

Replies to the Pre-Bid queries for EOI 05/2023-24 dated 30/09/2023 for Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank.

Sl. No	Bidder's Name	Page No.	Section	EOI Clause	Clause/Technical Specification	Bidder's Query	Bank's response
1	AISECT Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 3)	Security deposit for National Level CBCs: total amount of Rs.30 lakhs of which Rs. 25 lakhs minimum by way of FDR for a minimum period of 4 years (3 years +1-year Claim period) held with Canara Bank and rest in the form of FDR held with Canara Bank	The Security Deposit of Rs. 30 lakhs is very much on the higher side. kindly revise.	The Clause is amended, refer Corrigendum-1
2	AISECT Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 3)	Security deposit for National Level CBCs: total amount of Rs.30 lakhs of which Rs. 25 lakhs minimum by way of FDR for a minimum period of 4 years (3 years +1-year Claim period) held with Canara Bank and rest in the form of FDR held with Canara Bank or Bank Guarantee	We request you to kindly take the security deposit in the form of a Bank Guarantee.	The Clause is amended, refer Corrigendum-1
3	AISECT Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 5)	BC Agents are further required to deliver financial products & financial services in allotted locations as prescribed by Bank / RBI viz	Kindly provide the details about the Locations where codes will be allotted.	As informed in the EOI, locations details will be shared to empanelled bidders
4	AISECT Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 6)	The rates of commission payable to the CBCs Will be advised after the completion of empanelment process	Kindly provide the commission structure.	As informed in the EOI, commission structure will be shared to empanelled bidders
5	AISECT Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 8)	Bidder should engage qualified and experienced agents at the selected Zone/Cluster or on PAN India basis. Bidder should also deploy and manage Agents in field as per requirement of the Bank.	Kindly advise about the minimum qualification criteria for BC Agents	As per RBI guidelines.
6	Atyati Technologies Pvt. Ltd.	8	Scope of Empanelment	6.5 Scope of Empanelment	CBCs can apply for covering locations (SSA & non SSA) in Rural/Semi-Urban, Urban and metro Centres on Pan India basis	Please clarify as to whether the Bank will share the locations Branch wise or the CBCs need to identify the locations. In such a scenario, either share the list of Branches or the locations where BCAs need to be engaged.	As informed in the EOI, Bank will provide the locations details to empanelled bidders
7	Atyati Technologies Pvt. Ltd.	17	Annexure-1: Other Clauses	Annexure-1: Other Clauses (Sl No 5)	Whether ensured that the offer is in sealed envelope and super scribed as Empanelment of Vendors for Expression of Interest for Empanelment of Rental Servers and IT Infra companies in canara Bank	We presume that the present EOI is for empanelment of CBC not Rental Servers and IT Infra....as mentioned in this clause. Kindly confirm.	The Clause is amended, refer Corrigendum-1
8	Atyati Technologies Pvt. Ltd.	22	Annexure-3 PreQualification Criteria	Pre qualification criteria : point No 20	Entity Should not own any mobile app in AEPS ecosystem.	Atyati is Technology service provider & provider mobile app to Banks as part of our FI gateway solution. We don't have any independent app.Request you to kindly clarify lavance/applicability of the caluse for Technology Service Providers supporting Banks for FI Gateway	Bidder to refer Corrigendum-1



9	Atyati Technologies Pvt. Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 3)	Security Deposit for National level CBCs Total amount of Rs.30 lakhs of which Rs.25 lakhs minimum by way of FDR for a minimum period of 4 years( 3 years +1 year claim period) held with Canara Bank and rest in the form of FDR held with Canara Bank or Bank Guarantee issued by a Scheduled Commercial Bank as per Annexure-VII for minimum period of 4 years, is to be provided by the Corporate BC	We would request to revise the stipulated Security Deposit as Rs.10000/- per BC locations with an initial deposit of Rs.25 lakh for 250 BC locations by way of FDR or Bank Guarantee of a scheduled commercial Bank for a period of 4 years( 3years + 1 year Claim period) as per the standard industry level practice adopted by other PSU Banks.	The Clause is amended, refer Corrigendum-1
