Sno	Page	Point / Section #	Main Section name	Clarification point as stated in tender document	Comment/Suggestion	Banks reply
1	13	2.1 (4)	Eligibility of the Bidder	Bidder should have tie up/arrangements with multiple telecom providers for domestic numbers, minimum one service provider for all countries.	What does for 'all countries' mean? How many international operators are required?	Minimum one service provider for all countries. (i.e minimum one service provider is required for outside India numbers.)
2		2.1 (5)	Eligibility of the Bidder	The Bidder should have a DR set up and/or BCP in place	Will self-declaration on letterhead and copy of bills suffice?	Self declaration on Letterhead , BCP Document and Architecture Diagram for DC + DR is required
3	14	2.1(6)	Eligibility of the Bidder	The bidding company should have experience in providing SMS gateway services for the last three years.	Will invoice /PO copies + self-declaration suffice?	Credential letter from the client on their letter head duly sealed and signed to that effect is required to be enclosed
4	14	2.1(8)	Eligibility of the Bidder	The bidder should be currently pushing more than 1 Crore SMS per month for at least one of their customers	Will invoice /PO copies + self-declaration suffice?	Credential letter from the client on their letter head duly sealed and signed to that effect is required to be enclosed
5	14	2.1(9)	Eligibility of the Bidder	The bidder should handle User Data Header (UDH) based communication i.e. the bidder should be able to support Port based SMS Services.	Please specify if self-declaration will be enough?	Yes
6	14	2.1(11)	Eligibility of the Bidder	The bidder should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Re-sellers of SMS Gateway Services are not eligible to participate in the RFP	Will self-declaration on letterhead suffice or any other document will have to be furnished?	A letter from Mobile Network Operator (SMSC) on letterhead of the Mobile Network Operator.
7	17	10	) Masked Commercials	The bidder should submit a copy of the actual price bid being submitted to the bank by masking the actual prices as part of technical bid. This is mandatory. The bid may be disqualified if it is not submitted	Do we need to submit a blank commercial structure on company's letterhead?	RFP Clause is self explainatory.
8	18	17. Costs & Currency	PART I Instructions to bidders	a. The price shall be firm and binding without any escalation whatsoever inclusive of any other charges of whatever nature, current or future but excluding the Tax payable to the Government.	We need clarity on whether there will be no change in price excluding interconnect / termination charges etc.	Interconnection charges, Termination charges and Service Tax will be payable extra at the prevailing rates as per Government Rules if applicable. Applicable TDS will be deducted from the payment.
9	18	17. Costs & Currency	PART I Instructions to bidders	c. No escalation in price on any ground will be permitted, even if the cause of escalation is due to government guidelines or regulations or rule or act or any administrative fiat by whatever nature called.	We need clarity on whether there will be no change in price excluding interconnect / termination charges etc.	Interconnection charges, Termination charges and Service Tax will be payable extra at the prevailing rates as per Government Rules if applicable. Applicable TDS will be deducted from the payment.

Sno	-	Point / Section #	Main Section name	Clarification point as stated in tender document	Comment/Suggestion	Banks reply
10	19		Fixed Price	The offer price shall be on a fixed price basis, inclusive of all taxes and levies as mentioned above. No price variation relating to increases in customs duty, excise tax, Service tax, currency exchange rate fluctuation etc. will be permitted.	are inclusive of taxes. GST might be introduced in the days to come and the rate that is expected to be in	Refer RFP Clause 17e Cost & currency
11	19	21	Earnest Money Deposit	Bidders are required to give a Demand Draft drawn in favor of Bank of Maharashtra and payable at Pune, (valid for 180 days from the due date of the tender) for Rs.10.00 lakhs (Rupees Ten Lakhs only) as Earnest Money Deposit (EMD) along with their offer.	Request you clarification on the such a high EMD. Please let us know what is the budgeted yearly order value of SMS	Please refer Annexure-I (Assumptions for SMSes in Estimates ) in Prebid Queries
12	24	9	Performance Bank Guarantee	The selected bidder/s would be required to submit a Performance Bank Guarantee for INR 50.00 lakhs within 15 days of purchase order issue date.	Request your clarification on why the performance Bank Guarantee is so high. Please let us know what is the budgeted yearly order value of SMS	Please refer Annexure-I (Assumptions for SMSes in Estimates ) in Prebid Queries
13	28	18.3.	Penalty for downtime	1 98 to 97 5% of invoice value   2 97 to 95 10% of invoice value   3 Less than 95 25% of invoice value	Request your clarification as there might be situations where the customer's mobile is switch off or is not in the network area then why we will be penalized for that. But we are charged by the operator for that SMS sent to those customers. Also the penalty condition are very high. So request you to kindly reduce these conditions.	98% of the non critical messages should be delivered to the customer within <b>100</b> seconds. If the percentage of messages delivered within <b>100</b> seconds during the month for which the invoice submitted is less than 98%, the penalty will be charged
14	36	Point 7	ANNEXURE 3- FORMAT FOR TECHNICAL EVALUATION	The bidder should offer a configurable retry mechanism for messages that cannot be delivered immediately.	Do we have to configure retry on SMS or on Voice?	SMS
15	36	Point 7	1) TECHNICAL SPECIFICATIONS	The bidder should offer a configurable retry mechanism for messages that cannot be delivered immediately.	Needed clarification	Bidder has to configure retry on SMS .

