

RFP Reference No. 072019

REQUEST FOR PROPOSAL (RFP) FOR Supplying, Printing, Personalization, and Dispatch of EMV RuPay & VISA Debit Dual Interface Contactless (NCCM) Cards

Annexure J – PRE BID QUERIES

Reply to Queries Related to RFP

Sr No	Page #	Point/ Section	Main Section Name	Clarificatuion point as stated in the Tender Document	Comment/ Suggestions	Reply
1	25		Working on Saturday	The selected Bidder must strictly adhere to the delivery dates or lead times including the timelines. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the selected Bidder's performance. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the selected Bidder's inability to perform as per the terms of this RFP and subsequent SLA that selected Bidder will be responsible for any additional re-procurement costs suffered by the Bank. The liability of re-procurement costs in such an event could be limited to the amount actually additionally spent by Bank for procuring similar deliverables and services.	Need to delete the following "that selected Bidder will be responsible for any additional re-procurement costs suffered by the Bank. The liability of re-procurement costs in such an event could be limited to the amount actually additionally spent by Bank for procuring similar deliverables and services."	No change in RFP clause
2	29		Others	The selected Organization must strictly adhere to the delivery dates or lead times identified in their proposal and as agreed by the Bank. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the Organization's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the Organization's inability to meet the established delivery dates or any other reasons attributing to the Organization then that Organization will be responsible for any re-procurement costs suffered by the Bank. The liability in such an event could be limited to the differential excess amount spent by the Bank.	Need to delete the following provision "then that Organization will be responsible for any re-procurement costs suffered by the Bank. The liability in such an event could be limited to the differential excess amount spent by the Bank."	No change in RFP clause
3	34	5.2		Delay in beginning the delivery of plastics – if attributable to the Bidder – will result in liquidated damages at 1% of the order value per week, subject to a cap of 10% of the total order value. The delay in getting approval, if attributable to Visa / RuPay will not be taken into account and the Bidder will not be penalized for the same.	1% LD should be on delay order value and not on total order value	No change in RFP clause
4	34	5.3		Penalty	Operation / business team to ensure on the penalty clause	No change in RFP clause

5	37	6.7		Confidentiality	Information of Bidder shall also be accorded confidential status and accordingly Bank shall also be under an obligation to maintain the confidentiality of the same mutatis mutandis as applicable to information of the Bank	No change in RFP clause
6	42	6.15		Compliance with applicable laws	Need to add the following after last para of the point "Both parties are not allowed to collect, disclose, provide access to or otherwise use personal data without authorization for any other purpose than the lawful achievement of the task for which the data is intended. If any personal data is required to be shared in that event Parties seeking the information needs to sign the obligation of maintaining data privacy containing such information as contemplated in GDPR or any data privacy regulations as may be applicable to the party and only minimum required personal data needs to be shared." Further the obligations contained in this clause shall mutatis mutandis shall apply to the Bank also"	No change in RFP clause
7		6.16		IT Act	Need to add the following at the end of the point "Bank shall also be liable to indemnify and keep indemnified successful bidder from all losses, damages, claims, litigation, etc resulting from infringement of any intellectual property rights for the reason attributable to the Bank"	No change in RFP clause
8		6.20		Indemnity	Need to delete the following "The Successful Bidder shall keep the Bank fully indemnified and making good against any loss, direct or indirect, which may subsequently turn into reputational loss to Bank"	No change in RFP clause

9		6.20		Indemnity	Need to add the following "The Bank shall indemnify and keep indemnified to the successful bidder against any losses, damages, claim, litigation, cost, expenses, etc that may be made, claimed, arises on the successful bidder for any act, omission, commission or any reason attributable to the Bank"	No change in RFP clause
10		6.27		Non-Disclosure Agreement	Bank shall be also under an obligation to protect the information of bidder in the same manner	No change in RFP clause
11		6.29		Limitation of Liability	Liability needs to be capped at reasonable % and not at total order value. This can be negotiated and finalised with selected bidder	No change in RFP clause
12		6.29		Limitation of Liability	Need to add the following at the end of the 3rd last para " provided that the reason for the claim is solely attributable to the successful bidder and not otherwise"	No change in RFP clause
13		6.29		Limitation of Liability	Need to add the following at the end of the sentence "Neither party shall be liable to the other party for any indirect, punitive, consequential, etc damages, claim of whatsoever nature"	No change in RFP clause
14		6.29		Limitation of Liability	In the 2nd last para need to delete the word "direct"	No change in RFP clause
15	56	Annexure 7: Commercial	Annexure 7: Commercial Bid Format	Commerical Format	PIN Mailer Cost header is missing. Request Bank to add it.	Revised "Annexure 7: Commercial Bid Format " is attached
16	56	Annexure 7: Commercial Bid Format	Annexure 7: Commercial Bid Format	Commerical Format Grand Total (Excl. taxes) 3) The Prices quoted shall be inclusive of all taxes and levies and exclusive of GST. 4) GST Shall be paid on actual basis	Request bank to clarify if Cost in the Commercial format table needs to be excluding Taxes and duties.	Revised "Annexure 7: Commercial Bid Format " is attached
17	62	NDA		NDA	In the name of the bidder the word "system integrator" is appearing this should be replaced with "Service Provider"	Revised "Annexure 12: Non Disclosure Agreement" is attached