10	Atyati Technologies Pvt. Ltd.	36	Annexure-12 Scope of Work	8- Acceptance of Scope of work (Point : 8)	Bidder should engage qualified and experienced agents at the selected Zone/Cluster or on PAN India basis. Bidder should also deploy and manage Agents in field as per requirement of the Bank	We would request to kindly explain the basis of allotment of BC locations in the Zone/Cluster or PAN India and the minimum allotment of locations per CBC.	Offers will be called from Empaneled CBCs for zone/cluster wise allotment
11	Atyati Technologies Pvt. Ltd.	40	Annexure-13	Self-certification of the bidder towards Local Content	Self Certification of the Bidder towards local content	As per our understanding this should be applicable to the Technical Service Provider instead of CBC. Kindly review and withdraw this certification by CBCs.	Bidders to comply terms and conditions of EOI
12	FIA Technology Services Pvt. Ltd.	22	Annexure - 3 Prequalification criteria	Point No. 17 in Annexure -3	CBCs should not have been discontinued by the bank on account of non-performance/poor performance	We do not have Performance issue with any of the bank but We could not start work with one of the RRB due to local union problems. Do we need to give some extra undertaking or we are eligible otherwise?	Bidders to comply with EOI terms and conditions
13	FIA Technology Services Pvt. Ltd.	22	Annexure - 3 Prequalification criteria	Point No. 20 in Annexure -3	Entity should not own any mobile app in AePS ecosystem.	Since our organisation is a Fintech company, we do have AePS system. But this AePS system is not for Canara bank agents. Do we require to give any undertaking or we are eligible otherwise only?	Bidder to refer Corrigendum-1
14	Fino Payments Bank Ltd	22	Annexure - 3	Point No 19 (Annexure - 3)	Entity should not be a payment bank which is member of NPCI in AePS ecosystem.	We have been working as a corporate BC for many PSU Banks across PAN INDIA since 2007 and with Canara Bank since 2013. Even when we had received Payments Bank license from RBI in 2017, as per the licencing guidelines, Payments Bank can act as BC for other Banks. Post 2017 also, we had participated in both the RPFs released by Canara Bank for Corporate BC and we were awarded contracts basis our merit. The current contract awarded in Nov,2021 which is valid till Nov,2024 and now this sudden RFP barring a Regulated Entity from even participation may please be looked into and the condition dropped.  Due to this clause we are not able to participate in this EOI, hence request to relax this criteria.	Bidder to refer Corrigendum-1



15	Fino Payments Bank Ltd	22	Annexure - 3	Point No. 20 in Annexure -3	Entity should not own any mobile app in AePS ecosystem	As CBC of many Banks and TSP of few banks (where we are CBC), we have developed App as per the requirement of the respective Banks. These are Co-owned by us as TSP/CBC along with the respective Banks. Also, as a Payments Bank, we have a different vertical wherein the Banking entity have its own App to do various transactions performed under our licencing conditions including AePS/MATM. Having an App and providing ground services for different Banks never hindered our work commitment to respective Bank Partners where we act as CBC.  Request drop of this clause in RFP.	Bidder to refer Corrigendum-1
16	Integra Micro Systems Private Limited	22	Annexure-3 Pre-Qualification Criteria	Point No. 20 in Annexure -3	Entity should not own any mobile app in AePS ecosystem.	We request the bank to clarify in detail. We being the TSP for various bank, wherein we provide the mobile app in AePSecosystems for bank's own usage/owned by the respective bank. We assume that TSP in the FI ecosystems are excluded under this clause. Kindly clarify.	Bidder to refer Corrigendum-1
17	Integra Micro Systems Private Limited	40	Annexure-13 Self-certification of the bidder towards Local Content	Selfcertification of the bidder towards Local Content	Selfcertification of the bidder towards Local Content	We request the bank to clarify on need of the certificate, considering the scope is limited to BCA operations only.	Bidders to comply with EOI terms and conditions
18	Manipal Technologies Limited	2	Bid Daitails in Brief	Bid Daitails in Brief: point 7	Last Date and time of Bid Submission	We request the bank to extend the due date by about 12 to 14 days working days after your bank publishing the response to pre-bid queries. The Bidders will then have enough time to respond to modifications in RFP clauses, if any.	Bidders to comply with EOI terms and conditions
19	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.1	To provide the banking facility in SSA and Non-SSA in rural, semi-urban, Urban and Metro Locations	We request bank to share the number of locations on which agents needed to be deployed	As informed in the EOI, locations details will be shared to empanelled bidders.
