

Annexure-G: Format For Pre Bid Queries

A) Queries Related to RFP

RFP : 022020		Bank of Maharashtra Engagement of Solution Provider for End to End Management of Credit Card Solution & Operations for Five Years, Under Opex Model.				
Sr no	Page #	Point / Clause #	Main Clause name	Clarification point as stated in tender document	Comment/ Suggestions	Bank's Reply
1	7	-	Invitation for Tender offers	Last Date and Time for receipts of tender offers 09/06/2020 up to 14.00 hours	Considering the scope of the requirement and the complexities involved, request the bank to provide an extension of atleast 15 Working Days post removal of the COVID-19 related Lockdown for the Submission of Bid.	No Change in the RFP Clause
2	16	3	Scope of Work	Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which is essential for the project that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Bank. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Bank	It is difficult to envisage necessary services as required by the Bank, if not explicitly mentioned in the RFP. In this regard it is difficult to provide these services at no extra cost to the Bank. It is better if the Bank details and lists out these services as scope of work in detail.	No Change in the RFP Clause
3	22	3.6/ n)	API Interfaces	Interface with Bank's Card System.	Bidder requests the Bank to provide clarity and details on the this card system which Bidder has to integrate	Clause Deleted
4	23	3.7	BBPS	Bank may prefer to use the applicable use cases of BBPS. The same shall be implemented by the Bidder.	Bidder requests the Bank to please specify the use cases of BBPS with respect to Credit Cards. Change Management process will be followed and commercials, if any will be shared	Clause Deleted
5	24	3.10	Card Management System	The Bidder's Card Management System shall be interfaced with Bank's Card Personalization vendor for printing Physical PINs.	This seems like an error in the clause. It should be read as printing Physical Cards, Physical PIN's will be printed either at Vendor location or through Bank's location through Bank's HSM for PIN heneration. Please clarify our understanding.	The Successful bidder shall provide end-to-end card management system for the proposed Credit Card solution.

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6	24	3.10	Card Management System	It shall be specifically noted that the Bank is having short term contract with Contact Centre, Card Personalization, Loyalty Program vendors...etc and whenever the Bank's vendors are changed, the Bidder is required to provide & accept interface with/from them with no additional cost	This can be enabled at no additional cost provided the new vendors use the existing interface/formast which Bidder's system will have with current providers. Please confirm. It may be kindly noted that for the initial interfacing, bidder may bear the costs, but if there is any change in vendor of the bank, additional costs is needed to be borne by the bank based on mutual consent.	The Successful bidder shall provide end-to-end card management system for the proposed Credit Card solution.
7	26	3.15	Dedicated portal for Contact Centre	The Bidder has to provide a Contact Centre interface for integration with Bank's Contact Centre through interface/API/ covering the QRCF (Queries, Requests, Complaints and Feedback) for all Credit	Does the Bidder need to provide standalone portal for contact centre or does it need to integrate with existing Contact Centre Portal of Bank? Please Clarify.	No Change in the RFP Clause
8	26	3.14	Integration with Bank's Core Banking System (CBS) and LLMS:	The solution shall be seamlessly integrated with Bank's CBS	Bidder requests the Bank to provide input on activities to be considered for integrating it with CBS. This will help bidder to identify number of integration with CBS. Eg: Getting customer mobile number, email for updating in vendors systems.	Details will be shared with Successful Bidder.
9	26	3.14/5iii	Statements	Past statements (Right from the beginning of the Cards. No limit)	Generally statements are made available for last 12 months. Bidder requests the Bank to provide its confirmation on the same.	Agreed. However, Total data related to Card from the beginning should be available with bidder for any regulatory/Statutory audit purpose.
10	28	3.15	IVR	1. Addressing and resolving Customer queries related to Credit Cards 2. Addressing and resolving Customer Disputes pertaining to their Credit card	Bidder requests the Bank to explain in detail about expectation from IVR on mentioned points.	RFP clause is self explanatory.