18		NDA		NDA	Need to add the following at the end of the document "the obligation contained herein shall mutatis mutandis apply to the Bank in respect of the confidential information of the Service Provider"	No change in RFP clause
19	76	Annexure 18; 2.2	Technical & Functional Specifications	Protocols supported: Contactless (NCMC) Type A, Type B	Either Type A or Type B is required	Protocols supported: Contactless (NCMC) Type A or Type B
20	76	Annexure 18; 2.4	Technical & Functional Specifications	PKI /Digital Signature	Please specify the use case and clarify if this is a mandatory feature needed for all standard card supplies. Else pls specify the volumes of cards needed with PKI support	RFP clause is self explanatory
21	76	Annexure 18; 2.8	Technical & Functional Specifications	Secure Hardware Crypto Coprocessor RSA /ECC, 3DES /3KTDES, AES	Please confirm if AES is mandatory as AES for PIN encipherment implementation for Visa is only effective Oct 31, 2020	RFP clause is self explanatory
22	77	Annexure 18; 2.25	Technical & Functional Specifications	Support for NFC Readers	Kindly elaborate	RFP clause is self explanatory
23	General Query			Last Date of Submission	Request Bank to consider the last date of submission to be 2 weeks from the date of publication of the prebid queries.	No change in RFP clause
24	13 & 14	2.12	RFP Response Submission Details	A photo copy of original Commercial offer with prices duly MASKED be submitted along with the Technical Bid. Any Technical bid containing any type of pricing details related to this RFP will be rejected outright. These two envelopes containing the Technical bid and Commercial bid should be separately submitted. Please note that if any envelope is found to contain both technical and commercial bid , then that offer will be rejected outright	Please clarify that Commercial offer with prices duly MASKED is acceptable in Technical Bid Envelope	RFP clause is self explanatory. There should be separate envelopes each for technical bid and commercial bid. As regard to the masked commercial bid, the same should be submitted as a part of technical bid.
25	13 & 14	2.12	RFP Response Submission Details	A soft copy of TECHNICAL BID (In Microsoft powerpoint / Word/Excel) should be submitted along with Physical copy of TECHNICAL BID in the form of CD/DVD	Please allow Pdf format also, as it will be easy to draft the documents	A soft copy of TECHNICAL BID (In Microsoft powerpoint / Word/Excel/Pdf) should be submitted along with Physical copy of TECHNICAL BID in the form of CD/DVD
26	34	5.3	Penalty	The Bidder shall be charged penalty for not adhering to the TAT at the rate of Re. 1.00 per day per card / PIN not produced subject to a cap of 50% of previous month bill	Please make Penalty charges Rs.0.50 Per day per card	No change in RFP clause