20	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.2	The BC Agent may use Micro ATM/ Tab for providing banking services in these SSA/non SSA areas. The devices used should complement with Micro-ATM standards i.e. STQC certified Biometric scanner and PCIDSS certified PIN pad. Registered Devices services certified by UIDAI to be maintained by bidder as per the extant guidelines. The CBC should ensure the following points:	Request bank to allow BC agent to use there existing field devices or Kiosk such as Laptop/Desktop as well.  The technolgy developed and implemented by Bank's TSP. Please confirm	Bidders to comply with EOI terms and conditions
21	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.2	The BC Agent may use Micro ATM/ Tab for providing banking services in these SSA/non SSA areas. The devices used should complement with Micro-ATM standards i.e. STQC certified Biometric scanner and PCIDSS certified PIN pad. Registered Devices services certified by UIDAI to be maintained by bidder as per the extant guidelines. The CBC should ensure the following points:	Please confirm that whether the ATM/Tab will be provided by the bank or Bidder have to provide the same	Micro ATM/TAB has to be provided by the bidder to their deployed agents and bank will not provide any Micro ATM/TAB



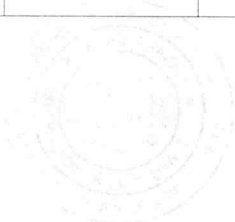
22	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.2.1	To use only the devices certified by the bank's technical Team	Request bank to allow agent to work on KIOSK model.	Bidders to comply with EOI terms and conditions
23	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.2.2	Tab devices should be Android version 11 or above and screen size to 8 to 9 inches.	Can you please provide relaxation in android version 10 instead of 11 and above ?	Bidders to comply with EOI terms and conditions
24	Manipal Technologies Limited	8	Scope of Empanelment	Scope of Empanelment 6.2.2	Tab devices should be Android version 11 or above and screen size to 8 to 9 inches.	Request bank to allow to use field device having screen size 5 inch and above	Bidders to comply with EOI terms and conditions
25	Manipal Technologies Limited	20	ANNEXURE-3 Pre Qualification Criteria	Point No 5 (Pre-Qualification Criteria)	The entity should be CBC for at least 2 Public Sector Banks/Regional Rural Banks.  The bidder should submit satisfactory performance certificate from clients/copies of purchase order/work order/ reference letter from the clients to this effect.	1. Request bank to accept experience of private bank and State Rural Livelihood Mission (SRLM) as well  2. Request bank to accept satisfactory performance certificate in name of Bidder or its wholly owned Parent Company	Bidders to comply with EOI terms and conditions
26	Manipal Technologies Limited	21	ANNEXURE-3 Pre Qualification Criteria	Point No 7 (Pre-Qualification Criteria)	The Bidder should have positive Net Worth as on 31/03/2022.	Request bank to accept positive Net Worth as on 31/03/2022 from the Bidder or its wholly owned Parent Company	Bidders to comply with EOI terms and conditions
27	Manipal Technologies Limited	22	ANNEXURE-3 Pre Qualification Criteria	Point No 20 (Pre-Qualification Criteria)	Entity should not own any mobile app in AePS ecosystem	Request bank to remove this clause.	Bidder to refer Corrigendum-1
28	Manipal Technologies Limited	26	Annexure -6 List of Major Customers of the Bidder in Last 3 Years and References	Annexure -6 List of Major Customers of the Bidder in Last 3 Years and References	List of major customer of bidders	As per our understanding, we have to provide list of all major customer including private sector bank along with two PSBs	Bidders has to provide list of all major customers (PSBs and RRBs)
29	Manipal Technologies Limited	32	Annexure- 12 Scope of Work	1.6- SCOPE OF WORK	The physical documents and application form will be delivered at the designated location of the Bank Branch within three working Days.	Request bank to give minimum time of 10 working days to submit forms at the designated location of the Bank Branch	Bidders to comply with EOI terms and conditions
30	Manipal Technologies Limited	32	Annexure- 12 Scope of Work	1.1-SCOPE OF WORK	Bank will entrust the process of customer enrollment to selected bidder	What all existing product and service ? Does product services provided by the Bank ?	Please refer scope of work (Annexure-12) for the service details. Further, bidders has to ensure all the bank enabled services need to be provided to the eligible customers.
