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RESPONSE TO PREBID QUERIES – RFP NO KGB/FIC/02/2021 dated 25.11.2021

All relevant queries regarding the RFP received at bank's end within the stipulated timeline are responded hereunder. Same/similar queries of different bidders are excluded for avoiding repetition.

Sl. No.	Page No. of RFP	Clause No.	RFP Clause	Bidder Query	Banks reply
1	14	4.2 Engagement of Multiple Bidders	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.	Development of interface for better operation and monitoring of BCA is at the discretion of successful bidder. In case of multiple bidders, any such interface the bidders choose to engage must be developed with mutual co-ordination between bidders so that the interests of bank and the services rendered to customers are not adversely affected
2	14	6.2	The scope of the current project, being one of the ICT-BC based banking channels, may extend to all or some of the envisaged villages depending on the performance. Bank may extend services to other areas as well under this project. The aforesaid figures are only indicative and the actual numbers may vary.	Request bank to give clarity on figures.	Figures as per clause 6.1

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3	14	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 is provided under Annexure I.	Requesting Bank to provide bifurcation of locations between SSA & Non- SSA points	Will be provided to the successful bidder
4	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.	Please explain how solution will be remotely pushed to Devices? Will Bank use MDM System for remotely controlling of the devices? Please confirm.	As the same TAB is used there is no need of remote pushing of solution
5	15	7.8	The successful bidder/s shall provide the details of the BCAs along with their recent photograph which may be placed in Bank's WEB portal.	Request bank to specify the details of BCAs required for Bank's WEB Portal.	Will be provided to the successful bidder
6	15	7.12	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 RFP terms

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7	16	7.14	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.5000/- per month for each such instances.	Request bank to increase performance evaluation timeline of BCA from 15 days to 45 days. Also penalty on each agent shouldn't be greater than his average monthly payout, kindly reduce it to 2500 from 10000.	Note that nowhere in this clause, we have mentioned about Rs.10,000/-. Bidder has to comply with RFP terms
8	16	7.16	The successful bidder/s shall involve designated officials of the Bank, preferably Base branch in-charge, in selection process of BC agents.	How bank will involve in selection process of agents? Please clarify.	It is a suggestive clause, as the BCA proposed for appointment should be acceptable to the bank
9	17	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.)	BC will use the technology deployed by bank, indemnifying bank from the risk of system errors wouldn't be possible. Please clarify this clause.	The mention in this clause is about loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc. before the transaction enters Bank's domain. Bidder has to comply with RFP terms

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10	17	8.13	The successful bidder shall maintain adequate documentation, records, audit trails, etc. and cooperate with the RBI/Bank's internal audit teams, regulatory authorities and third party external auditors for conducting periodical audit and arrange for necessary access to relevant information / assets under the control of the bidder and other consortium members.	CBC would be ready for audit/inspection as when scheduled by bank. Request bank to borne the fees/ expenses incurred in such inspections/audits.	Bidder has to comply with RFP terms
11	17	9.1	Para 2: The Successful Bidder shall be required to provide training and operational support for the end-to-end infrastructure supporting the RFP for BUSINESS CORRESPONDENT SERVICES ON OPEX MODEL USING TABLETS), 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), Registered Device Services etc.	Is Face Authentication is Mandatory to provide in each BC points? Please confirm.	Not mandatory at present
12	18	9.3	KIOSK/TAB shall also support biometric-based (finger print) authentication, backup power sources for continuous operation,	(a) Please give more clarity on voice guidance in the local language!	(a) The feature is optional at present

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			mobile and easy to carry, voice guidance in the local language, ability to support multiple products and services, receipt printing, etc.	(b) As per our understanding the required KIOSK/TAB is either embedded or externally connected via bluetooth or USB. Please clarify. Since in the market complete embedded KIOSK/TAB device is not available. Hence we request to accept externally connected KIOSK/TAB as well.	(b) Please refer Clause 9.13.1.1 of the RFP document
13	18	9.6	Successful Bidder 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.	Please refer Clause 46.3 of the RFP document
14	18	9.8	Successful Bidder will have to deploy the solution at the designated locations within the time period specified for the purpose.	Request bank to give clarity on time period.	Please refer Clause 46.3 of the RFP document

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15	18	9.9	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.	Request bank increase timeline of replacement of faulty equipment to 10 days.	Bidder has to comply with RFP terms
16	19	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 deployed.	Please Refer annexure VII A.
17	19	9.12.10	The successful bidder/s shall be required to supply hard-wares relating to any new services to be enabled at BCA locations / any other new process (Eg: Face Authentication) mandated in future by regulators like NPCI, UIDAI, RBI and IBA etc.)	Is Face Authentication is Mandatory to provide in each BC points? Please confirm.	Bidder has to comply with RFP terms