27	11	2.4	Soft Copy of Tender Document	Procurements for MSMEs will be as per the policy guidelines issued by Ministry of Micro, Small and Medium Enterprises (MSME), GOI from time to time. MSMEs registered under the SPRS (Single Point Registration Scheme) of NSIC and complying with all the guidelines thereunder as well as those issued by GOI from time to time shall be eligible. MSMEs meeting all the eligibility criteria laid down in this RFP shall be eligible to bid for this RFP. Exemptions regarding Tender document fees and EMD shall be available to the eligible MSMEs. Applicable guidelines for PPP-MII Public Procurement (Preference to Make in India), Order 2017 shall be applicable to eligible bidders.	We are as MSME. As per Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012, all the MSEs having Udyog Aadhar Memorandum. Are exempted from paying tender fees and EMD. Copy of notification along with the certificate of Udyog aadhar are attached. In view of this whether any preferential allotment will be made applicable to MSME in the commercial subject to they are agreeable to match the L1 vendor quoted price.	No change in RFP clause
28	17	2.15	Earnest Money Deposit	Bidders are required to submit along with the offer a Demand Draft drawn in favor of Bank of Maharashtra and payable at Pune, (valid for 180 days from the date of the tender) for an amount of Rs. 15 lakhs (Rupees Fifteen lakhs only) towards Earnest Money Deposit (EMD).	We are as MSME. As per Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012, all the MSEs having Udyog Aadhar Memorandum are exempted from the payment of cost of RFP and EMD. Notification from the website and Udyog Aadhar Memorandum is attached. Banks are accepting our request for this exemption. Hence we request the company to exemption from submitting EMD as well as cost of the tender documents.	It is clearly mentioned in RFP under point no. 2.2 page no. 12
29	18	2.18	Scope of work	In future Bank may choose to introduce Card products of other networks/Types and selected Bidder may require to manufacture such Dual Interface Contactless (NCCM) Cards. The Certification Cost to be paid to any networks for new card products has to be borne by the successful bidder.	Request the bank to bear the certification cost.	No change in RFP clause
30	25			The bidders have to submit a performance bank guarantee to the tune of 10% of the contract value, for 42 months duration	Request the bank to allow vendor to furnish the performance guarantee within 45 days from the date of acceptance of purchase order	No change in RFP clause
31	33	SERVICE LEVELS	5.3	Penalty	Suggest this may be discussed with the successful vendors	No change in RFP clause
32	72	Terms and conditions of Reverse Auction	b	The duration of Auction will be of 30 minutes. If some bidder is bidding during the last 3 minutes of Auction closing, the Auction time will get extended for another 3 minutes from the time of the last accepted bid. Such extension will be allowed to continue till no bid is placed within 3 minutes of the last quote of such extended time. There is no restriction of extensions.	Request the bank whether the initial auction process may be 30 minutes with extension of 3 min each for 10 times.	No change in RFP clause

33	14		ENVELOPE-III (Original EMD)	Bidders are required to submit along with the offer a Demand Draft / BG drawn in favor of Bank of Maharashtra and payable at Pune, (valid for 180 days from the date of the tender) for an amount of Rs.15 lakhs (Rupees Fifty lakhs only) towards Earnest Money Deposit (EMD).	Trust the Guarantee amount mentioned in words is typo error.	Bidders are required to submit along with the offer a Demand Draft / BG drawn in favor of Bank of Maharashtra and payable at Pune, (valid for 180 days from the date of the tender) for an amount of Rs.15 lakhs (Rupees Fifteen lakhs only) towards Earnest Money Deposit (EMD).
34	20	Scope of work	Disposal of rejected cards	Rejected cards should be destroyed by the bidder under camera surveillance and the Backup of the CCTV recording should be retained for a period of 3 months. A daily report on the rejected cards should be made available to the Bank.	Kindly let us know any time limit for destroying the rejected cards	Rejected cards should be destroyed on quarterly basis by the bidder under camera surveillance and the Backup of the CCTV recording should be retained for a period of 3 months. A daily report on the rejected cards should be made available to the Bank.
35	55	Annexure 6: Details of Supply/Work Order		Details of Order (Supply with details e.g. No of Cards , no. of branches etc)	We provide cards to respective banks and not to any of their branches. Can we furnish a declaration to this effect. As regards the amount called for in the RFP, we may not able to furnish as it is confidential.	Providing information for supply in No. of Branches is optional.
36	56	Annexure 7: Commercial Bid Format		Note - For point no 2 and 5, please submit the rate of the specific functionality only (i.e. do not include pricing of other parameters like plastic , welcome kit etc.) and also volume of the Activities/ Item mentioned in point no 2 and 5 may change drastically or may not be used at all.	In the commercial bid format there only 3 serial no. and there no mentioned of serial no 5. Request the bank for clarification.	Revised "Annexure 7: Commercial Bid Format " is attached
37	56	Annexure 7: Commercial Bid Format	6	Payment to the designated courier agency/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bank.	However of Page no 21 it has been stated "Please note that the payment to the designated courier/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bidder and should be factored in the pricing." Request the bank for clarification	Revised "Annexure 7: Commercial Bid Format " is attached
38	10	2.1	RFP Response Submission	RFP Response may be received no later than 19/08/2019 at 14:00 Hours. Any bid received after specified date and time of the receipt of bids as mentioned above, will not be accepted by the Bank.	It appears that submission has been erroneously typed or mentioned as 19th August instead of 19th September	RFP Response may be received no later than 19/09/2019 at 14:00 Hours. Any bid received after specified date and time of the receipt of bids as mentioned above, will not be accepted by the
39	18	2.18	Scope of work	Under RuPay, many card variants like PMJDY, MUDRA, MKCC etc or other variants requirement of which may arise under RuPay category in future, is required in contact and contact less cards.	Its mentioned that requirements in Contact cards may also be required , whereas the RFP is purely for DI contactless cards. Also Annexure 7 has no split bifurcation for rates of Contact or Contactless Cards	Under RuPay, many card variants like PMJDY, MUDRA, MKCC etc or other variants requirement of which may arise under RuPay category in future, is required in contact less cards.