31	Manipal Technologies Limited	32	Annexure- 12 Scope of Work	2.2-SCOPE OF WORK	The Hardware system should be capable of all registrations...	What all hardware system expected from the vendor ? Our assumption Servers and middleware server provided by the bank only. Please clarify	Hardwares like, Tab integrated with biometric scanner, thermal printer, pass book printers, Pin pad devices and other required hardwares & consumables need to be provided by the bidder. Bank will provide BC Tab solution, MDM solution and middleware server
32	Manipal Technologies Limited	32	Annexure- 12 Scope of Work	2.5-SCOPE OF WORK	The front end system along with personal handling....	The front end system ( H/w) and/or (S/w) provided by vendor or bank. Please clarify.	Tab integrated with biometric scanner, thermal printer, pass book printers, Pin pad devices and other required hardwares & consumables and also Operating system, RD services etc..., need to be provided by the bidder
33	Manipal Technologies Limited	33	Annexure- 12 Scope of Work	3.3-SCOPE OF WORK	The solution should have parameterised control to set online at each card level/account level....	What is the scope of the solution ? Does software solution of product and services provided by the bank ?	Scope of solution is to provide all Bank enabled BC services. Software solution of product and services will be provided by the bank



34	Manipal Technologies Limited	34	Annexure- 12 Scope of Work	5.6-SCOPE OF WORK	BC activities providing transaction facilities	Does vendor provide the passbook printing h/w printer? Please clarify	Yes, pass book printing functionality also enabled in BC location. Hence vendors has to mandatorily provide the pass book printers to BC agents
35	Manipal Technologies Limited	34	Annexure- 12 Scope of Work	5.6-SCOPE OF WORK	BC activities providing transaction facilities	Please clarify the all service software provided by the bank	Service solutions will be provided by the bank and bidders to comply the terms & conditions of EOI.
