

HEAD OFFICE: MALAPPURAM : : FINANCIAL INCLUSION WING

All queries relevant to the RFP received within the stipulated timeline are responded. Same/similar queries of different bidders are excluded for avoiding repetition

S.No	Page No. of RFP	Clause No.	RFP Clause	Bidder Query	Banks reply
1	2	7&8	<p><u>Bid details in Brief</u></p> <p>Response to pre bid queries 25.10.2023</p> <p>Last date of Submission of Bids 27.10.2023</p>	<p>Time gap between response of pre bid queries and tender submission in hard copies is only 2 days,which is very less and not sufficient for preparation and submission of the tender in proper manner,after publishing of reply to pre bid queries</p> <p>Usually ,all the organization give minimum 15 day time for submission of proposal, even where response is required to be submitted in hard copies .</p> <p>Therefore, it is requested to extend the tender submission date for atleast 15 days, from the present date of submission ,for appropriate participation</p>	Please refer Item no.1 of Amendment II to this RFP
2	12	Eligibility Criteria 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	We request the Bank to consider as 'The bidder should have been a CBC / associated with CBCs for terminal hardware supplies and support of client application on terminals and related integrations / associated with supply & service of terminal	Bidder has to comply with RFP terms

			500 locations in PSB/RRB in India as on RFP date.	hardware to any TSP providers of a PSU / Private banks, 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". This will help new entrants like us to participate in the bid.	
3	13	Eligibility Criteria Point No.3	The Bidder should have an average annual turnover of not be less than Rs. 3 (Three) crores during the last three financial years, i.e. 2019-20, 2020-21 and 2021-22.	Request to amend the clause as the bidder should have a minimum yearly turnover of 50 Crore, during last 3 financial years. Keeping in view of three years contract period with hardware, manpower, application, integration, and commissioning services are required. A financially stable company can execute such projects with small relaxation of the eligibility and functional requirements of technical evaluations	Bidder has to comply with RFP terms
4	13-14	4.1(2) &(3)	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	Govt of India has initiated several benefits to MSE Entities and allowed them to take part in the bidding processes even though they have no Experience and Turnover.  Therefore, we would request to amend these clauses as per following for allowing equal chance to all the prospective bidders ,having capabilities and presence in Kerala state :-  "Waived for MSE & Start Up Bidders only upon production of appropriate certificates,issued prior to RFP date,From competent Authority as	Bidder has to comply with RFP terms

				mentioned in Clause 17&18 of this RFP"	
5	15	Eligibility Criteria Point No.8	The Bidder must be having satisfactory presence in Kerala and has demonstrated its reach within the state	We request bank to consider bidder's experience and association with any of the Bank's / Financial institution operating in Kerala in FI and related domains.	Bidder has to comply with RFP terms
6	17	6.6,6.6.1&6.6.2	<p>Application Money and Earnest Money deposit(EMD)/Bank Guarantee in lieu of EMD is waived off with the following condition</p> <p>"Bidders has to submit a declaration as per Annexure XV in letter head duly signed by authorized signatory and the same should be submitted along with Part – A technical Bids"</p> <p>Non Submission of dclaration in "Part –A – Technical Bid" is liable to be rejected</p>	As per this clause ,all the prospective bidders would be required to submit declaration as per Annexure XV for getting the exemption from Submission of Application Money and EMD,Kindly clarify?	Exemption from Application Money and EMD is only for MSEs and start ups
7	18	8.2	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	For wider Participation, this clause should be relaxed for MSE and Start up Bidders and it would be allowed to submit requirement agreement, if the service provider is engaged by the bank.	Bidder has to comply with RFP terms

			service provider. A copy of such agreement should be enclosed		
8	19	8.13	<p>If the performance of any of the BCAs engaged in the project is not satisfactory (Not performing at least 50 Financial transactions 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 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 5000/- per month for each such instances.</p>	<p>Liquidated damages amount Rs 5000/- is very high for MSE Bidder and it may not be possible to replace the said person within 15 days of such intimation given by the bank in remote and far flung areas.</p> <p>We would request to give a suitable time to replace the person, on intimation from the bank and liquidated damages may be reduced to Rs 100/- per month for such incidents for MSE Bidders.</p>	Bidder has to comply with RFP terms