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11	29	3.16	Integration with banks mobile and internet banking applications	They shall be able to see the detailed information of the Transaction but not limited to	As mobile app and internet banking will be of bank, Vendor will not have any control over front end process. Vendor will provide necessary interface for fetching required details from CMS. Please confirm.	Bidder has to integrate Credit Card services with IB & MB of Bank's vendor. Necessary support will be provided.
12	29	3.20	Integration with any third party service provider	The Bidder shall provide & accept integration with any other third party service provider hired by Bank related to credit card business, as and when required, without any additional cost.	Without knowing the list and nature of third party service providers, it is difficult to include this integration in the scope at no extra cost to the vendor. Bidder requests the Bank to kindly amend this as a chargeable integration to be taken up as and when required. Also, request the bank to provide the details of the third party vendors the bank is working with and intends to continue with as part of this RFP. Eg: Card System. MI/analytics Systems. Anti Money Laundering System. Risk Management Solution. Core Banking System. LLMS/EWS Systems. SMS vendor	The Bidder shall provide & accept integration with any other third party service provider hired by Bank related to credit card business till the project is go live. After that, any integration shall be processed through Change request on mutually agreed rates/ terms.

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13	31	3.24	Issuance of EMV & Contactless Cards	Bank is having tie-up with Card Manufacturing and Personalization vendor to whom the Credit Card vendor shall share the Card Emboss files for personalization and issuance.	Bidder requests the Bank to provide clarity on whether the Bank appointed card manufacturing & personalization vendors are ready to accept the cards supplied by the vendors of bidder and are ready make the necessary changes in their system as per technical configuration of cards (Chips and OS). We presume that the vendor has to provide only the embossing file to your card manufacture of the bank. It may be noted that in the commercial format of the bank it has been stated as optional item.	Clause Deleted. Refer changed Commercial format.
14	32	3.28/3	Payments	There should be a provision to pay the bill through other Payment Mode such as NEFT/RTGS/IM PS/UPI etc., as applicable.	One integration will be available to receive payments from bank to vendor system. Bank will have internal mechanism to accept payments through difference channel(NEFT, RTGS, IMPS, UPI). Please confirm.	Agreed.
15	32	3.27	Dispatch management including RTO	It is mentioned that all the deliverables will be dispatched through Bank appointed courier	Bidder requests the Bank to clarify on Bidder's role in management of dispatch and RTO, since the same would be handled by Bank appointed courier company.	The Successful bidder shall provide end-to-end card management system for the proposed Credit Card solution.
16	33	3.28/8	Daily accounting	Tallying of GL, Day Book and Assets & Liabilities should be done on daily basis and report discrepancy, if any to the Bank	Vendor will provide settlement JV, transactional JV with bank. Bank will have their internal accounting process/setup, wherein details shared by Vendor will be used and necessary accounting will be performed. Vendor does not maintain GL, Day book and asset & liabilities details. Please provide your confirmation on the same.	No Change in the RFP Clause

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17	35	3.35	Change of Billing cycle	Bank intends to have upto three billing cycle	Bidder requests the Bank to confirm whether the Bidder has to support movement from one billing cycle to another for given card account.	Yes. Bidder has to support movement from one billing cycle to another for given card account.
18	35	3.36	MIS Reports	In case of any additional data/report required by the Bank or existing formats to be modified, same shall be provided by the Vendor at no additional cost.	Bidder requests the Bank to provide the count of reports as required by bank and format for the same for costing purpose. Further, any new report or modification to existing report or format changes will be a billable activity. Please confirm.	No Change in the RFP Clause
19	35	3.31	UPI	The Bidder's Credit Card Solution shall feature all the use cases of UPI, as applicable	Bidder requests the Bank to please specify the use cases of UPI with respect to Credit Cards.	Clause Deleted.
20	37	3.41 3.42	-	Manpower Requirements for Implementing the Solution Manpower Requirement on Ongoing Basis	Since the requirement is for a solution on on OPEX model, there would not be any systems deployed at the banks premises. Hence, request the bank to either remove the requirement for Onsite resources for implementation or provide the details of the scope for such onsite resources.	Bidder has to provide One dedicated on site resource for co-ordination and project management purpose. Resource should be well versed with Credit card business, reconciliation and compliances.