36	Manipal Technologies Limited	36	Annexure- 12 Scope of Work	8- Acceptance of Scope of work (Point : 6)	The rates of commission payable to CBC will be advice after the completion of empanelment process	We request to share the detailed commercials	As informed in the EOI, commercials detail will be shared to empanelled bidders
37	Manipal Technologies Limited		General	General	General	Request bank to share commission structure and SLA document to evaluate the project.	As informed in the EOI, commission details will be shared to empanelled bidders
38	Manipal Technologies Limited		General	General	General	please clarify the hosting of solution. Does bank provide the servers and data center to deploy the solution	Application will be hosted in bank owned server at bank data center
39	Manipal Technologies Limited		General	General	General	What all software and h/w components provided by the bank?	Bidders to be guided by scope of empanelment in the EOI
40	Religare Broking Limited	11	Preparation of bids	12.4 preparation of bids	Bidders can also submit the EMD with Account Payee Demand Draft in favour of Procurement Group payable at Bangalore.	Is there any other amount apart from EMD that is to be paid after successful bidding?	As informed in the EOI, Security Deposit need to be deposited
41	RNFI Services Pvt Ltd	22	Annexure - 3 Prequalification criteria	Point No. 20 in Annexure -3	Entity should not own any mobile app in AePS ecosystem	We do not onboard the CSP on RNFI application despite having the AePS ecosystem in our application. In case any existing CSP from our application is migrated to Banks system we discontinue their services from our application.	Bidder to refer Corrigendum-1
42	Roinet Solutions Pvt. Ltd.	22	Annexure-3 Pre-Qualification Criteria	20 (Pre-Qualification Criteria)	Entity should not own any mobile app in AePS ecosystem	As Government and NPCI both are supporting both BC and AePS network, request this clause to be removed.	Bidder to refer Corrigendum-1
43	Smart Chip Pvt Limited	36	Annexure- 12 Scope of Work	8- Acceptance of Scope of work (Point : 6)	The rates of commission payable to the CBCs will be advised after the completion of empanelment process. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in Rural and Semi Urban locations and 30:70 in Urban and Metro locations.	Whether bidder has option to opt out of tender process after EOI empanelment, in case commercial is found to be unviable?	This is only empanelment process and Bank will call for zone wise offer from the empanelled CBCs for allotment of locations. Commercial details also will be revealed during call for zonewise offer. Empanelled CBCs can decide whether to participate or not participate.
44	Sub-K IMPACT Solutions Ltd.	8	Scope of Empanelment	6.1 scope of empanelment	To provide basic Banking facilities in Sub Services Area(SSA)/Non SSAs in Rural, Semi Urban, Urban or Metro centres by deploying BC Agents	Deploying BC Agents are New agents/Locations or Existing Agents/ Locations will be migration from other CBC's	Allotment of locations and other details shall be provided to empanelled bidders
45	Sub-K IMPACT Solutions Ltd.	8	Scope of Empanelment	6.5 scope of empanelment	CBC's can apply for covering locations(SSA & non SSA's) in Rural, Semi-Urban, Urban and Metro centres on pan India basis as per their capabilities and financial strength.	Can the CBC Can select Particular Geography (States/ Districts) irrespective of Rural & Semi-urban, urban & Metro.,	Allotment of locations and other details shall be provided to empanelled bidders
46	Sub-K IMPACT Solutions Ltd.	30	Annexure-10	Point No. 1 in Annexure -10	Nam of the Office: Bengaluru	Do we need to have mandatory office in office address in Bengaluru.,	Bidder to refer Corrigendum-1
47	Sub-K IMPACT Solutions Ltd.	30	Annexure-10	Point No. 1 in Annexure -10	Nam of the Office: Bengaluru	Hope Number of Agents working for Non-Canara Bank will serve the purpose.,	The Clause is amended, refer Corrigendum-1
48	Sub-K IMPACT Solutions Ltd.	32	Annexure-12 Scope of Work	Point No. 1.3 in Annexure -12	The equipment provided for the above stated front-end activity should be robust, reliable & easy-to-use, and customized to Indian rural/urban conditions.	Please share the Hardware Device specifications.	Bank approved hardware/devices shall be used and device specification shall be shared to empanelled bidders



49	Sub-K IMPACT Solutions Ltd.	36	Annexure-12 Scope of Work	Acceptance of Scope of Work: Table point no:3	Security deposit Rs.10 lakhs of which Rs. 5 lakhs minimum by way of FDR for a minimum period of 4 years (3 years -1-year Claim period) held with Canara Bank and rest in the form of FDR held with Canara Bank or Bank Guarantee issued by Scheduled Commercial Bank for a minimum period of 4 years (3 years -1-year Claim period), to be obtained by the Bank for every additional block of every 200 BC agents is to be provided by Corporate BC.	Could you pls clarify in detail	The Clause is amended, refer Corrigendum-1
