding NIL 27 Stop payment of cheque NIL 28 Cheque status enquiry NIL 29 Passbook update Rs.5/- per Page or per Print Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month	There is no motivation for Bank Mitra for performing activities for the Services where NIL charges are payable. Passbook Printing charges or Rs.5/- Per page per Print & fixed charges of 600/-Rs both are independent or only one of the component will be paid. Please clarify. We recommend to pay minimum 5/-Rs charges for services where NIL charges are mentioned & to pay 600/-Rs fixed charge where ever agent completes minimum 50 pass book printings per month on top of 5/-Rs per print.	Bidder has to comply with the RFP terms Fixed Charge of Rs.600/- per month, If 100 eligible pass book updates are done in a month & Variable charges - Rs.5/- per Page or per Print
164	55 & 56	38	38.2. Technical Evaluation Matrix	We request Bank to consider bidders direct relationship / experience with STQC & UIDAI as an added advantage with giving few additional marks as it is necessary to maintain and have such a direct contact with STQC & UIDAI , keeping in view of the present undergoing changes and to the get the supplied hardware in compliance with the back end upgrades that may be done by UIDAI & STQC during the project tenure of 3 years from time to time. Also request Bank to give 8 marks to PSU/ Public Limited / Private Limited.	Bidder has to comply with the RFP terms.



PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

165	86 & 87	Annexure –IX A ; Annexure –IX B	UNDERTAKING BY BIDDER TOWARDS MANDATORY MINIMUM LC ; CERTIFICATE BY STATUTORY AUDITOR OF BIDDER TOWARDS MANDATORY MINIMUM LC	We request Bank to have a note and consider this two Annexures of Local Content will be in specific to the services rendered by the bidder to Bank for this project, as all the major hardware & spare components asked for this project has to be sourced from the OEMs outside the country. Hence we request Bank to have a review of the same with all the prospective bidders , with respect to the scope of hardware components for this project and limit to the services rendered by the bidder.	Bidder has to comply with the RFP terms.
166	86 & 87	Annexure-IX A & Annexure-IX B	We, M/s _____ (Name of Bidder) undertake that we meet the mandatory minimum Local content requirement of % specified in tender document for claiming purchase preference linked with local Contents under the Policy.	We request bank to kindly elaborate the mandatory minimum Local content and its %age requirement.	Bidder has to submit Statutory Auditor Certificate mentioning the Percentage of local content in total Cost of Ownership
167		GENERAL		Considering the scope of the project and the bidding complexity especially the Annexures to be certified and issued by clients and Chartered Accountant, execution of integrity pact and Confidentiality/Non-Disclosure . Agreement and discussion with OEM; Taking all this into consideration we request bank to kindly extend the Bid submission date	Bidder has to comply with the RFP terms.



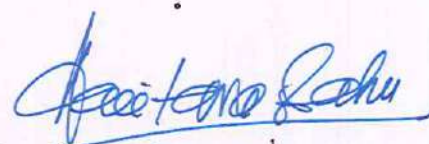
PRE BID QUERY REPLIES TO RFP:02:2021 dated 22.09.2021 REQUEST FOR PROPOSAL FOR BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE)- USING TABLET

168		NIL	NIL	we are sending your our company documents and tender related documents for the BUSINESS CORRESPONDENT SERVICES-HYBRID OPEX MODEL (KIOSK & MOBILE) -USING TABLETS project in Uttar pardesh location , We are doing already Ayushman Bharat project for the UTI (Government) company in whole UP and bihar location , that's a region we are participate your tender. We have a technical manpower, who's start your project in whole UP.You can please find the attachment Documents then revert me asap. After that's we are doing further documentation.	Bidder has to refer Clause No. 27 and Bidder has to comply with the RFP terms.
169		NIL	NIL	Please mention the definition of Hybrid Opex Model (KIOSK & Mobile) using tablets and How is this model different from other Business Correspondence Services.	Bidder has to refer Clause No. 2.7
170		General	General	What if not a single bid is received for any cluster?	Bank at its discretion will take decision in this regard.
171		Genral Query	Genral	Kindly clarify that How will you evaluate the MSE Bidders waived criteria like No. of BC, Locations and Turnover.	All the bidders will be evaluated based on the details / Supporting document submitted as per Clause No. 38.2.

Date: 01.10.2021

place: Bengaluru




 Deputy General manager