40	18	2.18	Scope of work	In future Bank may choose to introduce Card products of other networks/Types and selected Bidder may require to manufacture such Dual Interface Contactless (NMC) Cards. The Certification Cost to be paid to any networks for new card products has to be borne by the successful bidder	Bank mentions that they may introduce other network types in future for DI cards... Cards other than Visa & Rupay are costlier in the market and attract higher rates. As per RFP if such have to be introduced in future , bank has to allow making such provision in Annexure 7 , by creating a separate section for misc charges or splitting the Card plastic component into Contact cards , Contactless cards...and for both categories they add the additional column / row for Visa Cards / Rupay Cards / Any other Network Cards	No change in RFP clause
41	18	2.18	Scope of work	Personalization of cards: This includes card embossing of name data printing as per approved specifications of various networks. Bank may also ask bidder to print other data like Photo or other things on card, as per requirement.	Whether the bank can provide breakup of existing photo / non photo cards	Details Will be shared with successful bidder.
42	19	2.18	Scope of work	Other work: This includes variable data printing on the welcome letter, card pasting on the welcome letter, insertion of welcome letter, user guide, Terms & Conditions, leaflet, card pouch, in envelopes, sorting, packing in cartons with content list/s, dispatch.	Requesting bank to kindly consider giving of PIN printing and PIN mailer activity to successful bidder. This is to avoid delays and errors that may arise	No change in RFP clause
43	20	2.18	Scope of work	Disposal of rejected cards : The bidder should integrate their MIS with a web based facility for online tracking the status of dispatch sent through courier / speed post	Request the bank to clarify the scope of integration in detail. While every courier vendor has a URL for tracking mechanism, the integrations are an additional cost that they apply. Requesting bank to also add the point in scope of work that successful bidder may also have to integrate with bank's Mobile App for such support of card tracking, etc	Suggested change is accepted, however necessary cost to be factored within the commercials.
44	19	2.18	Scope of work	Dispatch and Returns Management	Request bank that all RTO's be returned to only Bank's designated address. Successful bidder will continue to monitor returns management with the courier vendor and submit MIS for all such cards that were not delivered due to vendor error	Suggested change is accepted.

