

Response to pre-bid queries: - RFP 87/2024-2025 (GEM BID NO- GEM/2025/B/5866095), RFP 88/2024-2025 (GEM BID NO- GEM/2025/B/5866293), RFP 89/2024-2025 (GEM BID NO- GEM/2025/B/5866565) for onboarding Feet on Street (FoS) Corporate Collection Agencies to supply manpower for Collection in Stressed Assets. (Pre-Bid meeting dated 04.02.2025 16:00 hours)



With reference to RFP Ref No. RFP 87/2024-2025 (GEM BID NO- GEM/2025/B/5866095), RFP 88/2024-2025 (GEM BID NO- GEM/2025/B/5866293), RFP 89/2024-2025 (GEM BID NO- GEM/2025/B/5866565) dated 24.01.2025 published on GeM portal and our website <https://www.bankofmaharashtra.in>, and pre-bid meeting was conducted as per schedule on 04.02.2025 at 16:00 hours.

Representative from potential bidders attended the meeting. Concerns of all the participants were deliberated during the meeting.

Responses to pre-bid queries and general queries are enclosed herewith as Annexure 1 and 2 respectively.

Note- Except changes mentioned above and as part of pre-bid responses, there is no change in any clauses, terms & conditions of the RFP document.

Sd/-

Asst. General Manager

Credit Monitoring

Date: 21.03.2025

Annexure – 1: responses to pre-bid queries

Sr No	Page#	Point/Section #	Main Section Name	Clarification points as stated in tender document	Comment / Suggestions	Bank's Response
1	15	3.17	Fixed Price	Commercial bid shall be on fixed price	Can we have 2 separate pricing for SMA fixed cost and NPA Variable Also will there be any separate pricing for the team leader , AM, Manager, Senior Manager etc	Bank don't consider the 2 separate pricing for SMA and NPA. The Management of CAs through TL/Supervisor has to be undertaken by the bidder as per their process without any additional cost to the Bank
2	20	4	SCOPE OF WORK	In the context of Recovery of Dues in Stressed Accounts , Bank envisages Appointment of Corporate Collection Agencies to undertake the work of collection of dues in Stressed Accounts through Feet on street-FOS on Tablet/Laptop/mobile devices under Bring Your Own Devices (BYOD) modalities.	Please confirm if any specification required for BYOD model	The Successful bidder has to adhere with Bank BYOD policy
3	22	6.4	Visitorial Rights	Bank reserves the right to visit any of the bidder's premises without prior notice	We recommend 7 days' notice period	No Change in The RFP clause

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				to ensure that the Bank's Confidential Data, if available with the bidder, is not misused.		
4	25	6.18	Subcontracting	Principle bidder only can participate, and bidder should not sub-contract to any other company/firm/trust. In case subcontracting is warranted in interest of the project, the selected bidder should take consent of the Bank before undertaking any such agreement.	Can the bidder have the right to subcontract to its own subsidiary / sister concern / group entity	Please refer the RFP cause no. 6.18
5	28	6.24	Termination	Termination Clause	We suggest the Termination Clause to be bilateral in Nature.	No Change in The RFP clause
6	29	6.29	Service Level Agreement	1. The selected bidder should execute a Service Level Agreement (SLA), which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the Bank. The selected bidder should execute the SLA within 45 days	We recommend to consider beta period of 90 days	In case of some unavoidable circumstances, Bank may extend it as per the discretion of the Bank

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				from the date of acceptance of Purchase Order/Letter of Intent.		
7	30	6.30	Indemnity	Indemnity Clause	We suggest Indemnity clause to be mutual	No Change in The RFP clause
8	31	6.31	Force Majeure	“Neither Party” will be liable for any delay or failure to perform its obligations, if the delay or failure has resulted from circumstances beyond its reasonable control, including but not limited to, act of God or governmental act, epidemic, pandemic, flood, fire, explosion, war, and any other occurrence of the kind listed above, which is not reasonably within the control of the affected party. Each Party agrees to give to the other a written notice immediately as soon as reasonably possible on becoming aware of an event of force majeure and such notice shall contain details of the circumstances giving rise to the event of force majeure. If the event of force majeure	We propose to add the below clause In situations like lock down of the Cities / Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc.	No Change in The RFP clause