50	Sub-K IMPACT Solutions Ltd.	36	Annexure-12 Scope of Work	Acceptance of Scope of Work: Table point no:6	The rates of commission payable to the CBC's will be advised after the completion of empanelment process. However, commission sharing between Corporate BC are their Agents shall in the ratio of 20:80 in Rural and Semi Urban Locations and 30:70 in Urban and Metro Locations.	Is the Commercial are same/vary between Rural, Semi Urban and Urban and Metro Locations.	As informed in the EOI, commercials details shall be shared to empanelled bidders
51	Sub-K IMPACT Solutions Ltd.	36	Annexure-12 Scope of Work	Acceptance of Scope of Work: Table point no:6	The rates of commission payable to the CBC's will be advised after the completion of empanelment process. However, commission sharing between Corporate BC are their Agents shall in the ratio of 20:80 in Rural and Semi Urban Locations and 30:70 in Urban and Metro Locations.	Is the Commercials Ratios mentioned is Exclusive of Tax(GST).,	As informed in the EOI, commercials details shall be shared to empanelled bidders
52	Supreme Securities Limited.	11	Submission of bids	13.3 Submission of bids	Bids sent through post/ courier will not be accepted / evaluated. No offer will be accepted directly.	This tender has been published as an open tender and all the prospective bidders based at Pan India are allowed to take part in the bidding process. But, this clause restricts the participation.  Therefore, we would request, to accept the proposals through post/courier also.	Bidders to comply with EOI terms and conditions
53	Supreme Securities Limited.	20	Annexure - 3 Prequalification criteria	Point No. 5 in Annexure -3	The entity should be CBC for at least 2 Public Sector Banks/ Regional Rural Banks.	This clause will restrict the participation. For wider participation, we would request to amend this clause as per following:-  The entity should have executed Money Transfer Services approved by RBI /CBC for at least 2 Public Sector Banks/ Regional Rural Banks / Overseas Principal in the last 3 years from date of tender.	Bidders to comply with EOI terms and conditions
54	Supreme Securities Limited.	22	Annexure - 3 Prequalification criteria	Point No. 14 in Annexure -3	CBCs should have at least 500 BC location in PSB/RRBs	This clause will again restrict the participation. For healthy participation and allowing more and more capable and financially sound companies, we would request to amend this clause as per following:-  "Bidder should have at least 500 Customer Services Points (CSP) approved by RBI/ BC location in PSB/ RRBs/ Overseas Principal"	Bidders to comply with EOI terms and conditions
55	Supreme Securities Limited.	22	Annexure - 3 Prequalification criteria	Point No. 16 in Annexure -3	CBCs should have presence in at least 2 states	For wider participation, we would request to amend this clause as per following:-  "CBCs/Customer Service Points (CSP) should have presence in at least 5 states"	Bidders to comply with EOI terms and conditions



56	Supreme Securities Limited.	24	Annexure - 4 Bidders Profile	Point No. 8 in Annexure - 4	Domestic Customer Base (Number of Clients for where Consultancy Service have been provided in India)	Requested to kindly clarify this point to which context it will be required.	The Clause is amended, refer Corrigendum-1
57	Supreme Securities Limited.	24	Annexure - 4 Bidders Profile	Point No. 9 in Annexure - 4	Details of Service Net Work Bengaluru: Mumbai	Kindly clarify this point.	The Clause is amended, refer Corrigendum-1
58	Swift Vitthiya Samavesh Private Limited	21	Annexure - 3	Point No. 7 in Annexure - 3	The Bidder Should have Positive Network as on 31/03/2022	We request bank to consider the Network as on 31/03/2023	Bidders to comply with EOI terms and conditions
59	Visionindia Tech Services Ltd.	20	Annexure - 3 Prequalification criteria	Point No. 2 in Annexure - 3	The entity should possess relevant technology and operational strength for engaging, handholding, training, supporting and monitoring field level agents.	Is Technology Service Provider & Operational Service Provider BOTH EXPERIENCE MANDATORY for applicant for qualification to become eligible bidder.	Bidders to comply with EOI terms and conditions
60	Visionindia Tech Services Ltd.	20	Annexure - 3 Prequalification criteria	Point No. 2 in Annexure - 3	The entity should possess relevant technology and operational strength for engaging, handholding, training, supporting and monitoring field level agents.	How can be Incorporation Certificate become proof of document for such experience?	Bidder can submit Self-Declaration on the Company's letter head/ Relevant Document and Letter from the Public Sector Bank as per Annexure 14.