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21	37	3.40	Regulatory Requirements	Any new government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to the Company at no additional/shared cost during the period of the contract.	It is not possible to envisage regulatory compliances and requirements either from the regulator or payment schemes or any other governing bodies and as such these compliances and requirements cannot be provided to the Bank at no additional cost. Bidder requests the Bank to kindly amend this clause accordingly. As per the RFP the contract is for the period of 5 years. During this time we may have to carry out the changes if any which may involve considerable manpower and suggest that any changes of the major nature will carry out the implementation cost which will be	after implementation, any additional scope comes under customisation and shall be done through change request process.
22	41	3.46	Feature upgrade/Enhancement	Any new Government/regulatory requirements that impact the provided solution to the bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to the bank at no additional/shared cost during the period of	It is difficult to envisage any new upgrades or regulatory requirements from time to time and not possible to provide such upgrades at no additional cost to the Bank. Bank and Vendor will mutually review and evaluate cost for such enhancements. Please confirm.	after implementation, any additional scope comes under customisation and shall be done through change request process.
23	41	3.47	Mobile application	Features on mobile application	We assume, such mobile application will be of (developed by) bank and bank will maintain the same. Vendor will provide necessary integration with vendor systems to facilitate activities listed under this section. Also under 12.6, it is mentioned as 'Providing mobile application' Please confirm.	One full fledged Mobile application for credit cards shall be provided by Bidder.

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24	42	3.47	Mobile Application (Android & iOS)	The Bank requires a secured, API featured Mobile application for its customers in Android and iOS platforms.	Does the Bank require Bidder to create a Mobile App with all features mentioned or does it require APIs which will be integrated with Bank's existing Mobile App on Android and IOS?	One full fledged Mobile application for credit cards shall be provided by Bidder.
25	43	6	Service Level	The Bidder is required to provide Downtime reports for the entire solution, on every month for which the Penalty will be calculated and deducted. The Bidder is required to keep their services in live for 99.99% uptime	Practically it is possible to commit to a 99% uptime. Bidder requests the Bank to please amend this clause accordingly.	The uptime requirement is ammended as 99.50%.
26	43	4	Activities under Bank	NA	Bank also needs to add acitivity of SMS & Email Vendors. Please provide.	Agreed. Bidder has to integrate services of SMS & Email with Bank's systems.
27	44	7	Start of Services	Cost of Leased Line and backup connectivity from the Bidder's DC/DR with Bank's DC and DR shall be borne by Bidder	Bidder requests the Bank to provide details of Bank's DC and DR as well as bandwidth requirements for leased line/back up.	Details will be shared with Successful Bidder.
28	44	7	Start of Services	2. Maintenance of Bank's Existing Card base	Bidder requests the Bank to confirm whether bank is having any credit card issued currently, if yes then whether bank will opt for recarding or migration of existing cards, accordingly vendor needs to consider for data migration process from existing service provider. Vendor will require data, existing logics, keys from existing service provider. Bank to facilitate such transfer of information to new vendor. What is the current card base? We understand that the bank has not issued any credits so far. Please clarify on this point.	Clause Deleted.

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29	48 99	8.6. Annexure P	-	<p>Phase-3 Techno-Commercial Evaluation A comprehensive "Score (S)" will be arrived at after considering the commercial quote and the marks obtained in technical evaluation with relative weights of 30% for commercial score and 70% for technical score. The Bidder with the highest score will be declared successful.</p> <p>Guidelines, terms & conditions and process flow for e-procurement auction Bank of Maharashtra intends to use E-procurement Auction (Reverse Auction) process in place of submission of commercial bids of RFP.</p>	<p>Bidder requests the Bank to provide clarity on whether the Bidder has to submit an "Indicative Commercial Bid" and the Bank would select the Lowest price (L1) Bidder as a successful vendor in the Reverse Auction process or whether the Bank would select a Highest scorer (H1) as their successful vendor based on the Techno-commercial evaluation only. Please provide clarity.</p>	No Change in the RFP Clause
30	54	10.12	No Negotiation	<p>It is absolutely essential for the bidders to quote the lowest price at the time of making the offer in their own interest, as the final selection of H1 bidder would be on the basis of TCO.</p>	<p>In section 8.6 on Phase 3 Techno commercial evaluation, it is stated that the Bank reserves the right to negotiate with the H1 selected bidder before awarding the contract. This is contradictory to the clause in section 10.12 under 'No negotiation'. Bidder requests the Bank to please amend this</p>	The clause no. 10.12 shall stand and supersede any other clause in the RFP.
31	56	11.1	Qualification Criteria 11.1. Eligibility of the Bidder	<p>The Bidder should be processing active credit card base of at least 3 lakh Active Credit cards as on 31-03-2020</p>	<p>Please provide clarification on the definition of active. Would the bank refer to the RBI Data on card volumes for the same?</p>	No Change in the RFP Clause