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				continues for a period of more than Fifteen (15) consecutive days, then Bank may have the option to terminate the Agreement upon written notice of such termination to the other party."		
9	32	6.35	Limitation of Liability	Limitation of Liability clause	We suggest to limit the Liability of the Service Provider to two (2) calendar months prior to the cause of action first arose.	No Change in The RFP clause
10	32	15(iii)	Liquidated damages	If the Seller/Service Provider fails to deliver any or all of the Goods/Services within the original/re-fixed delivery period(s) specified in the contract, the Buyer will be entitled to deduct/recover the Liquidated Damages for the delay, unless covered under Force Majeure conditions aforesaid, @ 0.5% of the contract value of delayed quantity per week or part of the week of delayed period as pre-estimated damages not exceeding 10% of the contract value of delayed	Damages seems to be too high please relook for this clause revision	No Change in The RFP clause

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				quantity without any controversy/dispute of any sort whatsoever.		
11	33	6.36	Confidentiality	Confidentiality clause	We suggest to have confidentiality clause to be bilateral in nature as and where applicable in the entire transaction.	No Change in The RFP clause
12	39	6.49	Audit and Inspection of Records	Audit and Inspection of Records clause	We recommend 7 days' notice period	No Change in The RFP clause
13	42	7	ANNEXURES	7.1. ANNEXURE 1: CERTIFICATE FOR RFP COST WAIVER FOR MSE/NSIC FIRMS	we Understand this annexure is not to be submitted as RFP cost is waived off	This is applicable for RFP Cost waiver for MSE/NSIC firms
14	54	7.9.	7.9. ANNEXURE 9	7.9. ANNEXURE 9: PRE-CONTRACT INTEGRITY PACT	Please confirm this annexure to be shared on Company letter head or plain white paper	It is to be on stamp paper of Rs. 500.00

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15	71	7.18	ANNEXURE 17	ANNEXURE 17: DETAILS OF SUPPORT OFFICES	Please clarify which support office details are required to update for this annexure Sl. Place Postal Address Contact numbers Service Facilities available (Describe) Number of service personal Time to report to the location Address of Web Portal/Email for logging Calls	Offices details for Contact from where support is required
16	75	7.21	Annexure 20	CERTIFICATION FOR LOCAL CONTENT	Please confirm the % to be considered for FOS Services as no Material / article is used for the deal	The Percentage of local contents (service) is calculated based on the GOI guidelines on Make In India

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17	77	7.23.	Point 4 of ANNEXURE B: TECHNICAL EVALUATION CRITERIA	DRA certified field agents for Collection (on-roll/empanelled through agencies) in proposed cluster area and have capability to scale up the numbers of agents as per banks requirement	We request bank to not to evaluate bidder as per ready DRA Certified agents in the proposed cluster due to following reasons; If at all any bidder is having any DRA certified agent ready available in any zone/area it is sure not kept idle. In such case availability of ready recourse may not be useful as he may be already occupied for some other bank client. Thus, we request bank to amend the said point and give preference to bidder's competency i.e. How many DRA Agents he has PAN India? and capacity of bidder to identify / create DRA Agents in any area?	No change in RFP clause
18	77	7.23	Annexure B: Technical Evaluation Criteria	Pt.4 DRA certified field agents for collections (on-roll / empanelled through agencies)	1. Can the bidder have the right to subcontract to its own subsidiary / sister concern / group entity. 2. Do we get the flexibility on the Hire & Train model for FOS	1. Please refer the RFP clause no. 6.18 2. In Hire and Train Model only 40% CAs are allowed with 90 days' time for completion of DRA certification

