

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 | Page No. 11 3.1 PRE- QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS | 2 | CURRENTLY 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. | We request Bank to relax this clause as, CURRENTLY 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/ Schedule commercial Bank in India in the last three years. | Please refer Item no.3 of Amendment I to this RFP |
| 2 | Page No. 11 3.1 PRE- QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS | 3 | CURRENTLY The Kiosk /BC solution should have at least 500 locations in PSB/RRB in India as on RFP date. | We request Bank to relax this clause as, CURRENTLY The Kiosk /BC solution should have at least 500 locations in PSB/RRB/Schedule Commercial Bank in India as on RFP date. | Please refer Item no.4 of Amendment I to this RFP |
| 3 | Page No. 14 4. ENGAGEMENT OF MULTIPLE BIDDERS | 4.4 | The Bank requires an end-to-end solution in an operating expenditure (OPEX model) from an outsourced agency involving Supply, Customization, Installation, Operations, and Maintenance of required Devices, Hardware, and Facility Management in addition to BC/BCA to deliver and support Banking and Financial Services. | What kind of customization is envisaged by bank? Please confirm | Customization would mean customization of the Hardware device if required to suit the banks needs. |

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| 4 | Page no 14 4. ENGAGEMENT OF MULTIPLE BIDDERS | 4.7 | The TAB (Hardware) solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway | Software (Provided by Bank) would be integrating with the CBS? Please confirm | Yes |
| 5 | Page No. 15 6. REQUIREMENT DETAILS | 6.1 | 6.1. Bank is planning to implement ICT-BC based outlets in 634 locations desired by the Bank across Kerala | Is 634 is total BC location or bank branch? In section "About Kerala Gramin bank" in last para it mention "bank has 634 branches across Kerala and 10 Regional offices, with its headquarters at Malappuram". Please confirm | Kindly refer to the RFP clause 6.1 |
| 6 | Page No. 15, 7. RESPONSIBILITIES OF THE BIDDER: | 7.2 | Under no circumstance, the bidder should subcontract the work entrusted to them. | Kindly confirm if this refers to only operational aspects and not for the Hardware supplied as hardware supplied would be through OEM | The clause only refers to operational aspects |
| 7 | Page No. 16 7. RESPONSIBILITIES OF THE BIDDER | 7.14 | 7.14. If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at-least 125 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 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 for relaxation on Liquidated Damages penalty clause and make it Rs. 1000/- per month for each such instances | Bidder has to comply with RFP terms |

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| 8 | Page No. 18 9. TECHNICAL DELIVERABLES | 9.1 | 9.1. The Successful Bidder shall be required to ensure that the KIOSK is located within the Geographical area allotted to the concerned BCA and is in a prominent place, acceptable to the Bank and with requisite furniture & fixtures for BCA and customers. Copies of Lease/Rental agreement with the Landlord or latest tax paid receipt, if owned shall be produced to the bank. The necessary License/permission from the competent authority is to be obtained and given to the Bank. The KIOSK should be housed in a building with adequate space to house hardware, peripherals, fixture & furniture, connectivity, maintenance etc. The model KIOSK layout shall be shared to the successful bidder. The Kiosks should access only the solution available with the Bank. | BC agent generally operate through their premises or gram panchayat office or any common place. So providing copies of Lease/rental agreement with the Landlord or latest tax paid receipt will difficult. Hence requesting bank to kindly delete this clause | Bidder has to comply with RFP terms |
| 9 | Page No. 18, TECHNICAL DELIVERABLES | 9.3 | KIOSK/TAB shall also support biometric-based (finger print) 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. | Need clarity on voice guidance requirement. Is it only the prompt i.e transaction confirmation to be played or whole application should be multi-lingual. Kindly note that application is provided by Bank | The clause refers to the facilities required in the hardware provided by the bidder |
| 10 | Page No. 19 9. TECHNICAL DELIVERABLES | 9.90 | 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 for relaxation on penalty clause and amend the clause as "A penalty of Rs. 250/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 1,000/- per month till the BCA location is functional" | Bidder has to comply with RFP terms |