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32	61	12.9	Intellectual Property Rights	All Intellectual Property Rights in the Deliverables (excluding Pre-existing Material or third party software, which shall be dealt with in accordance with the terms of any license agreement relating to that software) shall be owned by Bank	The RFP is on providing services to Bank on OPEX model and hence this clause is not applicable for this model. Bidder requests the Bank to amend this clause as below: All IPR of all vendor systems and applications used to provide services to the Bank will be owned by the Bidder.	No Change in the RFP Clause
33	62	12.12.	Termination	The Bank shall be entitled to terminate the agreement with the bidder at any time by giving ninety (90) days prior written notice to the bidder	Bidder Requests the Bank to revise the Termination Clause notice period to one eighty (180) days.	No Change in the RFP Clause
34	63	12.16.	Penalty	Penalty	Bidder requests the Bank that all penalties mentioned in RFP to be capped at 10 % of monthly billing. Bidder also requests the bank to relook at the rate of penalties as they seem to be too steep compared to the Current market practices.	Refer Corrigendum.
35	63	12.16	Penalty	Card embossed data - The selected bidder should provide daily embossed data to card manufacturer	Data will be provided on working days as per the agreed SLA. Does bank require support on non working days as well?	Refer Corrigendum.
36	64	12.16	12.16. Penalty Other Penalties	(g) Penalty for delay in delivery (more than seven working days) of Pin Mailer / PIN Mailer is issued to wrong customer a penalty of Rs 1,000 will be levied.	As per the RFP, courier would be sent by the Bank appointed courier company hence, Bidder requests the Bank to not impose any penalty on the Bidder since the courier company would be responsible for tracking timely delivery of the PIN mailers.	Refer Corrigendum.

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37	64	12.16	Penalty	Penalty for delay in delivery of physical statements	As per the RFP, courier would be sent by the Bank appointed courier company hence, Bidder requests the Bank to not impose any penalty on the Bidder since the courier company would be responsible for tracking timely delivery of physical statements.	Refer Corrigendum.
38	64	12.16	12.16. Penalty Other Penalties	(c) In normal course of Operation, any new MIS reports required by the Bank shall be provided in one working days. Beyond one day, a penalty of Rs 5,000 per day will be levied.	Clarification that on any New MIS report required by the Bank, prior analysis of the requirement and the relevant data availability will have to be analysed and then worked upon before sharing. This may take more than a day depending on the complexity of the report and quantum of data. Request Bank to consider relaxation of this penalty clause. To waive this stipulation of	Refer Corrigendum.
39	67	12.24.	Limitation of Liability	Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	The bidder's aggregate liability in connection with obligation, under taken as part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Annual Value of Contract of the project.	No Change in the RFP Clause
40	77	Commercial Bid	Note 3	3. The above quoted rates are to be valid throughout the Contract period + 12 Months.	Request the bank to clarify on the purpose of the "+12 Months" . Is the bank committing the business for 5 Years "+12 Month"? If not, such 12 months should be at a mutually negotiated rate at the time of contract extension. Please confirm on the same.	5 years + 12 Months (Transition period)
41	77	Commercial Bid	Note 6	6. The Account shall be in active/live for at least 25 days per month for which the Account maintenance fee shall be	Please provide the definition of active/Live Account/card.	Point deleted