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19	79	7.24.3	Collection Agents – FOS (Feet on Street)	CAs shall also extend cheque pick up services from borrowers registered locations, home address / workplace as per the pre-agreed meeting schedules as received from different mode.	Please confirm for Cheque pick done, cheque to deposited/shared at centralized branch/location or Courier to nearest branch	Cheque Submission is to be done with nearest Branch counter
20	80	7.24.4	Code of Conduct for the Field Collection Agents	The CAs ideally will be given training by the Bank to act as counsellors to customers	Please confirm what will be Mode of training for CA Online or at Bank Branch/Zone office	The mode of training shall be online or in nearest Branch/Zonal office to CAs
21	80	7.24.4	Code of Conduct for the Field Collection Agents	The CAs ideally will be given training by the Bank to act as counsellors to customers	We understand from regulatory/Compliance point Bank will maintain record for COC training and share a copy of it with bidder as per interval wise Trainings conducted	Yes, training will be conducted on counselling and certificate of participation will be provided
22	81	7.24.11	Collection Agent (CA) Eligibility:	b) The CAs shall have experience in handling and managing borrowers at field for collection of their dues d) Experience of at least 6 months as Collection/recovery Agent. However fresh candidates can be considered subject to cap (Not more than 40% can be fresh candidates).	We understand 60% experience and 40% Fresher CA can be considered for this process	Yes, Bidder understanding is correct

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23	81	7.24.7	Appearance & Dress Code	The CAs should carry the Identity Card issued by CCAs & Bank jointly.	Please confirm the Bank ID issue timelines and documentation process, this ID issue duration will be billed to Bank	Identity Card should be issued within 3 weeks of joining. Billing has to be start after issuance of ID card and prior billing shall not billed to Bank. Also, Bank has discretion to decide other modalities on case-to-case basis
24	82	7.24.11	Collection Agent (CA) Eligibility:	e) Debt Recovery Agent (DRA) Certification course offered by IIBF or equivalent institute is necessary	We request for all Collection agent DRA hire and Train model is to be considered DRA training will be done in 30 days and certification within 90 days from date of agent joining	Only 40% CAs will be considered under hire and train model and bidder should ensure completion of DRA certification within 90 days from date of agent joining for those who hired under this model
25	82	7.24.11	Collection Agent (CA) Eligibility:	e) Debt Recovery Agent (DRA) Certification course offered by IIBF or equivalent institute is necessary	Please confirm if we can consider DRA trained resources to start the process & certify them in next 60-75 days	Only 40% CAs will be considered under hire and train model and bidder should ensure completion of DRA certification within 90 days from date of agent joining for those who hired under this model

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26	82	7.24.13	Training to Collection Agents (CAs)		Collection Agents (CAs) shall be trained by the Bank on Fair Practice Code for lenders, BCSBI Code, Guidelines issued by Local Authorities of respective state (if any) in the collection of dues, Bank's Code for collection of dues and on Bank's laid down procedure. Further, evaluation will be done through online/offline mode.	Please confirm Train the Trainer/ Knowledge transfer process for vendor Duration of Training days and back fill new hire training process	Training will be done once in a 6 month through online mode or nearest Branch/Zone to CAs. The duration will be half / one day.
27	82	7.24.13	Training to Collection Agents (CAs)		Collection Agents (CAs) shall be trained by the Bank on Fair Practice Code for lenders, BCSBI Code, Guidelines issued by Local Authorities of respective state (if any) in the collection of dues, Bank's Code for collection of dues and on Bank's laid down procedure. Further, evaluation will be done through online/offline mode.	Please confirm the duration of this Training and this training days will be Billable to Bank from date of agent joining	Training will be done once in a 6 month through online mode or nearest Branch/Zone to CAs. The duration will be half / one day. Training is not billable to Bank