61	Visionindia Tech Services Ltd.	21	Annexure - 3 Prequalification criteria	Point No. 6 in Annexure - 3	Copy of certificate of incorporation & Articles of Association or any other relevant document.	Incorporation Certificate to be replaced by MOA (Memorandum of Association)	The Clause is amended, refer Corrigendum-1
62	Visionindia Tech Services Ltd.	21	Annexure - 3 Prequalification criteria	Point No. 7 in Annexure - 3	Bidder should have positive Net Worth as on 31/03/2022	In addition to Positive net worth, we request bank to add requirement of minimum turnover of 50 Cr each year for last 3 FY along with the clause that the company should be making Net Profit in each of those years. This will ensure participation by financially sound bidders	Bidders to comply with EOI terms and conditions
63	Visionindia Tech Services Ltd.	22	Annexure - 3 Prequalification criteria	Point No. 11 in Annexure - 3	The Service Provider should have GST Registration Certificate, ESIC, PF and applicable Labour Law Registration Licenses.	Generally, all CBC have Principal to Principal Franchisee agreement with all BCA's. So, each of the BCA works as an entrepreneur and not as a employee. Hence to avoid further complications in the field, please remove Labor Law Registration Certificate/ License criteria as it will affect CBC & Bank both in later period.	Bidders to comply with EOI terms and conditions
64	Visionindia Tech Services Ltd.	22	Annexure - 3 Prequalification criteria	Point No. 14 in Annexure - 3	CBC should have atleast 500 BC locations in PSB/RRBs	We request bank to ask for experience of minimum 5000 BC locations and the bidder should be in the similar operations for minimum of 3 years. This will ensure participation by more experienced bidder for the bank.	Bidders to comply with EOI terms and conditions
65	Visionindia Tech Services Ltd.	22	Annexure - 3 Prequalification criteria	Point 19 & 20 in Annexure - 3	Proof of Document: Notarized Affidavit on company letterhead in this regards....	We request bank to remove notarized affidavit and allow bidder to submit undertaking only on letter head which is more than sufficient and can suffice the purpose.	Bidders to comply with EOI terms and conditions
66	Visionindia Tech Services Ltd.		General	General	General	We request bank to add a clause to restrict parent and subsidiary company both applying for EOI. Only one entity should be permitted to participate in the EOI . Additionally, companies having common Board of Directors should also be restricted and permitted to apply only by one entity.	Bidder to refer Corrigendum-1



67	Visionindia Tech Services Ltd.	30	Annexure 10- Office details	Table : Point no 1	Name of thye Office: Number of Agents	We request bank to replace last column to "No of Employees", as Agents are generally in Franchisee Agreement with Head Office and not with local Office.	The Clause is amended, refer Corrigendum-1
68	Visionindia Tech Services Ltd.	36	Annexure 12- Scope of work	Acceptance of Scope of Work: Table point no:3	Security Deposit for National Level CBC	We request bank to take Security Deposit in the form of Bank Guarantee @ Rs 5000/- per location. This will be in line with most of other PSBs. The proposed Security deposit is too high and will unnecessarily add huge burden on capital investment of the project.	The Clause is amended, refer Corrigendum-1
69	Visionindia Tech Services Ltd.	36	Annexure 12- Scope of work	Acceptance of Scope of Work: Table point no:6	Commission Sharing between BC and BCA	We request bank to make it standard 30:70 structure, As CBC has to put equal efforts to identify, train, hand hold the BCA and mitigate the risk of the project.	Bidders to comply with EOI terms and conditions

Place : Bengaluru  
Date : 19/10/2023

  
Deputy General Manager