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42	83	Annexure I	COMPLIANCE AGREEMENT	14. If successful, we are agreed to provide uninterrupted service for next 3 years.	Since the RFP mentions the contract shall be for a period of Five years from the date of project going live, Bidder requests the Bank to modify the Agreement clause accordingly.	Clause revised as under: If successful, we are agreed to provide uninterrupted service for next 5 years (Contract period).
43	87 88	Annexure K ANNEXURE- K-1	ELIGIBILITY CRITERIA EVALUATION Credential Certificates	The Bidder should be processing active credit card base of at least 3 lakh Active Credit cards as on 31-03-2020. Active credit card base 10 lakh 15 marks	Since the Eligibility Criteria mentions that the Bidder should be processing active credit card base of at least 3 lakh Active Credit cards, Bidder requests the Bank to provide a highest score for the same.	No Change in the RFP Clause
44	105	Annexure S	BIDDER'S & PRODUCT INFORMATION	a) In case of licensing, explain software licensing system fee structure. Is it restricted as to location of installation or global? b) Whether source code is provided? c) Is the license agreement on per site, per CPU, per concurrent user, per named user, per server license, per database or enterprise basis?	Since this RFP is on providing services to Bank on OPEX model and this information is required for a Capex/Licensing model hence, this table is not applicable for this model. Therefore, Bidder requests Bank to please remove this requirement.	Annexure stands deleted
45	107	Annexure T	DETAILS OF HARDWARE AND SOFTWARE / OPERATING SYSTEMS	Annexure T DETAILS OF HARDWARE AND SOFTWARE / OPERATING SYSTEMS	Since this RFP is on providing services to Bank on OPEX model and this information is required for a Capex/Licensing model hence, this Annexure is not applicable for this model. Therefore, Bidder requests Bank	Annexure stands deleted
46	Excel Sheet	8	Card Issuance	Certified for Issuing Contactless with NCMC Standard Credit Cards under VISA Network	VISA does not have any NCMC Offering as of now. Please suggest.	For VISA card NFC will be applicable.
47	Excel Sheet	105	Virtual Credit Cards	Defining Transaction limit and sub limits for ATM Withdrawal, POS and E-Commerce.	Virtual Card can only be used on E-Commerce. It cannot be used on ATM or POS. Please clarify.	Defining Transaction limit and sub limits for ATM Withdrawal (Cardless transaction) and E-
48	Excel Sheet	155	Corporate Cards	Track Credit Card Transit Movement	Bidder requests the Bank to please elaborate on this requirement.	Bidder shall provide Card transit movement tracker.

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49	17	3.1	Technical Architecture of Credit Card operations	The Bank also desires that the selected Bidder should provide services of VISA, Master, RuPay certified Credit Card Management Services for Magnetic, EMV& NFC, NCMC cards, including multiple BINs of the same card association for Credit Card operations. Apart from these two networks, in future, Bank may intend to provide credit Card Services with other Card networks also and such requirement shall be provided by the Successful bidder with no additional cost.	For any new requirement, It is suggested that the bank may discuss with the successful vendor for suitable commercial.	after implementaion, any additional scope comes under customisation and shall be done through change request process.
50	18	3.3	Credit Card Host, SWITCH & Authorization Processing	Bank may prefer to send the OTP, Transaction alert through SMS or E-mail ID of the Customer's or both.	Request the bank to bear the cost of sending SMS and e-mail for OTP and Transaction alerts.	Bidder has to integrate with Bank's SMS & Email system.
51	21	3.6	API Interfaces	Complete user's activity logging for audit trails including APIs/Interfaces extended to 3rd party application/users with necessary information should be mandatorily captured and recorded.	Request the bank to clarify on the limit on count of customizable reports.	RFP clause is self explanatory.
52	25	3.11	NPA Management	The Bidder needs to provide NPA Management services to classify the accounts with NPA standards stipulated by RBI. The Bidder's solution shall have the integration with Credit Rating agencies and the Credit Card accounts that were marked as NPA shall be directly reported to them.	Bank to provide the support to identify and help integrate with the Credit rating agencies.	Bank will provide the necessary support to the Bidder.