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28	82	7.24.11	Annexure C: Scope of Work: Collection Agent eligibility	Pt. J). Mandatory Police verification	Deviation- To get PV certificate on day 1 is not possible. Especially in case of re-hiring / replacement can this be exempted, or can we have some timelines defined within which the bidder can provide the PV to the bank as part of the Due Diligence	Police Verification is mandatory for new hiring. However, in Case of re-hiring/replacement, Bank has discretion to allow/exempt PV case to case basis
29	82	7.24.11	Annexure C: Scope of Work; Collection Agent eligibility	Pt.K). Certificate of soundness of mind/medical fitness to be taken	Need more clarity	Medical fitness certificate from CMO is mandatory for CAs
30	82	7.24.12	Annexure C: Scope of Work; Supervisory Control	Scope of Work; Supervisory Control	There is no mention about the ACR (TL:FOS) to be maintained and Is its acceptable to have the Non DRA Supervisor	The Management of CAs through TL/Supervisor has to be undertaken by the bidder as per their process without any additional cost to the Bank
31	83	7.25	Pt.4 of ANNEXURE D: ELIGIBILITY EVALUATION COMPLIANCE	Bidder should have positive operating Profit (as EBITDA i.e. Earnings before Interest, Tax, Depreciation & Amortization) in each of the last three financial years of 2021-22, 2022-23, & 2023-24	Deviation required	The requirement stands removed. Please refer corrigendum

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32	88	7.26.1	7.26.1 Number of Locations to be covered by Successful Bidder;	Number of Locations to be covered by Successful Bidder;	* What is the city / postal code wise allocation of FOS? Please share city / postal code wise volume / FOS count.	Manpower requirement will be decided based on the Branch network and stress asset volume and will be shared to the successful bidder
33	90	7.28	ANNEXURE G: SERVICE LEVEL AGREEMENTS	14. The successful bidder/s have to implement the services in the bank in all identified locations as per the project implementations plan. A penalty of Rs.500/- per day for the period beyond the permitted timeline will be levied subject to a maximum penalty of Rs.10,000/- per month till the CCAs location is functional.	Please confirm the pin code wise details for FOS deployment	It will be shared with successful Bidder
34	91	18.1	Unique customers connect per FOS-Collection Agents per month	Unique Customer Visit in a Month - Payment to be made 60 or More - 100% monthly fixed amount	We understand that 60 unique customers visits by an agent will translate to 01 billable FTE, please confirm?	Yes, Bidder understanding is correct, it is one of the criteria to be eligible for billing subject to further deduction for non-performance mentioned
35	91	18.1	Unique customers connect per FOS-Collection Agents per month	Unique Customer Visit in a Month - Payment to be made	Please confirm bucket wise (SMA 0 , SMA 1, SMA 2 & NPA) cases Allocation date to Collection agent & month end	The allotment of accounts to CAs will be done in first week of the month. Also, based on

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				60 or More - 100% monthly fixed amount	dates to be considered for Collection agent	the requirement allotment of accounts to be done in mid of the month for ensuring allotment of 60+ allocation
36	91	18.1	18.1 Unique customers connect per FOS- Collection Agents per month	Unique Customer Visit in a Month - Payment to be made 60 or More - 100% monthly fixed amount	we understand that in 60 unique customers visits done by a Collection agent , if the customer is not available at address shared will be consider as unique visit and will consider for payout	The bidder Understanding is correct subject to submission of necessary proof while visiting
37	91	18.3	Resolution based SLA requirements for Collection Agents (CAs) deployed by the Corporate Collection Agency (s)	Resolution rate	Please Share SMA 0 , SMA 1, SMA 2 & NPA Bucket wise & as per Total loan wise Resolution trend of last 6 Months	It shall be shared with successful bidder
38	91	18.3	Resolution based SLA requirements for Collection Agents (CAs) deployed by the Corporate Collection Agency (s)	Resolution rate	Please Share Bucket SMA 0 , SMA 1, SMA 2 & NPA Bucket wise product details	It shall be shared with successful bidder