45	20	2.18	Scope of work	Welcome Letter personalization-The selected bidders have to print the customer details (such as Account number (masked), Customer name, Customer full address, Branch name, contact no., batch details, AWB No - in case of direct dispatch of cards to customers on the welcome letter, print the card number in the space provided in welcome letter and the full branch address on the top right hand side	Requesting bank to amend that AWB printing on welcome letter be optional , as all courier vendors do not have provision to provide AWB's in advance	Welcome Letter personalization-The selected bidders have to print the customer details (such as Account number (masked), Customer name, Customer full address, Branch name, contact no., batch details, AWB No (Optional) - in case of direct dispatch of cards to customers on the welcome letter, print the card number in the space provided in welcome letter and the full branch address on the top right hand side
46	51	Annexure 3: Eligibility Criteria	5	Bidder should have for executed orders of minimum 100 Lakhs EMV Chip Cards during last 3 years	Request the Bank to reduce the quantum from 100 lakhs to 55 lakhs. We also request the bank whether it will be in order for us to submit copy of SLA instead of purchase order along with the reference letter from the largest public sector bank	No change in RFP clause
47	18	2.18	Scope of work	Preparation of Art Work of ATM cards, as per the design finalized by Bank, obtaining approval of design and product of EMV Chip Dual Interface Contactless (NCCM) Debit Card (RuPay / VISA) (i.e. Contactless (NCCM) Card) as per Bank's requirements. The certification cost to be paid to the respective network of existing card product will be borne by the successful bidder	Request the bank to bear the certification cost. In case our request is not considered atleast re-certification cost for any reasons that attribute to error at bank's end, the bank to bear the cost	Proportionate cost of error at Bank's end for recertification will be considered.
48	21		Card plastic personalisation, administration of welcome kit and making ready for dispatch	Currently, all the cards and welcome letter are personalized in English. However, in case Bank decides, selected bidder will have to arrange for personalization in other languages also	Request the bank to waive this condition	No change in RFP clause
49	51	Annexure 3: Eligibility Criteria	6	The bidder should have minimum 6 months of relevant experience in field of Supply and support of EMV Chip Dual Interface Contactless Cards. Bidder should have executed orders for supply and Support of EMV Chip Dual Interface Contactless Cards with minimum 2 banks, at least one scheduled commercial banks /PSU / Government organizations in India during last two financial years	Request the bank to consider one bank as against two banks called for in the RFP. Reference letter from the one of the leading public sector bank will be attached along with the bid documents	No change in RFP clause
50	64	Annexure 13: Eligibility Evaluation Form	6	Necessary Certificates for executing orders of minimum 100 Lakhs during last 3 years (This certification is in addition to the copies of purchase orders enclosed)	Requesting the bank to clarify the necessary certificates required for executing orders. as we have the certificates from NPCI / VISA / MasterCard for our personalization bureau	RFP clause is self explanatory

51	64	Annexure 13: Eligibility Evaluation Form	10	Necessary Certificates for printing/packing/dispatch of at least 50,000 Debit Cards along with welcome kits per day to cater to the Bank's requirements	Request the bank to clarify the certificate required as we have the certificates from NPCI / VISA / MasterCard for our personalization bureau. Can we give give a self declaration to this effect	RFP clause is self explanatory
52	54	Manufacturer Authorization Form	Annexure 5	We also confirm that our company has a positive net worth in at least two of the last three financial years.	Requesting the bank to either delete this sentence or allow the manufacturer to include the group company for the same.	No change in RFP clause
53	General Query			Bid Submission date	Request the Bank to consider extension of bid submission by a week or 10 date of publication of Pre-Bid clarifications on the banks website	No change in RFP clause
54	18	2.18	Scope of work	Preparation of Art Work of ATM cards, as per the design finalized by Bank, obtaining approval of design and product of EMV Chip Dual Interface Contactless (NCCM) Debit Card (RuPay / VISA) (i.e. Contactless (NCCM) Card) as per Bank's requirements. The certification cost to be paid to the respective network of existing card product will be borne by the successful bidder	The Understanding is all artwork and files related to design which is used for approval and design will be provided by bank.in OCR format. Request the Bank to bear the certification cost for the first time for each of the current and new variants. Any further iterations on certification due to issues attributable to the bidder can be borne by the bidder	No change in RFP clause
55	18	2.18	Scope of work	Supply of PIN Mailer Stationery including envelope for dispatch as per specification for printing of PIN, at ATM Switch centre Pune or any other location as specified by Bank from time to time.	Is there an expectation of resources to be deployed at Switch Center for Pin Printing or will this activity be carried out by Card Management vendor. Please define the Bidders role in this regards. Trust the Bank would provide adequate storage arrangements for stocking PIN mailer stationery considering 2 months stock requirement	It is clearly mentioned in RFP