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| 11 | Page No. 20 9.13. TECHNICAL CAPABILITIES | 9.13.1.1. | 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. | There is no integrated/embedded Tab available in the market and operating through non embedded device is difficult for the agent in the field. We had successfully deployed BC agent for different Public, RRB and private sector bank's with 5.5'inch screen integrated micro ATM and there is no complaint received from the agent for small screen. Hence requesting bank to kindly allow to use 5.5'inch Micro ATM | Please refer Item no.13 of Amendment I to this RFP |
| 12 | Page No. 22 & 23 9.16. MAINTENANCE AND SUPPORT | 9.16 | 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. | Since the backend solution would be provided by the bank so the help desk related to transaction and other issues would be provided by the bank and we will provide support agents for field device related problem. Please confirm. | All issues related to BCAs need to be addressed by bidder either by themselves or by taking up with the Bank, if necessary. |
| 13 | Page No. 30 13.5 OPERATIONAL REQUIREMENT | 13.5.18 | 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 for relaxation on this clause and amend the clause as "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 30 days. A penalty of Rs. 250/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 1,000/- per month till the BCA location is functional" | Bidder has to comply with RFP terms |

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| 14 | Page No. 31 14. HUMAN RESOURCE REQUIREMENT | 14.4 | 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 to allow to deploy one supervisor referred to as BC Supervisor (BCS) for every 70 BCAs | Bidder has to comply with RFP terms |
| 15 | Page No. 32 14. HUMAN RESOURCE REQUIREMENT | 14.15 | 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 for relaxation on penalty clause and amend as "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. 250/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 1,000/- 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." | Bidder has to comply with RFP terms |
| 16 | Page No. 32 14. HUMAN RESOURCE REQUIREMENT | 14.16 | 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 for relaxation on penalty clause and amend as "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 30 (Ten) working days continuously, a penalty @ Rs. 500/- per day (from the 31st day onwards) may be levied for each of the Business correspondent outlet with a maximum of Rs 2000/- 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" | Bidder has to comply with RFP terms |

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| 17 | Page No. 34 The BC is eligible for fixed & variable charges | 15.2 | Point no 8 to 19 Enroll Micro accidental death insurance (PMSBY) Enroll Micro life insurance (PMJJBY) | Will Bank provide the services (which are not available at present) as part of their existing solution upgrade. | Please refer clause no. 10.5.6 of the RFP |
| 18 | Page No. 49 38.2 Technical Evaluation matrix | 4 | Business Correspondent Agents engaged in PSB/RRB in India · Above 5000 (6 Marks) · 4001 to 5000 (5 Marks) · 3001 to 4000 (4 Marks) · 2001 to 3000 (3 Marks) · 1000 to 2000 (2 Marks) Bank Letter from PSB / RRB | We request Bank to consider PSB/RRB/ Schedule Commercial Bank experience as well | Please refer Item no.5 of Amendment I to this RFP |
| 19 | Page No. 49 38.2 Technical Evaluation matrix | 5 | Business Correspondent Agents engaged in PSB/RRB in Kerala · Above 300 (10 Marks) · 251 to 300 (8 Marks) · 201 to 250 (6 Marks) · 151 to 200 (5 Marks) · 100 to 150 (3 Marks) Bank Letter from PSB / RRB | We request Bank to consider PSB/RRB/ schedule Commercial Bank experience as well | Please refer Item no.6 of Amendment I to this RFP |
| 20 | Page No. 50 38.2 Technical Evaluation matrix | 6 | Tie up with PSBs/RRBs in India · Above 5 PSBs/RRBs (14 marks) · 5 PSBs/RRBs (12 marks) · 4 PSBs/RRBs (09marks) · 3 PSBs/RRBs (06 marks) · 2 PSBs/RRBs(03 Marks) Bank Letter from PSB / RRB | We request Bank to consider PSB/RRB/ schedule Commercial Bank experience as well | Please refer Item no.8 of Amendment I to this RFP |
| 21 | Page No. 50 38.2 Technical Evaluation matrix | 7 | Districts covered in Kerala (14 marks) · 1 mark for each district with at least 2 active BCAs in each district Bank Letter from PSB / RRB | We request Bank to consider PSB/RRB/ schedule Commercial Bank experience as well | Please refer Item no.7 of Amendment I to this RFP |
| 22 | Page No. 50 38.2 Technical Evaluation matrix | 8 | Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100) · Above 40% (12 Marks) · 30.01% - 40.00% (9 marks) · 20.01 % - 30.00 % (06 Marks) · 10.00% - 20.00 % (03 Marks) · Less than 10.00% (02 Mark) Bank Letter from PSB / RRB | We request Bank to consider PSB/RRB/ schedule Commercial Bank experience as well | Please refer Item no.9 of Amendment I to this RFP |