9	19	8.16	Cash Management shall be the sole responsibility of the Successful Bidder.	Kindly clarify the Clause ? There should be cash management system and it should be the responsibility of the banks.	Bidder has to comply with RFP terms. Bank is not responsible for the cash management
10	21	Technical Deliverables No.10.2	All devices/equipment so deployed should be "L0/L1." UIDAI specification compliant and compliant with UIDAI registered devices (RD) services and any violation of the RD services guidelines and penalty so charged to the Bank for such violation shall be recoverable from the successful bidder/vendor	Keeping in view of the UIDAI circular on sunset of "L0" devices in June 2024 we request bank to go only for "L1" devices as specified by the UIDAI and the circular are shared with all the banks and their ASA/AUA by UIDAI.	Please refer Item no.3 of Amendment II to this RFP
11	21	10.9	Successful Bidder 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 time line will be levied subject to a maximum penalty of Rs 5,000/- per month till the BCA location is functional.	We request to increase the time period to 96 hours and reduce the penalty amount	Bidder has to comply with RFP terms

12	21	10.9	<p>Successful Bidder shall ensure that faulty front-end equipment is repaired or replaced within a maximum period of 72 hours of reporting. 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 5,000/- per month till the BCA location is functional.</p>	<p>Repair or replacement of faulty equipment is not possible in remote and far flung areas within a period of 72 hours of reporting and penalty of rs 1000/- per day would be on very higher side for a MSE Bidder, despite of his income from the engagement.</p> <p>We would request to amend And relax this clause in such a manner, so that the project will become viable for the entire contract period and our suggestion is to reduce it to Rs 100/- per day and thereafter maximum to a tune of Rs 500/- per month.</p>	Bidder has to comply with RFP terms
13	35	19.15	<p>Each agent must perform minimum 100 eligible financial transactions per month.</p> <p>If non – performance continues for 3 months, bank may ask to change the agent without any cost to bank.</p>	<p>We would request to allow minimum 6 Months for assessing the performance to the agent.</p>	Please refer Item no.4 of Amendment II to this RFP
14	45,57	5(b),47.1 &47.3	<p>Bidders shall quote commercial bid on total cost of ownership basis as per bill of Material Annexure XVII &amp;</p> <p>The L1 Bidder will be determined on the basis of the lowest price quoted in bill of Material as per Annexure XVII</p>	<p>Annexure XVII is missing in RFP Document.</p> <p>Please provide Annexure XVII</p>	Please refer Item no.5 of Amendment II to this RFP

15	53	43.2 TECHNICAL EVALUATION MATRIX Point No.1	Entity Status (Constitution) <ul style="list-style-type: none"> <li>• PSU/ Public Limited (08 Marks)</li> <li>• Private Limited (06 Marks)</li> <li>• Others (04 Marks)</li> </ul>	We would like to understand from the bank on the reasons for having more marks to PSU / Public limited company because any company either it may be a PSU / Public limited or Private Limited or Others if get qualified as per the PQ / TQ criteria of the RFP's has to execute the tender as per the terms irrespective of their categories	Being a PSU, it is obligatory for us to support public sector enterprises.  Bidder has to comply with RFP terms
16	54	2	Net worth as on 31.03.2020 Above 25.00Cr (12 Marks) 15.01 Cr to 25.00Cr(10 Marks) 10.01 cCr to 15.00CR(08 Marks) 5.01Cr to 10.00Cr(05Marks) 0.00Cr to 05.00Cr (03 Marks)  Documents required Audited balance along with Auditor Certificate with UDIN	As other parameter of PQ/Eligibility criteria, these criteria should be waived for MSE Bidders And full marks should be awarded for this clause.	Bidder has to comply with RFP terms
17	54	43.2 TECHNICAL EVALUATION MATRIX Point No. 3	<b>ISO 9001 / 270071</b> <ul style="list-style-type: none"> <li>• ISO 9001&amp;27001 (10 Marks)</li> <li>• ISO 27001 (07 Marks)</li> <li>• ISO 9001 (04 Marks)</li> </ul>	We request bank to consider ISO 9001:2015 with 8 marks having Quality Management System with Design And Development Of Embedded Products & Solutions Using Cutting Edge Technologies	Bidder has to comply with RFP terms

