

Prebid query Replies to RFP 01/2024-25 dated 30/09/2024 for Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub Clause/Technical Specification	Bidder's Query	Bank's Response
1	2	Section A	Earnest Money Deposit	Earnest Money Deposit of Rs 50 Lakhs	We kindly request the bank to reduce the Earnest Money Deposit (EMD) amount to 25 Lakhs.	Bidder to comply with RFP terms and Conditions.
2	23	6	6.1 - Commercial Evaluation and Selection of Successful Bidder	Each empanelled CBC can apply for one Zone only	We currently operate in over 10 states and strong presence of BC Network . We kindly request that the Bank consider our application to apply for at least 3 Zones for CBCs that are active in more than 10 states.	Bidder to comply with RFP terms and Conditions
3	63	Annexure 8	Technical Evaluation Criteria	14. Coverage of BCs under L 1 Biometric RD devices.	We kindly request that the bank remove the L1 Biometric scoring requirement, as the migration process is currently underway and UIDAI has extended the deadline to December 31, 2024	Bidder to refer Corrigendum-2
4	69 - 74	Annexure 13	Bill of Material	Table A- Price for Variable Commission; Column E	We request clarification from the Bank regarding the GST considerations in Column E, specifically since there is a GST exemption for rural locations.	GST for locations shall be applicable as per extant GST guidelines.Bidder to refer Corrigendum-2
5	69 - 74	Annexure 13	Bill of Material	Table B- Price for Fixed Charges; Column E	We request clarification from the Bank regarding the GST considerations in Column E, specifically since there is a GST exemption for rural locations.	GST for locations shall be applicable as per extant GST guidelines.Bidder to refer Corrigendum-2
6	77	Annexure 14	Proposed Allocation	Proposed Allocation	We kindly request the Bank to give the opportunity for the L1 bidder to select three clusters of our interest within the designated zone.	Bidder to comply with RFP terms and Conditions
7	-	-	-	-	Suggestion: We request bank not to go for Commercial Bid. We further request bank to give a standard commission structure and Empanell the eligible bidders. This is standard practice followed by all the PSB banks.	Bidder to comply with RFP terms and Conditions
8	-	-	-	-	Suggestion: We request bank to permit bidder to apply for all the zones. However, the allotment may be done as per bank policy. In case a bidder is L1 in 2 or more zones, the bidder must be given the choice to choose which cluster & zones he prefers. This will prevent restrictive policy in bidding.	Bidder to comply with RFP terms and Conditions



9	13	3.1	Sub-Contracting	No sub-contracting is permitted. Bidder should have direct contract with their agents not through sub-contractor. <u>After Selection process of the bidder(s) and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.</u>	We request bank to remove the sentence in bold & underlined as employing BCA on Payroll of CBC is Non-Feasible. It will attract PF as well as other statutory provisions and increase the cost to Bank. We have Contract Agreements with BCA on Principle-to-Principle (P2P) basis and commission is passed on to BCA as prescribed by bank. There is no fixed payment.	Bidder to refer Corrigendum-2
10	17	5.3.6	PART-B Commercial Bid	The Bidder should indicate the applicable taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank in Annexure-13.	GST should be paid by bank at actual as applicable. In case of change in taxation/laws, the Bank should pay the same accordingly. Bidder cannot quote any other Tax component as it is subject to government norms.	GST for locations shall be applicable as per extant GST guidelines. Bidder to refer Corrigendum-2
11	50	Annexure -4	Bid Security Declaration	(Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person)	Should every Bidder furnish this Annexure? As the content seems to be applicable to all Bidders.	Applicable to only MSEs/Startups.
12	51 & 52	Annexure 5 & Annexure 6	List of Major Customers & Office Details		This Information is already submitted in EOI... Do we need to submit it again ?	Yes, copy of self declaration submitted during EOI to be submitted again.
13	62	Annexure 8 (Point 1-5 and 12-16)	Technical Evaluation Criteria	Self-declaration along with Certificate from PSB/RRBs	We have already submitted Client Bank Certificates in our EOI Proposal. Do we need to submit the same again?	Yes, copy of self declaration submitted during EOI to be submitted again.
14	77 & 78	Annexure 14 (Location Details)	Proposed Allocation		We request bank to give first choice to the L1 bidder to choose any 3 Clusters out of 6 in the applied zone. The L2 bidder can further choose any two clusters and the last remaining cluster may be allotted to L3 bidder under the applied zone. The reason for the same is since L1 bidder is taking risk and quoting the lowest rates, he should get choice to pick clusters of his choice.	Bidder to comply with RFP terms and Conditions