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| 23 | Page No. 50 38.2 Technical Evaluation matrix | 9 | Average Active BCA Percentage Per Month during June'22, July'22 Aug '22 in PSB/RRB in India Active BCAs in October 2022+November 2022+December 2022)/ 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) | We request Bank to consider PSB/RRB/ schedule Commercial Bank experience as well | Please refer Item no.10 of Amendment I to this RFP |
| 24 | Page No. 60 54. SERVICE AGREEMENT AND PENALTIES | 54.15 | 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 for relaxation on this clause and amend as "The successful bidder/s have to implement the solutions in all identified locations within 60 days of issuance of work order/intimation, including integration with Banks gateway. A penalty of Rs. 250/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 1,000/- per month till the BCA location is functional." | Please refer Item no.11 of Amendment I to this RFP |
| 25 | General | | Certification of devices & application | Need clarity on responsibility of getting NPCI certification for the devices and application | Kindly contact the OEM regarding certification for devices |
| 26 | General | | Transaction History | Please share the average transactions happened in these BC points | No previous data available |
| 27 | General | | Last date and time for Bid submission : By 4.00 PM on 06.02.2023 | We request bank to extend the bid submission date at least 2 weeks from the date we receive prebid responses/clarifications from the Bank | Please refer Item no.1 of Amendment I to this RFP |
| 28 | 19 | 9.12.3 | TECHNOLOGY REQUIREMENTS/SPECIFICATION | Who will be providing FI TAB Solution bank or any other FIGs? | The FI TAB solution is provided by the Bank |
| 29 | 19 | 9.13 | TECHNICAL CAPABILITIES | Please provide list of device certified by BANK of TAB, Printer & Bio FP Scanner & EMV Card Reader. | Will be shared separately to bidders |

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| 30 | 11 | 3.PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS: | 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 you to keep annual turnover of 100-150Cr, so that financially strong vendors are eligible for the bid. | Bidder has to comply with RFP terms |
| 31 | 12 | 3.PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS: | 7.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, etc | Can this declaration be provided by Company Secretary also request to kindly confirm. | Bidder has to comply with RFP terms |
| 32 | 14 | 4.ENGAGEMENT OF MULTIPLE BIDDERS: | The Bank reserves the right to split the order to L1, L2 and L3 bidders at 50:30:20 or any other ratio desired by the bank , if L2 and L3 bidders are ready to accept the order at L1 rates. | Measuring L1, L2 and L3 is only based on Commercials & no other parameters, Technical Scores are not considered in case rates quoted by vendors are not similar. | Bidder has to comply with RFP terms |
| 33 | 15 | 7.RESPONSIBILITIES OF THE BIDDER: | 7.3 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 | Request to kindly clarify 1) Is Bank expecting MATM/Hardware supply experience, if YES we request you to accept PO copies received from Bank's from last two-three years. Since we have NDA with Vendors we can't share Vendor agreements. | Please refer Item no.14 of Amendment I to this RFP |
| | | | Net-worth as on 31.03.2022 <ul style="list-style-type: none"> Above 25.00 Cr | In Pre-Qualification/ Eligibility Criteria for Bidders, bank is asking for positive Net Worth & also providing waivers for MSE & Startup Bidders for financial criteria. | |