Sno	Page	Point / Section #	Main Section name	Clarification point as stated in tender document	Comment/Suggestion	Banks reply
16	36	Point 1 & 2	ANNEXURE 3- FORMAT FOR TECHNICAL EVALUATION		Kindly clarify, Bank will use bidder's API for integration or would need a middleware application? If Bank needs our application, please clarify supply of Hardware, Rackspace, Power, Connectivity etc would be supplied by Bank at Bank's premises?	
17	42	Annexure 6	ESTIMATES	Assumptions for SMSes in Estimates		Please refer Annexure-I (Assumptions for SMSes in Estimates ) in Prebid Queries
18	43	Schedule I – Charges for sending Transactional Messages	ANNEXURE 7: COMMERCIAL FORMAT	Rate per SMS to be quoted excluding Service Tax/Cess, the interconnection / termination charges payable to the SMSC.	Do we need to quote just the base SMS rate without the interconnect and termination charges?	Refer RFP Clause 17e Cost & currency
19	43	Schedule I – Charges for sending Transactional Messages	ANNEXURE 7: COMMERCIAL FORMAT	(Interconnection charges, Termination charges and Service Tax will be payable extra at the prevailing rates as per Government Rules if applicable. Applicable TDS will be deducted from the payment)	SMS rate (Base rate + Interconnect + termination charges)?	a. The rates quoted by the bidder in the Commercial bid should be Net Charges for sending per SMS excluding the interconnection / termination charges payable to the SMSC. Interconnection charges, Termination charges and Service Tax will be payable extra at the prevailing rates as per Government Rules if applicable. Applicable TDS will be deducted from the payment.
20	43	Schedule I – Charges for sending Transactional Messages	ANNEXURE 7: COMMERCIAL FORMAT		How will the bank decide the interconnect and termination charge?	As per Government guidelines.
21	45	Annexure 9	CHECK LIST OF DOCUMENTS TO BE SUBMITTED	Remarks	This section will be filled by bidder or Bank of Maharashtra	Bank
22	46	Point 11	Eligibility Criteria Clause No (as per RFP)	The bidder should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Re-sellers of SMS Gateway Services are not eligible to participate in the RFP.	Point wrongly mentioned as 2.1 (11)	Typo Mistake - Pl refer 2.1(11) as 2.1(10) and 2.1(10) as 2.1(11)
23	10, 27		2. Scope of the Project	18. All SMS messages are to be delivered to the SMSC within 10 seconds of receipt of the message at bidder's server and expected to be delivered to the mobile subscriber within 30 seconds.	The penalty clause is very stringent and is not in line with the technical clause.	OTP and alerts which are critical messages should be delivered to the customer within <b>15</b> seconds and other non critical messages should be delivered within <b>100</b> seconds.

Sno	Page	Point /	Main Section name	Clarification point as stated in tender document	Comment/Suggestion	Banks reply
		Section #				
24	10, 27		18. Penalty for downtime	e	delivered to SMSC basis and handset should remain as 30 seconds. We have no control once the message is submitted to the operator and 10 seconds is very less time to factor in failure and retry mechanisms of	OTP and alerts are critical messages and hence 100% of these messages should be delivered to the customer within <b>15</b> seconds. If the percentage of messages delivered within <b>15</b> seconds during the month for which the invoice submitted is less than 100%, the penalty will be charged
25		Point 1 & 2	1) TECHN ICAL SPECIFICATIONS	2 Need to provide the SMPP and/or HTTPS-API with/ without XML support to the Bank with multiple accounts for sending messages. This should be the primary channel for communication.	Kindly clarify, Bank will use bidder's API for integration or would need a middleware application? If Bank needs our application, please clarify supply of Hardware, Rackspace, Power, Connectivity etc would be supplied by Bank at Bank's premises?	

Note: All other Terms and Conditions of the RFP remains unchanged

## ANNEXURE-I Assumptions for SMSes in Estimates:

Sr No	Particulars	Quantity for 1 year	Projected Quantity after 3 years
	1 No of Outgoing SMS -	387223332	588918285
	National		
	2 No of Outgoing SMS –	540000	821273
	Inter National		
	3 No of Incoming SMS –	600000	912525
	National		
	4 No of Incoming SMS –	60000	91253
	Inter National		