18	54	4	Business Correspondent Agents engaged in PSB/RRB in India Above 5000 (6 Marks) 4001 to 5000 (5 Marks) 3 001 to 4000 (4 Marks) 2001 to 3000 (3 Marks) 1000 to 2000 (2 Marks)	Can we start this with 500 BC's?	No, Bidder has to comply with RFP terms
19	54	43.2 TECHNICAL EVALUATION MATRIX Point No.4	Business Correspondent Agents engaged in PSB/RRB in India Above 5000 (6 Marks) 4001 to 5000 (5 Marks) 3 001 to 4000 (4 Marks) 2001 to 3000 (3 Marks) 1000 to 2000 (2 Marks)	We request bank to consider 'The bidder's experience in having associated with and partnered CBC's / associated with CBCs for terminal hardware supplies and support of client application on terminals and related integrations to BC agents / associated with supply & service of terminal hardware to any TSP providers of a PSU / Private banks, handling BC services for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.)for Public Sector Bank/Regional Rural Bank in India. This will help new entrants like us to participate in the bid.	Bidder has to comply with RFP terms
20	54	43.2 TECHNICAL EVALUATION MATRIX Point No. 5	Business Correspondent Agents engaged in PSB/RRB in Kerala <ul style="list-style-type: none"> <li>• Above 300 (10 Marks)</li> <li>• 251to 300 (8 Marks)</li> <li>• 201to 250 (6 Marks)</li> <li>• 151to 200 (5 Marks)</li> <li>• 100 to 1s0 (3 Marks)</li> </ul>	This will limit the competition with the bidder's working across the Pan India as Kerala have less density of Banking system when we compare to other states and also limit the Open bid national competitiveness	Bidder has to comply with RFP terms
21	54	Clause No:43.2 Technical Evaluation Matrix, Pt No. 5	Business Correspondent Agents engaged in PSB/RRB in Kerala <ul style="list-style-type: none"> <li>• Above 300 (10 Marks)</li> <li>• 251to 300 (8 Marks)</li> <li>• 201to 250 (6 Marks)</li> <li>• 151to 200 (5 Marks)</li> <li>• 100 to 1s0 (3 Marks)</li> </ul>	Please clarify the marks to be given for Correspondent Agents engaged in PSB/RRB in Kerala less than 100. Apart from this, we would like to mention that there is no specific format given, hence it should be acceptable on general format	No marks will be given for Correspondent Agents engaged in PSB/RRB in Kerala less than 100.



22	54	5	Business Correspondent Agents engaged in PSB/RRB in Kerala <ul style="list-style-type: none"> <li>Above 300 (10 Marks)</li> <li>251to 300 (8 Marks)</li> <li>201to 250 (6 Marks)</li> <li>151to 200 (5 Marks)</li> <li>100 to 1s0 (3 Marks)</li> </ul>	<ul style="list-style-type: none"> <li>We have Aadhaar AEC's running in Kerala with CSB Bank under their FI Dept. Can we include that under this?</li> </ul>	No, specific for BCs
23	55	Clause No:43.2 Technical Evaluation Matrix, Pt No.7	Districts covered in Kerala <ul style="list-style-type: none"> <li>1 mark for each district with at least 2 active BCAs in each district</li> </ul>	We would like to mention that there is no specific format given, hence it should be acceptable on general format.	Bidder has to comply with RFP terms
24	55	7	Districts covered in Kerala <ul style="list-style-type: none"> <li>1 mark for each district with at least 2 active BCAs in each district</li> </ul>	We have Aadhaar AEC's running in Kerala with CSB Bank under their FI Dept. Can we include that under this	No, Specific for Bcs
25	55	43.2 TECHNICAL EVALUATION MATRIX Point No.7	Districts covered in Kerala <ul style="list-style-type: none"> <li>1 mark for each district with at least 2 active BCAs in each district</li> </ul>	We request bank to consider our Existing banks operations in Kerala because this point is mapped with a marks of 14 which is highest in the evaluation process and influence a lot on bidder's eligibility.	Bidder has to comply with RFP terms
26	55	7	Districts covered in Kerala		No waiver, Bidder has to comply with RFP terms