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| 34 | 49 | 38.2. TECHNICAL EVALUATION MATRIX Point No. 2 | <p>(12 Marks)</p> <ul style="list-style-type: none"> • 15.01 Cr to 25.00 Cr (10 marks) • 10.01 Cr to 15.00 Cr (08 Marks) • 5.01 Cr to 10.00 Cr (05 Marks) • 0.00 Cr to 05.00 Cr (03 Marks) | <p>Therefore, we request to remove this point and instead of this ask for turnover of bidders as on 31.03.2022 as follows:</p> <ul style="list-style-type: none"> • Above 5.00 Cr (12 Marks) • 4.01 Cr to 5.00 Cr (10 marks) • 3.01 Cr to 4.00 Cr (08 Marks) • 2.01 Cr to 3.00 Cr (05 Marks) • 1 Cr to 2.00 Cr (03 Marks) <p>Kindly do the needful and give MSE bidders opportunity to Qualify in the Evaluation Matrix.</p> | Bidder has to comply with RFP terms |
| 35 | 49 | 38.2. TECHNICAL EVALUATION MATRIX Point No. 4 | <p>Business Correspondent Agents engaged in PSB/</p> <p>RRB in India /</p> <ul style="list-style-type: none"> • Above 5000 (6 Marks) • 4001 to 5000 (5 Marks) • 3001 to 4000 (4 Marks) • 2001 to 3000 (3 Marks) • 1000 to 2000 (2 Marks) | <p>In Pre-Qualification/ Eligibility Criteria for Bidders, bank is asking for 500 Locations only & providing waivers for MSE & Startup Bidders in the clause. Therefore, we request to reduce the count as follows:</p> <p>Business Correspondent Agents engaged in PSB/ RRB in India /</p> <ul style="list-style-type: none"> • Above 500 (6 Marks) • 401 to 500 (5 Marks) • 301 to 400 (4 Marks) • 201 to 300 (3 Marks) • 100 to 200 (2 Marks) <p>Kindly do the needful and give MSE bidders opportunity to Qualify in the Evaluation Matrix.</p> | Bidder has to comply with RFP terms |
| 36 | 49 | 38.2. TECHNICAL EVALUATION | <p>Business Correspondent Agents engaged in</p> <p>PSB/RRB in Kerala</p> | <p>We are appreciating that your bank is giving priority to the local bidders, but the bidders having potential and not having presence in Kerala will not able to get any marks from this Clause, therefore we request you to consider the clause as follows:</p> | Bidder has to comply with RFP |