56	18	2.18	Scope of work	ATM PIN mailer stationery has to be supplied at Switch Centre, Pune and / or location specified by Bank. PIN mailers have to be collected from ATM Switch centre and / or location specified by Bank for stuffing / packing and onward dispatch to Branch Addresses. The Bank for security reasons may facilitate PIN printing at its own premises. The Bank may give PIN printing activity to a separate bidder or to the finalized bidder at its own discretion.	<p>What would be number of Variants that would be issued, Please provide a monthly average issunace of the variants, Will Pin Mailer be set for 100% of the cards or there is a Green Pin option available.</p> <p>If PIN printing is expected from vendor, there would be additional infrastructure arrangements including PIN printers, HSMs and integration to the Bank's Card Management System. Would the Bank provide the infrastructure, considering the PIN printing activity at bidder's end is optional?</p>	<p>Details Will be shared with successful bidder.</p> <p>ATM PIN mailer stationery has to be supplied at Switch Centre, Pune and / or location specified by Bank. PIN mailers have to be collected from ATM Switch centre and / or location specified by Bank for stuffing / packing and onward dispatch to Branch Addresses. The Bank for security reasons will facilitate PIN printing at its own</p>
57	21	2.18	Scope of work	All the above mentioned activities associated with Personalisation and Administration of cards have to be done in-house by the selected bidders and cannot be sub contracted. Please note that the payment to the designated courier/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bidder and should be factored in the pricing.	<p>1. As per Annexure - 5 in the RFP, the bidder is allowed to partner for supply, printing and personalization of cards, however this clause is contradictory and does not allow the bidder to sub-contract. Request the Bank to allow the bidder to partner with an OEM for supply, printing and personalization of cards in line with eligibility criteria #8 and Annexure - 5</p> <p>2. For the dispatch of cards/ PINs, request the Bank to make the payment to the bidder at actuals as the cost of courier/ India Post shall vary from time to time and the bidder would not have any control on the same. Also the cost of dispatch is a factor of the grammage and distance and therefore cannot be calculated at a per card level</p> <p>3. This point also contradicts the point # 6 in Annexure 7, where it is specified that the payment to the courier/ India Post for dispatch of cards would be borne by the Bank. Also while this point refers to cost of</p>	<p>All the above mentioned activities associated with Personalisation and Administration of cards have to be done in-house by the selected bidders or associate. Please note that the payment to the designated courier/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bidder and should be factored in the pricing.</p> <p>No change in RFP clause.</p> <p>Revised "Annexure 7: Commercial Bid Format " is attached</p>

58	32	4.8	Sub-Contracting	The Bank expects a single Bidder having in-house capabilities to deliver the scope as per the Terms of Reference. However, the respondents are permitted to associate with individuals/ organizations for delivery of select services and for providing specific propositions to the Bank as deemed necessary to address the scope of work as specified in the Terms of Reference. In case the Bidder or the associate firm is found to not possess the requisite capabilities, they will be summarily disqualified from the process for this assignment.	The point to be modified as : The Bank expects a The bidder / members of the Consortium having in-house capabilities to deliver the scope as per the Terms of Reference. However, the respondents are permitted to associate with individuals/ organizations for delivery of select services and for providing specific propositions to the Bank as deemed necessary to address the scope of work as specified in the Terms of Reference. In case the Bidder or the associate firm is found to not possess the requisite capabilities, they will be summarily disqualified from the process for this assignment.	The Bank expects a Bidder having in-house capabilities to deliver the scope as per the Terms of Reference. However, the respondents are permitted to associate with individuals/ organizations for delivery of select services and for providing specific propositions to the Bank as deemed necessary to address the scope of work as specified in the Terms of Reference. In case the Bidder or the associate firm is found to not possess the requisite capabilities, they will be summarily disqualified from the process for this assignment.
59	51	Annexure 3	Eligibility Criteria	The bidder should have minimum 6 months of relevant experience in field of supply and support of EMV Chip dual interface contactless cards. Bidder should have executed orders for supply of EMV Chip Dual Interface Contactless cards with minimum 2 banks, at least one scheduled commercial banks/ PSU/ Government organizations in India during last two financial years	Request the Bank to modify the criteria to allow the bidder with experience with 1 bank to participate. Alternately request the Bank to allow the bidder to participate based on the experience of the partner, since the criteria # 8 allows the bidder to align with a partner for this activity	No change in RFP clause
60		Annexure 10	Bank Gaurantee		Request your approval for issuing Bank Guarantee from a Non Public sector bank as per the below clause mentioned in the RFP	Approval will be given on the specific request of bidder considering the reasons if they are justified.
61	18	2.18.	Scope of work	Building Interface with the EMV Chip Dual Interface Contactless (NMC) (Including RFID Tag) Debit Card (Repay/VISA) Management System along with image, photo card	if we need to include the RFID Tag cost with EMV Chip Dual Interface Contactless card, then please share the qty breakup for RFID Tag & Dual interface Card.	No change in RFP clause
62	18				Where we need to put the RFID Tag rate in price bid format? request the bank to kindly provide the separate rate column for RFID Tag in the price bid format.	No change in RFP clause
63	18				Kindly provide the quantity breakup for image, photo card	Details Will be shared with successful bidder.