15					For signing of Pre-Contract Integrity Pact, it is required that the Bidder should submit signed PreContract Integrity Pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act) as per Appendix-G. Whether the stamped Pre-Contract Integrity Pact is required to be submitted along with the documents or after empanelment as CBC	Pre-Contract Integrity Pact to be submitted along with bid documents
16					In Presentation Scoring Matrix Parameter(s) the marks have been shown therein against every description whether the marks is to be given by us based on our evaluation.	No, bank will evaluate as per RFP terms and condtions.
17					The details of regions covered by Zones is to be given for understanding and appropriate judgement by CBC	Bidder to refer Corrigendum-2
18					In rural areas the GST is not applicable the number of BC outlets at 3175 for North Zone does not quantify the BCs to be appointed in rural areas, therefore the calculation may go haywire, suitable guidance is required.	GST for locations shall be applicable as per extant GST guidelines.Bidder to refer Corrigendum-2
19					The fixed charges for completion of 250 financial transactions in a month by a BC has been given however would he be eligible for pro rata commission in case the Financial Transaction exceed the stated limit.	Bidder to comply with RFP terms and Conditions
20					The total cost for North Zone has been mentioned after the total cost for other Zones also, matter needs clarifications	Please refer RFP document
21					Whether the Bank Guarantee Format for Earnest Money Deposit & Proforma of Bank Guarantee for Contract Performance Besides Draft Contract Agreement (To Be Stamped As An Agreement And Indemnity As Per The Applicable State Stamp Act) is to be submitted before the empanelment.	Earnest Money Deposit to be submitted along with bid documents as per RFP terms and condtions.
22					Whether the security deposit is to be deposited by MSMEs.	Earnest Money Deposit will be exempted for MSEs and start ups as per prevailing Govt guidelines.



23	8	SECTION B - INTRODUCTION		2.9. Successful Bidder/ 'Selected Bidder/ 'L1 Bidder' means the Bidder who is found to be the lowest fees quoted after conclusion of the bidding process, subject to compliance of all the Terms and Conditions of the RFP, etc.	Considering Scope of work L1 bidding approach has a huge impact on Bank Mitra remuneration, choosing L1 only on commercials will open doors to non competent partners, we request Bank to consider Technical weightage also along with Commercials.	Bidder to comply with RFP terms and Conditions.
24	12	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project Timelines	Activity: Selection of BC Agents: 2 Weeks from the date of acceptance of PO On-boarding,Activation of BC 4 Weeks from the date of completion of Phase-1	CBC's can officially start onboarding agents post execution of SLA & receipt of location list from Bank, considering the same we request Bank to keep 8 weeks post SLA signing. As ther might be a delay some time after PO & Before SLA execution	Bidder to comply with RFP terms and Conditions.
25	19	SECTION D - BID PROCESS	10. Submission of Bid	Each empanelled CBC can apply for one zone only	We request Bank to allow participation across three Zones, However Bank can allot any one Zone post evaluation. Restricting vendors to Only One Zone is leading with limited options to the Vendors.	Bidder to comply with RFP terms and Conditions
26	31	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	4.6.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR. 4.6.3. Aadhaar Card and Pan Card - Duly attested photocopy by candidate and Bidder HR. 4.6.4. Background Police Verification report - Duly attested photocopy by candidate and Bidder HR	Bank Mitra Agent documents are not attested by organization HR. Documents can be attested by our field supervisory team.Complete set of documents can be made available to the Bank centrally.	Bank Mitra Agent documents are attested by CBC HR/ CBC supervisor and confirmed by Project Head of CBC.
27	63	Annexure-8 Technical Evaluation Criteria Point no 13	Presence in Hilly, Island & Left-Wing Extremist (LWE) locations	Self-declaration along with Certificate from PSB/RRBs	Some of the banks are not given complete data on format. Can we give self declaration alongwith C.A. Certificate to support the declaration	Bidder to refer Corrigendum-2



28	63	Annexure-8 Technical Evaluation Criteria	Point Number : Annexure-8 Technical Evaluation Criteria 14,15, and 16	14: More than 90% L1 coverage 15: More than 75% of SSS sourcing 16: More than 40% of DRA certifications	<ul style="list-style-type: none"> • L1 Certification: In the Corrigendum 1, bank has amended this point, hence there is no data available in the certificate provided by the banks • SSS sourcing : Since Majority of the Banks has not given any data for SSS enrollment , please consider our undertaking • DRA certifications: Since DRA is not made mandatory so far by any Banks, considering significant cost involved very less no. of agents are certified across the industry. <p>Considering this, please amend the above clauses and please consider the data as per client certifications</p>	Bidder to refer Corrigendum-2
29	70-74	Annexure-13 Bill of material	Tax Column mentioned in Commercial Bid		<p>Considering GST is applicable only on Urban locations & Bank has already clarified applicable GST will be paid, we request to remove Tax column from commercial annexure to avoid confusion.</p> <p>We request the Bank to consider >=150 transaction slab instead of > 250 transaction slab for fixed commission payment.</p>	GST for locations shall be applicable as per extant GST guidelines Bidder to refer Corrigendum-2
30	70-74	Annexure-13 Bill of materia	Criteria for Fixed commission	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	<p>Considering CBCs are operating on a thin margin of 20% that too before TD5, charging penalties on overall invoice i.e upto 10% is not sustainable.</p> <p>None of the Banks are charging penalties on the overall invoice amount. Customer complaint related penalties should be per complaint basis approximately up to 1000/-Rs. Charging penalties in terms of % on total invoice makes us completely unsustainable. We request the Bank to seriously re look on these two points as industry none of the Banks are charging such an exorbitant penalties.</p>	Bidder to comply with RFP terms and Conditions.
31	126	Penalty Clause:	Penalty Clause:	1. Achievement of minimum prescribed targets under FI parameters identified by the bank. 2. Number of complaints against BCAs in a particular cluster per month	<p>For point 1 , bidder to comply with RFP terms and conditions.</p> <p>For point 2, penalties should be per complaint basis - Rs. 5000/- per instance.</p> <p>Any claim by the Regulator/Statutory Authority/ Bank in this regard will have to be compensated by the CBC within 1 month to the extent of the claim. For delay in compensation interest @ 1% per month or part thereof will be payable. Also bank is at liberty to terminate the BCAs. Bidder can refer Corrigendum-2</p>	