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53	27	3.15	Dedicated portal for Contact Centre	The Bidder shall initially train the Bank's Contact Centre Team leaders (Train the Trainer) about imparting the product knowledge, Operational guidelines etc. Whenever, any new project or change of procedure is implemented the same shall be trained to Bank's Contact Centre staffs. Relevant Power point presentations, user manuals shall be shared with Bank's Contact Centre Team. The training shall be done through Video conferencing facilities of the Bidder.	Whether the bidder can charge training fee separately in the commercials. If agreed a suitable line item may be incorporated in the commercial format.	RFP clause is self explanatory.
54	32	3.27	Dispatch management including RTO (Return to Origin)	On every stage, updates during the transit of Card/PIN Mailer, the Courier Tracking information is to be sent to Customer through various SMS alerts. The same shall also be parallelly made available in · Mobile Banking Application, · Customer Self-care Web Portal · Contact Centre. Cost of the SMS shall borne by the vendor.	Request the bank to bear the cost of sending SMS.	The SMS charge will be borne by the Bank.
55	32	3.27	Dispatch management including RTO (Return to Origin)	Dispatch Management and RTO (Return to Origin) management shall be supported by the Bidder. The Manpower deputed at Bank shall do the RTO management as per the Bank's requirement. Bidder should coordinate with courier agencies/postal service for timely delivery of card.	Please describe the activities to be performed by the bidder here, since Card printing vendor and pin printing vendor is of the bank and not the bidder. Please clarify, if the bank expects solution for dispatch management or personnel also to manage the dispatch.	The Successful bidder shall provide end-to-end card management system for the proposed Credit Card solution.

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56	32	3.27	Dispatch management including RTO (Return to Origin)	The Vendor should have keep record for dispatch, track, delivery, return etc. for the Credit Cards/PIN Mailers by maintaining all precautions, safety, security and confidentiality. The vendor shall integrate their solution with bank's courier partner (Presently, India Post) for tracking the consignment. The consignment status shall be seamlessly updated in CCDMS, Customer's Mobile Application, Self-Care portal, Bank's CBS (through CBS), Bank's Contact Centre.	Till the time the integration with the courier partner is in place, can the vendor integrate with Bank systems for tracking?	The Successful bidder shall provide end-to-end card management system for the proposed Credit Card solution.
57	36	3.37	Training	C. Bank may undertake any additional training programs as required time to time without any additional cost. The selected bidder will be responsible for training the bidders employees and its stake holders. The onus of preparing the training material will be on the selected bidder. The training shall be provided through interactive	Request the bank to clarify on whether Bank will limit the number of training sessions. Possibility of recurrent training sessions due to internal transfers of Bank staff at frequent intervals over the period of the contract.	Bidder has to Provide the Training to the Bank's officials as and when required.
58	41	3.44	Information and Data Security Measures	9. The Bidder should have Business Continuity Plan (BCP) in place and should enclose with the proposal, a certificate confirming the existence of documented BCP and mentioning details of DR location.	Request the Bank to consider PCI-DSS certificate on which DC and DR location details are mentioned along with the BCP document.	Bidder has to provide evidence to that effect. No change in the RFP clause.
59	44	7	Start of Services:	1. Issuance of Credit Cards with applicable card Networks. (As on date: VISA & RuPay).	What are the projections for Year 1? The commercials talk about 50000. can it be possible for the bank to detail out the breakup, portfolio of issuance etc.	Commercial is based on Projection only.
60	44	7	Start of Services:	3. Establishing Credit Card Operations at Bank's Contact Centre and training the Contact Centre Staffs (Train the trainer method) for ongoing support.	But the operations is going to be from Bidder's premises and only 3 resources including Project manager has to be provided to the bank premises. Hope the understanding is correct.	RFP clause is self explanatory.

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61	44	7	Start of Services:	4. Providing Credit Card Services through Bank's Internet banking portal.	Need more inputs to estimate the efforts needed for this integration.	To be shared with the successful bidder
62	44	7	Start of Services:	5. Providing Credit Card services through Bank's Mobile Banking application.	Need more inputs to estimate the efforts needed for this integration.	To be shared with the successful bidder
63	44	7	Start of Services:	6. Interfacing with Card Origination System.	Need more inputs to estimate the efforts needed for this integration.	To be shared with the successful bidder
64	44	7	Start of Services:	7. Establishment of Credit Card operational activities: f. Integration with Bank's Core Banking Systems for i Generation of Report with List of Credit Cards issued under a specific Branch, RO, ZO with it's status, customer categories. ii. Account Summary iii. Retrieving the Card status iv. History of Cards issued, activated, Hotlisted, replaced etc. v. Support to Credit Card Payment from bank's GL through CBS in real time, so that the customer can re-use the limit immediately. vi. Statements (Viewing and Exporting) 1. Current Statement 2. Last Statement 3. Past statements vii. Temporary Block / Un Block of Credit Card. viii. Permanent Hotlisting ix. Applying for new card against the Hotlisted Credit card. x. Enabling / Disabling Transactions for this is incomplete.	Need more inputs to estimate the efforts needed for this integration.	To be shared with the successful bidder