Sr No	Page#	Point/Section #	Main Section Name	Clarification points as stated in tender document	Comment / Suggestions	Bank's Response
39	91	18.3	Resolution rate	Failure to achieve the required resolution in any bucket category will lead to following deductions: S. No. Difference in resolution %ages Deduction 1 Upto 5% 1% of monthly billed amount 2 More than 5% to 10% 2% of monthly billed amount 3 More than 10% 3% of monthly billed amount	Please confirm mentioned Penalty will be imposed CA wise or at overall process resolution	The deduction will impose individual CA wise
40	91	7.28	ANNEXURE G: SERVICE LEVEL AGREEMENTS	Unique customers connect per FOS- Collection Agents per month	1. 60 or more unique connects required for getting eligible for 100% billing 2. Deviation required – Penalty to be applicable only if there are 60+ cases per FOS every month. Instances wherein for any particular FOS if there is < 60 cases then the said penalty should not be applicable. 3. For NPA accounts can we get a deviation on the Unique connects count,	1. Bidder understanding is correct, it's one of the criteria for getting eligible for 100% billing. However, deduction for non-performance will also be considered. 2.Deduction to be applicable only if there are 60+ cases allocation per FOS every month. Instances wherein for any particular FOS if there is < 60 cases then the said deduction is not applicable. 3.No deviation For NPA

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							accounts on the Unique connects count
41	24 and 86	6.10 and 7.26	Payment Terms		The Bank shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Suggest not to deduct Payment from the invoice.	No Change in The RFP clause
42	83 & 84	7.25	Point ANNEXURE ELIGIBILITY EVALUATION COMPLIANCE	5; D:	Self-declaration duly certified by Statutory Auditor/ CFO	We request you to permit the self-declaration duly signed by Board approved signing authority as Statutory Auditors external body and may not sign on such undertaking	Noted, refer corrigendum for updated clause
43	77	7.23	Point ANNEXURE TECHNICAL EVALUATION CRITERIA	4; B:	DRA certified field agents for Collection (on-roll/empanelled through agencies) in proposed cluster area and have capability to scale up the numbers of agents as per banks requirement	We request bank to not to evaluate bidder as per ready DRA Certified agents in the proposed cluster due to following reasons; If at all any bidder is having any DRA certified agent ready available in any zone/area it is sure not kept idle. In such case availability of ready recourse may not be useful as he may be already occupied for some other bank client. Thus we request	Noted, please refer corrigendum for updated clause

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						bank to amend the said point and give preference to bidders competency i.e. How many DRA Agents he have PAN india? and capacity of bidder to identify / create DRA Agents in any area?	

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Annexure – 2: responses to General queries

Sr No	General Query related to RFP	Comment / Suggestions	Banks reply
1	What is the expected daily / monthly number of cases?	Please share bucket and city wise details.	It will be shared with successful Bidder
2	Support Staff	Please confirm the span ratio to be considered as per Bank Please confirm can we consider Support staff as per bidder standards? As per below ratio TL 1:10 AM 1:60 Trainer 1:100 MIS Agent 1:100	It is upto a bidder how they manage support staff within the commercials quoted by the bidder as per Bid
3	Support Staff	Please share the ID to be considered for Support staff	No ID to be considered for Support staff
4	Tele Callers	We understand that there is no requirement of tele callers to coordinate with FOS and skip trackers as well, please confirm?	Bidder has to provide the services with no additional cost to the Bank
5	FOS Application	We understand we do not have to deploy the Field application from our end	Yes, understanding of Bidder is correct
6	FOS Application	Please confirm is there any documentation / registration process for Bank field app	The process of registration/documentation for bank field app will be shared with successful Bidder
7	Working Day / Window	Please confirm the Working Days and working window to be considered for CA	It's as per the code of conduct, and regulatory guidelines updated time to time by the Bank

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8	Data / Lead transfer to Collection agent	Please confirm the Data Transfer / Lead allocation process to Collection agent via - field application or excel to process SPOC	Its Via field application
9	Payment Receipt	Kindly let us know would the receipt book be provided by Client	Through SMS/ Email only
10	FOS Travel	Please confirm the travel distance to be consider for FOS , we consider FOS will travel in radius of 15 to 20 KM	25-30 KM radius
11	FOS Travel	FOS cases allocated beyond city/ geography limit will be returned to Bank or will be worked upon as per bank ask with additional conveyance cost to Bank	It will be decided with Successful Bidder
12	Background Verification	Please confirm any Background Verification will be done from Bank End	Yes, whenever required Bank will do background verification apart from the one conducted by CCAs