			<ul style="list-style-type: none"> <li>1 mark for each district with at least 2 active BCAs in each district</li> </ul> Documents required: Bank Letter from PSB/RRB	This criterion Should be waived off for the MSE bidders, requested to amend this clause	
27	55	8	Registered Office <ul style="list-style-type: none"> <li>In Kerala (10)</li> <li>In South India (5)</li> </ul>	Apart from other states of South India, we are working in Kerala with CSB Bank but do not have an office in Kerala. We can open an office and can get GST number within certain specified period given by the authorities, if we win the bid. Can an undertaking from us be considered in these regards?	Yes, Can be accepted. However, score cannot be recalculated on the basis of any undertaking
28	55	43.2 TECHNICAL EVALUATION MATRIX Point No.8	Registered Office <ul style="list-style-type: none"> <li>In Kerala (10)</li> <li>In South India (5)</li> </ul>	We would like to understand from the bank that a register office in Kerala and South India with a marks value of 10 will be the effective in providing the services as this will limit the Open bid national competitiveness and services and Hence, remove this from the evaluation matrix.	Bidder has to comply with RFP terms
29	55	8	Registered Office <ul style="list-style-type: none"> <li>In Kerala (10)</li> <li>In South India (5)</li> </ul>	<p>The criterion should be waived off for the MSE bidders, requested to amend this clause and equal chances should be given to all the bidders either they are registered in Kerala/South India</p> <p>Apart from having registered office in Kerala/South India ,this clause should be open for all the bidders, registered in any part of the country, specially this clause should be waived off for the MSE bidders</p>	Bidder has to comply with RFP terms

30	55	Clause No:43.2 Technical Evaluation Matrix, Pt No.8	Registered Office <ul style="list-style-type: none"> <li>In Kerala (10)</li> <li>In South India (5)</li> </ul>	This clause should be deleted and instead of this clause, Presence in Kerala should be acceptable.	Bidder has to comply with RFP terms
31	55	Clause No:43.2 Technical Evaluation Matrix, Pt No. 9	<p>Average Active BCA Percentage Per Month during May'21, June'21 &amp; July'21 in PSB/RRB in India <math>\{[(\text{Active BCAs in June 2022} + \text{July 2022} + \text{august 2022}) / 3] / \text{No of BCAs}\} * 100</math></p> <p>Above 98 % (14 Marks) 96.01 % – 98.00 % (12 Marks) 94.01 % - 96.00% (09 Marks) 92.01 % - 94.00% (06 Marks) 90.00 % - 92.00% (03 Marks) Less than 90.00 % (02Marks)</p> <p>(Active BCA means a BCA who has done at least one financial transaction during a month)</p>	Reference this clause, there is requirement of Average Active BCA Percentage Per Month during May'21, June'21 & July'21 in PSB/RRB in India $\{[(\text{Active BCAs in June 2022} + \text{July 2022} + \text{august 2022}) / 3] / \text{No of BCAs}\} * 100$ whereas in Annexure-XI, there is no mention of Active BCAs in June 2022+July 2022+august 2022, please clarify the requirement	Please refer Item no.7s of Amendment II to this RFP
32	56	43.2 TECHNICAL EVALUATION MATRIX Point No.9	<p>Average Active BCA Percentage Per Month during May'21, June'21 &amp; July'21 in PSB/RRB in India <math>\{[(\text{Active BCAs in June 2022} + \text{July 2022} + \text{august 2022}) / 3] / \text{No of BCAs}\} * 100</math></p> <p>Above 98 % (14 Marks) 96.01 % – 98.00 % (12 Marks) 94.01 % - 96.00% (09 Marks) 92.01 % - 94.00% (06 Marks) 90.00 % - 92.00% (03 Marks) Less than 90.00 % (02Marks)</p> <p>(Active BCA means a BCA who has done at least one financial transaction during a month)</p>	We request bank to relax this clause as it limits the New entrance like us to participate in the bid.	Bidder has to comply with RFP terms

33	57	47.4&47.5	<p>In case two or more bidders have quoted the same lowest quote(L1)then the bidder secured highest technical score amongst such bidders shall be the successful bidder</p> <p>&amp;</p> <p>In case,two or more bidders have quoted the same lowest quote(L1) and has scored same technical score,then the bidder with highest number of Business correspondent Agents deployed in PSBs &amp;RRBs from among such bidders shall be the successful bidder</p>	<p>In case MSE &amp; start up how the bank will calculate technical score when two or more bidders have submitted the same lowest quote</p>	<p>No waiver for MSE and Start Ups Bidder has to comply with RFP terms.</p>
34	67	62.1	<p>Performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs 10000/- (Rupees ten thousand only) per allotted BCA/Kiosk.</p>	<p>The amount of Rs 10000/- for performance security is on very higher side, requested to please amend this clause and relax it to Rs 500/- per allotted BCA/Kiosk, in view of making the project viable.</p>	<p>Bidder has to comply with RFP terms</p>