64	18				We request bank to Keep RFID Tag rate out side TCO , Bank may Negoatatie with L1 Bidder speately for RFID tag after the Reverse auction	No change in RFP clause
65	19	2.18.	Printing of Welcome Kit	This will include printing of Window Envelopes, Welcome Letters, User Guides, Terms & Conditions, leaflets, Card Pouches, PIN Mailers etc as per specifications mentioned below and contents / design approved by the Bank. It will also include printing of envelopes for dispatch of PIN mailers.	Request the bank to kindly provide the Specifications for Pin mailer and pin mailer envelope.	Details Will be shared with successful bidder.
66					Whether Pin mailer Envelope is required for both personalised & non personalised kit? Or only for personalised kit?	Details Will be shared with successful bidder.
67	19	2.18.	Other work	ATM PIN mailer stationery has to be supplied at Switch Centre, Pane and / or location specified by Bank. PIN mailers have to be collected from ATM Switch centre and / or location specified by Bank for stuffing / packing and onward dispatch to Branch Addresses. The Bank for security reasons may facilitate PIN printing at its own premises. The Bank may give PIN printing activity to a separate bidder or to the finalized bidder at its own discretion.	Our understanding Personalised Card pin mailer will be directly dispatch from ATM switch vendor to bank Branches.	Base Pin mailer stationery supply to pin printing site and collection of PIN mailers is under bidder scope. Pin printing on Pin mailer will be done by the Bank. The printed PIN mailers shall be collected by bidder from Bank's site at their own cost.
68					Our understanding only Base Pin mailer stationery supply to pin printing site is our scope of work. Pin printing on Pin mailer will be done by the Switch Vendor. Please confirm	
69					Presently who is doing the pin printing on pin mailer? Whether the switch vendor or card vendor?	
70					Our understanding freight charges or delivering the pin mailer from pin printing site to banks branches will be borne by the bank. ATM switch vendor will do the Pin printing on pin mailer and directly send to the bank branches.	
71					If ATM switch vendor is doing the pin printing, our scope is only supplying base stationery to pin printing primises.Pin printing, pin packing & dispatching will be taken care by ATM Switch vendor.	
72					If bank ask finalise vendor to do the pin printing, can bidder charge the cost of pin printing at actual?	
73					Pin mailer need to be sent to branch or individual customer?	

74	21	2.18.		Stuffing of the Welcome Letter along with other welcome kit stationery items (i.e. Card pouch, terms and conditions booklet, leaflets, etc.) in the card envelope. In case of non-personalised (insta) cards, Bank will arrange delivery of PIN mailers individually stuffed in an envelope (after PIN printing) at the personalization bureau of the selected bidder/s. Selected Bidder/s will have to stuff these individual PIN mailers in individual card envelope after required matching.	Please provide the quantity breakup for Visa & Rupay DI Card. Request the bank to kindly provide the quantity breakup between individual dispatch and branch dispatch.	Details Will be shared with successful bidder. Details Will be shared with successful bidder.
75	22	A	Welcome Kit stationery items	All welcome kit stationery items (except variant wise leaflet) are common for all the variants except Mahabank Kisan Credit Cards.	Please share the quantity of Mahabank Kisan Credit Cards	Details Will be shared with successful bidder.
76	56	Annexure 7	Commercial Bid Format	Card Plastic	Our understanding we need to quote base card rate along with contact chip cost in this column. Kindly confirm	Revised "Annexure 7: Commercial Bid Format " is attached
77	56	Annexure 7	Commercial Bid Format		Where we need to add Personalisation and fulfilment cost in pre bid format?	Revised "Annexure 7: Commercial Bid Format " is attached
78	56	Annexure 7	Commercial Bid Format	Contactless Antenna for the NFC enabled/Contactless equipped with Dual Interface/ Contactless (NCMC) functionality cards	Our understanding is we need to quote only for contactless antenna price in this column & whenever bank will issue DI card, they will pay us this price along with EMV base price (i.e. S.no.1 of price bid + S.no 3 as base card price)	Revised "Annexure 7: Commercial Bid Format " is attached
79	56	Annexure 7	Note -	Note - For point no 2 and 5, please submit the rate of the specific functionality only (i.e. do not include pricing of other parameters like plastic , welcome kit etc.) and also volume of the Activities/ Item mentioned in point no 2 and 5 may change drastically or may not be used at all.	Point number 2 and 5 is missing in pre bid format. Request the bank to kindly provide the line item of 2 & 5.	Revised "Annexure 7: Commercial Bid Format " is attached
80	56	6	Note:	Payment to the designated courier agency/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bank.	Our understanding is freight charges related to Card and pin dispatch to respective branches/ customer's communication address will be taken care by bank only. Kindly confirm.	Revised "Annexure 7: Commercial Bid Format " is attached
81	26	3.4	Commercial Proposal Evaluation Criteria	Bank reserves the right of selection of bidder either by opening of Commercial Bids of bidders or proceed with the selection of bidder through Online Reverse Auction. If Bank opts for Reverse Auction, the Commercial Bids will not be opened. The details of Reverse Auction process are given in Annexure-15 for reference.	Our understanding we need to quote indicative/tentative price in the commercial bid format and bank will conduct the Online Reverse Auction to select the L1 bidder. Kindly confirm	It is clearly mentioned in RFP
82	19		Other work	All cards & PINs will be stuffed in the envelope by the bidder and dispatched to Bank's branches / administrative offices as directed by the bank.	Request the bank to kindly provide the MOQ per dispatch of welcome kit to each branches.	Details Will be shared with successful bidder.