Corrigendum 1

Following terms stands revised:

S.N.	Existing Term	New Term
1	<p>Clause 4 of Eligibility Evaluation Compliance</p> <p>Bidder should have positive operating Profit (as EBITDA i.e. Earnings before Interest, Tax, Depreciation & Amortization) in each of the last three financial years of 2021-22, 2022-23, & 2023-24</p> <p>Documents to be submitted:</p> <p>Audited Financial statements for the financial years 2021-22, 2022-23, and 2023-24.</p>	<p>Following Terms from Clause 4 of Eligibility Evaluation Compliance in RFP to be deleted.</p> <p>'Bidder should have positive operating Profit (as EBITDA i.e. Earnings before Interest, Tax, Depreciation & Amortization) in each of the last three financial years of 2021-22, 2022-23, & 2023-24'</p>
2	<p>Clause 5 of Eligibility Evaluation Compliance</p> <p>Self-declaration certified by Statutory Auditor stating that the Bidder is not having any legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under the Contract; and (b) no inquiries or investigations have been threatened, commenced or pending against the Bidder or any sub-Bidder / third party or its team members by any statutory or regulatory or investigative agencies. (c) There should not be any suit pending for recovery of dues or any other civil/criminal cases against the bidder/bidder's directors /subsidiary/holding companies.</p> <p>Documents to be submitted:</p> <p>Self-Declaration duly certified by Statutory Auditor/CFO.</p>	<p>Self-declaration certified by Statutory Auditor stating that the Bidder is not having any legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under the Contract; and (b) no inquiries or investigations have been threatened, commenced or pending against the Bidder or any sub-Bidder / third party or its team members by any statutory or regulatory or investigative agencies. (c) There should not be any suit pending for recovery of dues or any other civil/criminal cases against the bidder/bidder's directors /subsidiary/holding companies.</p> <p>Documents to be submitted:</p> <p>Self-Declaration duly certified by Statutory Auditor/CFO/ Board approved signing authority</p>
3	<p>Clause 8 of Eligibility Evaluation Compliance</p> <p>The bidder should have already deployed Feet on Street-FOS model for collection management services (Recovery of dues from borrower's in at least 2 Scheduled Commercial bank (SCB)/Financial</p>	<p>The bidder should have already deployed Feet on Street-FOS model for collection management services (Recovery of dues from borrower's in at least Two Scheduled Commercial bank (SCB)/Financial Institution (FI) /NBFC)</p>

S.N.	Existing Term	New Term
	Institution (FI) /NBFC out of which at least one should be of PSB.	
4	Clause 4 of Technical Evaluation Criteria DRA certified field agents for collections (on-roll / empaneled through agencies) in proposed cluster area and have capability to scale up the numbers of agents as per bank's requirements. Based on comparison of agents on-roll/empaneled through agencies) with the responses submitted by other bidders.	DRA certified field agents for collections PAN India (on-roll / empaneled through agencies) and have capability to scale up the numbers of agents as per bank's requirements. <ul style="list-style-type: none"> Above 1001 (10 marks) 500 to 1000 (08 marks) 300 to 499 (06 marks) 100 to 299 (4 marks)
5	Clause 5 of Technical Evaluation Criteria Experience as corporate collection agent in proposed cluster. More than 5 years (15 marks) More than 3 years and upto 5 years (12 marks) Less than 3 years (10 marks)	Experience as corporate collection Agent <ul style="list-style-type: none"> More than 5 years (15 marks) More than 3 years and upto 5 years (10 marks)
6	Clause 7 of Technical Evaluation Criteria Geographical Spread / Coverage for Bank Zones in a cluster Based on comparison of coverages of maximum zones with the responses submitted by other bidders	Geographical Spread / Coverage <ul style="list-style-type: none"> More than 3 states (15 marks) More than 1 states and upto 3 states (10 marks) Upto 1 State (7 marks)

Note- "Bidders are requested to refer this corrigendum before submitting final bid on GeM Portal."

Sd/-
Asst. General Manager
Credit Monitoring