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| 36 | 75 | MATRIX Point No. 5 | <ul style="list-style-type: none"> • Above 300 (10 Marks) • 251 to 300 (8 Marks) • 201 to 250 (6 Marks) • 151 to 200 (5 Marks) • 100 to 150 (3 Marks) | Business Correspondent Agents engaged in PSB/RRB in Kerala <ul style="list-style-type: none"> • Above 300 (10 Marks) • 251 to 300 (8 Marks) • 201 to 250 (6 Marks) • 151 to 200 (5 Marks) • 0 to 150 (3 Marks) | terms |
| 37 | 50 | 38.2. TECHNICAL EVALUATION MATRIX Point No. 6 | Tie up with PSBs/RRBs in India <ul style="list-style-type: none"> • Above 5 PSBs/RRBs (14 marks) • 5 PSBs/RRBs (12 marks) • 4 PSBs/RRBs (09 marks) • 3 PSBs/RRBs (06 marks) • 2 PSBs/RRBs (03 Marks) | Kindly elaborate that if bidder is already had Tie ups with Banks for other than CBC work, will also be consider for this clause? Or bank will consider those bidder who is working for bank as a Service provider for Aadhaar Center. | This clause refers to Tie up of vendors with Banks as Corporate Business Correspondent only |
| 38 | 50 | 38.2. TECHNICAL EVALUATION MATRIX Point No. 7 | Districts covered in Kerala <ul style="list-style-type: none"> • 1 mark for each district with at least BCAs in each district | <p>We are appreciating that your bank is giving priority to the local bidders, but the bidders having potential and not having presence in Kerala will not able to get any marks for this Clause, therefore we request you to consider the clause as follows:</p> <p>States covered in India:</p> <p>1 mark for each State with at least 2 active BCAs in each State</p> | Bidder has to comply with RFP terms |
| 39 | 50 | 38.2. TECHNICAL EVALUATION | Minimum Marks to be obtained to be qualified in Technical Bid - 50 | As your esteem bank is given opportunity to MSE bidders, we request to reduce the Minimum Marks to be obtained to be qualified in Technical Bid for MSE bidders as 40 | Bidder has to comply with RFP terms |
| 40 | 38.2 Technical Evaluation Matrix | Clause No. 4 | Business Correspondent Agents engaged in PSB/RRB in India <ul style="list-style-type: none"> • Above 5000 (6 Marks) • 4001 to 5000 (5 Marks) • 3001 to 4000 (4 Marks) • 2001 to 3000 (3 Marks) | This RFP has been divided into 14 Districts of the Kerala State and Total Number of 635 BCA. Under no circumstances, any bidder should be required to show their engagement with PSB/RRB in India for more than 1000 agents. | Bidder has to comply with RFP terms |

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| | | | <ul style="list-style-type: none"> · 1000 to 2000 (2 Marks) | <p>Requested to please change this parameter as per below:-</p> <ul style="list-style-type: none"> · Above 1000 (15 Marks) · 751 to 1000 (12 Marks) · 501 to 750 (09 Marks) · Below 500 (06 Marks) | |
| 41 | 38.2 Technical Evaluation Matrix | Clause No. 5 | <p>Business Correspondent Agents engaged in PSB/RRB in Kerala</p> <ul style="list-style-type: none"> · Above 300 (10 Marks) · 251 to 300 (8 Marks) · 201 to 250 (6 Marks) · 151 to 200 (5 Marks) · 100 to 150 (3 Marks) | <p>This condition will favour some of the bidders who are already working as a BC with other banks located at southern part of the Country. For wider participation and to select a capable service provider, requested part of the country.with any PSB/RRB in the restbidders having engagementto either same consideration to the</p> | Bidder has to comply with RFP terms |
| 42 | 38.2 Technical Evaluation Matrix | Clause No. 8 | <p>Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100)</p> <ul style="list-style-type: none"> · Above 40% (12 Marks) · 30.01% - 40.00% (9 marks) · 20.01%- 30.00% (06 Marks) · 10.00%- 20.00% (03 Marks) · Less than 10.00% (02 Mark) | <p>This clause has not relevance; hence it should be deleted, for wider participation and to select a capable service provider.</p> | Bidder has to comply with RFP terms |
| 43 | 38.2 Technical Evaluation Matrix | Clause No. 9 | <p>Average Active BCA Percentage Per Month during June'22, July'22 Aug '22 in PSB/RRB in India {[(Active BCAs in October 2022+November 2022+December 2022)/ 3] / No of BCAs}]*100</p> <ul style="list-style-type: none"> · Above 98 % (14 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>How allotted BCA location can be measure where it's not defined in the work order/agreement.</p> | Bidder has to comply with RFP terms |

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| | | | (Active BCA means a BCA who has done at least one financial transaction during a month) | | |
| 44 | 61 | 57 PERFORMANCE GUARANTEE: Clause No. 57.1 | 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 BCA/KIOSK. | Requested to please amend this clause and allow the selected vendor to submit Performances Security of Rs.5,000/- per allotted BCA/KIOSK to make the project waivable. | Please refer Item no.12 of Amendment I to this RFP |

Malappuram
25-01-2023

General Manager