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Sr no	Page #	Point / Clause #	Main Clause name	Clarification point as stated in tender document	Comment/ Suggestions	Bank's Reply
65	58	12.3	Performance Bank Guarantee	The successful bidder should furnish a Performance Bank Guarantee to the extent of 10 % of the value of the contract within 15 days of the date of receipt of the purchase contract.	Request the bank to provide 45 days time from the date of receipt of the purchase contract.	No Change in the RFP Clause
66	58	12.4	12.4. Payment Terms	All payments will be released from our office within 45 days of receipt of claim on submission of all relevant documents and proofs.	Request the bank to release the payments within 15 days of receipt of claim on submission of all relevant documents and proofs.	No Change in the RFP Clause
67	59	12.6 Delivery	Delivery Phases	<p>Implementing the activities as mentioned in the "Start of Services" clause within eight weeks.</p> <p>Activity / Timelines</p> <p>Issuing Credit Card and live with all the Channels./ Within Two months from the PO acceptance Date.</p> <p>Providing Mobile application (Android & iOS), Customer Self Care Portal. /Within Two months from the PO acceptance Date.</p> <p>Integration with Bank CBS, Internet Banking applications. / Within Two months from the PO acceptance Date.</p> <p>Integration with Bank's Contact Centre and Training the Contact Centre Staffs. / Within Two months from the PO acceptance Date.</p>	<p>Delivery of entire scope within two month of PO acceptance date may not be sufficient. Looking at the scope of work to be delivered and integrations needed, we will have to rework on the timelines based on availing the bid.</p> <p>Minimum of 5 - 6 months is the recommended time frame for entire go live.</p>	No Change in the RFP Clause

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Sr no	Page #	Point / Clause #	Main Clause name	Clarification point as stated in tender document	Comment/ Suggestions	Bank's Reply
68	64	12.16	Other Penalties:	(d) When a report is sought by Statutory auditors , authorities such report is to be provided in 3 hours. Beyond Three hours, a penalty of Rs 5000 per day will be levied.	Clarification that on any report required by the Statutory Auditors of the Bank, prior analysis of the requirement and the relevant data availability will have to be analyzed and then worked upon before sharing. This may take more than a day depending on the complexity of the report and quantum of data. Request Bank to consider relaxation of	Refer Corrigendum.
69	64	12.16	Other Penalties:	(g) Penalty for delay in delivery (more than seven working days) of Pin Mailer / PIN Mailer is issued to wrong customer a penalty of Rs 1,000 will be levied.	Onus of providing the correct mobile number and address is on the Bank. These will be used for communication to the customer. Request Bank to revisit this penalty	Refer Corrigendum.
70	77	Annexure F	Commercial Bid Format	Commercial Bid Proforma for submitting commercial bid.	Request the Bank to clarify that how the Final TCO will be arrived. Whether the cost of optional items will be also considered?	Annexure Revised. Refer Corrigendum. Optional items are not considered under Final TCO calculation.
71	104	Annexure R	CREDENTIAL LETTER FROM SCHEDULED COMMERCIAL BANK(S)/ PSBs	CREDENTIAL LETTER FROM SCHEDULED COMMERCIAL BANK(S)/ PSBs	Some of the Bank are hesitant to issue the certificate on the format furnished by you. Hence request the Bank to accept the certificates issued by the banks in their format mentioning all	No Change in the RFP Clause
72			General	Penalty	Request the bank to discuss the penalty with the successful bidder.	Refer Corrigendum.
73			General	General	Request the bank to give 15 days time for submission of documents from the date of publication of pre -bid queries on the website.	No Change in the RFP Clause