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18	19	9.13.1.1	FI transactions to be done using embedded/non embedded 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.	Most of the embedded devices in the market with same specifications are available with smaller display size, Please confirm if we can consider them. Request bank to consider 5 inch display KIOSK/TAB as well	Bidder has to comply with RFP terms
19	20	19.13.2	Following are the H/W specifications of the embedded/non-embedded TAB	Please provide minimum technical specifications of the required KIOSK/TAB.	Please refer Amendment I to this RFP – Item No. 4
20	20	19.13.2.2	Thermal Printer	Please provide technical specification of the device. This will help to identify right device for the application	Please refer Amendment I to this RFP – Item No. 4
21	20	19.13.2.3	FIR enabled finger Biometric scanner with RD services	Please provide technical specification of the device.	Please refer Amendment I to this RFP – Item No. 4
22	20	19.13.2.4	EMV card reader with PIN Pad	Please provide minimum technical compatibility requirement to propose right hardware as per security and operation	Please refer Amendment I to this RFP – Item No. 4

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23	20	9.15.1	The Successful Bidder shall provide a help desk with adequate numbers of phone lines for incident management. On finding an equipment to be not functioning, the BCA would advise on the pre-designated number of help desk regarding the same. The Help Desk representative would then issue a ticket number to the BCA which he/she will quote in all subsequent communications till resolution of the issue. The defective part of the equipment would be replaced by a representative of the Successful Bidder under a sign off from the equipment operator.	Request Bank to specify the number of phone lines required for incident management.	The number of telephone lines should be adequate to cater to the helpdesk services required for the smooth functioning of all BCAs.
24	24	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.	Please refer clause 13.2
25	25	10.5.2 (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.	The payments for BC services will be for the items mentioned in clause 15.2. The services mentioned in the current clause are general services expected from a BCA

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26	23	10.4.11	All transactions are to be duly noted in a register and it has to be preserved securely for future reference for time-periods stipulated by the Bank.	BC will use the technology deployed by bank and have no control over noting transactions in register for future record. Please clarify this clause.	Refer clause 13.2
27	28	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.	Not applicable at present
28	29	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 5,000/- per month till the BCA location is functional.	Request bank to give some relaxation in this clause and extend the timeline of continuity of banking service from 15 days to 30 days.	Bidder has to comply with RFP terms.

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29	29	14.3	Bidder shall confirm that every person deployed by them on the project have 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. Bank shall have the right to remove such deployed person where Police verification certificate is not submitted within stipulated time.	Agents should go through Police verification process and have to submit their police verification certificate within 60 days after onboarding. Please specify.	If acknowledgement slip is produced the verification certificate should be submitted within 60 days from the date of acknowledgement slip.
30	30	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 RFP terms.
31	30	14.5	In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within the time limit stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	Request bank to specify performance evaluation timeline of BCA.	Please refer clause 7.14 of the RFP

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32	30	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 RFP terms
33	30	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 agreement between BC and BCA.	Request bank to provide clarity on this clause.	Draft of the agreement that the bidder will be executing with the BC Agent employed by the bidder is to be shared along with the Technical bid
34	30	14.13	If the BCA is engaged as a recovery agent /Business facilitator by the bank, bank will enter into separate agreement with the bidder. 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.	It will be on mutually agreed terms.
35	30	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.	As per our understanding the minimum 100 eligible financial transactions per month will include both onus and offus transactions. Please clarify.	Eligible financial transactions include both ON-US and OFF-US transactions

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36	31	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 5,000/- per month till the establishment of the centers. Bank also reserves its right to offer the centre/s to other Successful Bidder/service provider 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.	Bidder has to comply with RFP terms
37	31	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 5000/- 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 5000 to 2000 per month.	Bidder has to comply with RFP terms

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38	31	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 RFP terms
39	33	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 Annexure XII.	Request Bank to specify the process of evaluation of bidder on an ongoing basis.	Please refer clause 46 of RFP document
40	33	16.2	The project shall conform to Bank's policies and would be subject to Internal and External audits. The Bidder is required to extend all necessary co-operations to facilitate audit process.	Request bank to borne the expenses incurred for any technical inspection, audit and performance evaluation.	Bidder has to comply with RFP terms

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41	35	Purchase Preference	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.	Request to give purchase preference to medium scale enterprise as well.	As mentioned under the heading ' Purchase Preference ', 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. Bidder has to comply with RFP terms.
42	45	38.2 Technical Evaluation Matrix	4. Business Correspondent Agents engaged in PSB/RRB in India Above 5000 (16 Marks) 4001 to 5000 (12 Marks) 3001 to 4000 (08 Marks) 2001 to 3000 (05 Marks) Less than 2000 (03 Marks)	Request bank to consider Schedule commercial bank and PSU experience as well?	Please refer Amendment I to this RFP – Item No. 7
43	45	38.2 Technical Evaluation Matrix	5. Tie up with PSBs/RRBs in India Above 5 PSBs/RRBs(14 marks) 5 PSBs/RRBs (12 marks) 4 PSBs/RRBs (09 marks) 3 PSBs/RRBs (06 marks) Less than 3 PSBs/RRBs(03 Marks)	Request bank to consider Schedule commercial bank and PSU experience as well?	Bidder has to comply with RFP terms
44	45	38.2 Technical Evaluation Matrix	Districts covered in Kerala 1 mark for each district with at least 2 active BCAs in each district	(a) Request bank to consider Schedule commercial bank and PSU experience as well?	(a) Please refer Amendment I to this RFP – Item No. 8