83					Request the bank to kindly share the detailed branch address within Mumbai and out side mumbai of BOM.	Detail of branch address will be shared with successful bidder.
84					Request the bank to kindly provide the last 3 year data of total branch wise dispatch of welcome kit with quantity breakup.	Details Will be shared with successful bidder.
85	Page No.21			All the above-mentioned activities associated with Personalization and Administration of cards have to be done in-house by the selected bidders and cannot be sub contracted. Please note that the payment to the designated courier/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bidder and should be factored in the pricing.	We request to the committee to consider all payment to the designated courier agency / India post for dispatch of cards to be made by the bank. Reference page No. 56, note – No. 6	Revised "Annexure 7: Commercial Bid Format " is attached
86	Page No.56			Section Note: Point No.6) Payment to the designated courier agency/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bank.	We request to the committee members do not include the postal charges in the bid price & as mentioned in the Point No.6) of Page No.56 of RFP, It should be paid by bank directly to designated courier agency/ India Posts.	Revised "Annexure 7: Commercial Bid Format " is attached
87	Page No.6			200 Lakhs EMV Chip Dual Interface Contactless Cards	We request the committee to provide approximate quantities of both variants of Visa and RuPay cards(Pg77- 2.21)	Details Will be shared with successful bidder.
88	19	2.18	Scope of Work	All cards shall be dispatched to Branch address / other locations as directed by the Bank from time to time.	All cards are to be dispatched to Branches ?	It is clearly mentioned in RFP
89	21	2.18	Scope of Work	All the above mentioned activities associated with Personalisation and Administration of cards have to be done in-house by the selected bidders and cannot be sub contracted. Please note that the payment to the designated courier/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bidder and should be factored in the pricing.	Is the courier / Speed Post appointed by Bank or Bidder ? In case Bidder has to appoint the courier/Speed Post, please clarify what is percentage of card going to Branches and customer address. As rate for Branch Delivery will be different compare to rate of customer address delivery. As per the Industry standard Speed Post/Courier always belongs to the Bank	Bidder has to appoint reputed courier/Speed Post to ensure timely delivery.
90	56	Annexure 7, point no 6	Commercial Bid Format	Payment to the designated courier agency/ India Posts for dispatch of cards to branches/ customer's communication address will be made by the Bank.	Please confirm whether courier/Indian post will be appointed by Bank or Bidder ? As in above query (Sr no 4), (tender page no 18) it states that Bidder has to factor cost of Courier in the Pricing	Revised "Annexure 7: Commercial Bid Format " is attached

91	26	3.4	Commercial Proposal Evaluation Criteria	Bank reserves the right of selection of bidder either by opening of Commercial Bids of bidders or proceed with the selection of bidder through Online Reverse Auction. If Bank opts for Reverse Auction, the Commercial Bids will not be opened. The details of Reverse Auction process are given in Annexure-15 for reference	Bank can select only process., which has to be stated before bid submission date. Either Commercial Bid Opening or Reverse Auction.	It is clearly mentioned in RFP
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