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				<p>(b) Request to amend the clause and may be as "States & Union Territories Covered in PSB/RRB/Schedule Commercial Bank/PSU in India § Above 10 (14 marks) § 06 to 10 (12 marks) § Less than 05 (09 Marks)"</p>	<p>(b) Bidder has to comply with RFP terms</p>
				<p>(c) Please consider that 1. Bank issue certificate mentioning the state in which BC working. 2. If required the Applicant BC Company may furnish an undertaking mentioning District in Kerala. 3. Bank certificates issued in October,2021 by the PSU/RRBS in Canara Bank RFP for FI Services on similar parameters. 4. Some banks issue the certificates in their own format revealing minimum information</p>	<p>(c) Please refer Amendment I to this RFP – Item No. 8</p>

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45	46	38.2 Technical Evaluation Matrix	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)	Request bank to consider Schedule commercial bank and PSU experience as well?	Please refer Amendment I to this RFP – Item No. 9
46	46	38.2 Technical Evaluation Matrix	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 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) (Active BCA means a BCA who has done at least one financial transaction during a month)	(a) Request bank to consider Schedule commercial bank and PSU experience as well? (b) The active agent parameters provided are on higher side. Request bank to reduce the parameters 80% active BCAs on the maximum marks.	(a) In case of base months, please refer Amendment I to this RFP – Item No. 10 (b) Bidder has to comply with RFP terms (No change in percentage stipulation)

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47	50	46.3	It is expected that BCAs are engaged & are activated in the locations mentioned in Annexure I of this RFP within 45 days of award of contract/ work order/Intimation. Shortfall of more than 20% in achieving the above targets will result in the services being treated as 'unsatisfactory'.	Request Bank to provide clarity on the timeline for achieving the targets.	If the timeline of 45 days is not adhered to in activation of BCAs in more than 1/5 th of the total number of locations, the overall services will be treated as 'unsatisfactory', apart from levying penalty as mentioned in clause No.54.15 of the RFP.
48	55	54.15	The successful bidder/s have to implement the solutions in all identified locations within 45 days of issuance of work order/intimation, including integration with Banks gateway. 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.	Request bank to increase deployment timeline from 45 days to 60 days.	Bidder has to comply with RFP terms
49	58	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 bidder 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 RFP terms
50	20	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.	The clause is about compatibility of the device for implementation of MDM software, not provision of MDM software. Bank will provide FI TAB solution only.

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51	21	9.16. MAINTENANCE AND SUPPORT	At the time of operationalizing the solution & introduction of new product/utility, training is to be provided to the BCAs clearly delineating the Do's and Don'ts and Best Practices for maintaining the equipment. It would be the responsibility of the Successful Bidder to ensure that the equipment is handled carefully. However, Successful Bidder would provide active Help Desk facilities for reporting of all such field incidents. For the passive hours there would be a facility to log the call on an IVR. However, the time for turnaround would be counted from the time the Help Desk becomes active next time.	What are the expectations under training program? Will it require repair and maintenance of the device? What would be the duration of the training? What are the levels of training expected? What are the duration of helpdesk support? What are the languages to be known by Helpdesk staff?	The BCA is to be provided basic training for his/her smooth functioning as operator. The helpdesk should be capable of communicating with BCA in his/her convenient language.
52	26	11.6. MANAGEMENT INFORMATION SYSTEM:	11.6.1. Successful Bidder shall have their own internal software for monitoring the performance of the BC Agents. However, bank will provide MIS portal access to Corporate BCs. The bidder shall put in place an effective communication mechanism to its BCAs.	Will there be an interface between the bidder's application and Bank's MIS	There will be no interface between bidders application and Banks MIS
53	42	36. EVALUATION OF TECHNICAL BIDS:	36.6. Bank reserves right to call for a presentation on the features etc., from the short listed Bidders based on the technical bids submitted to make an evaluation. The commercial bids of the technically qualified bidders only will be considered for commercial bid evaluation.	Will this be only presentation or evaluation of the hardware also?	Hardware proposed to be implemented may be called upon for evaluation by banks technical team

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54	11	3.1 (Sl. 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	As We are new company formed on 04-12-2020, registered under MSME also applied for startup, the clause 3 sub section 3.1 point no 2 should be exempted for new company.	Bidder has to comply with RFP terms
55	30	14.1	All infrastructure item including kiosks, TAB, RD Service ,Compliant Biometric devices, Pin pad devices, EMV Chip card reader etc. will be owned by the bidder.	Please revise the clause as BCAs will be using the hardware at their own premises, so they have to own it whereas it will be responsibility the Bidder to provide all the hardware as per Bank requirement	Bidder has to comply with RFP terms

Malappuram
 16.12.2021

ASSISTANT GENERAL MANAGER