32	126	Schedule B	Penalty Clause:	Locations pending for On-Boarding for SSA locations (including DFS/SLBC allotted locations) and also for non-SSA locations within 30 days of issuance of work order/intimation, including integration with Banks gateway. i.e. failure on the part of the CBCs to open KIOSK /mobile BC (TAB) at any allotted centres.	We respectfully request that you consider relaxing the bidder for this clause with respect to on-boarding for SSA locations (including DFS/SLBC allotted locations) and also for non-SSA locations within 45-50 days. This would facilitate a healthy and wider bidding process.	Bidder to comply with RFP terms and Conditions.
33	122	Schedule B	Commission payable to the BCAs:	NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs No of transactions >50	We respectfully request that the clause be amended to specify a minimum of 20-25 transactions, rather than the current range of 50 transactions. This adjustment will promote a more competitive and inclusive bidding process.	Bidder to comply with RFP terms and Conditions.
34	41	Section H	1. Micro & Small Enterprises [MSEs]:	1.7. MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.	Pursuant to government guidelines for MSME procurement, we respectfully request an exemption from the Earnest Money Deposit (EMD) requirement for Medium-sized MSMEs participating in this bidding process. We urge your consideration of extending the EMD relaxation criteria to include Medium-sized MSMEs, aligning with existing provisions for Micro and Small Enterprises (MSEs). It's worth noting that other government departments have implemented similar EMD waivers for comparable tenders.	Bidder to comply with RFP terms and Conditions.



35	2	Section A	1. Bid Schedule (6)	Earnest Money Deposit (Refundable) Rs. 50,00,000/- (Fifty Lakh Rupees only)	<p>We understand that this tender is divided into five zones, and each zone requires a separate bid proposal. We kindly request clarification regarding the Earnest Money Deposit (EMD) requirements. If a bidder submits bids for all five zones, must they pay the EMD of ₹50 lakh in five equal parts (one for each zone), or is a separate EMD of ₹50 lakh required for each zone?</p> <p>Additionally, if a bidder submits bids for only three zones, will the EMD amount be reduced accordingly, dividing the ₹50 lakh into three parts?</p> <p>This clarification would be greatly beneficial to all bidders in ensuring timely submission of their bids.</p>	Bidder to comply with RFP terms and Conditions. Bidder can apply for only one zone.
36	73	Annexure 13	Commercial Bid	Commercial Bid	How to calculate Variable and Fixed pricing	Bill of Material provided in RFP is self explanatory.
37	69	Annexure 13	Commercial Bid	Bill of Material	How to fill pricing and %	Bill of Material provided in RFP is self explanatory
38	8	SECTION B - INTRODUCTION	2. Definitions	2.9. Successful Bidder/ 'Selected Bidder / 'L1 Bidder' means the Bidder who is found to be the lowest fees quoted after conclusion of the bidding process, subject to compliance of all the Terms and Conditions of the RFP, etc.	Considering Scope of work L1 bidding approach has huge impact on Bank Mitra remuneration, choosing L1 only on commercials will open doors to non competent partners, we request Bank to consider Technical weightage also along with Commercials.	Bidder to comply with RFP terms and Conditions.
39	12	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project Timelines	<p>Activity:</p> <p>Selection of BC Agents: 2 Weeks from the date of acceptance of PO</p> <p>On-boarding, Activation of BC 4 Weeks from the date of completion of Phase-1</p>	CBC's can officially start onboarding agents post execution of SLA & receipt of location list from Bank, considering the same we request Bank to keep 8 weeks post SLA signing. As there might be delay some time after PO & Before SLA execution.	Bidder to comply with RFP terms and Conditions.



40	19	SECTION D - BID PROCESS	Bid	10.Submission of Each empanelled CBC can apply for one zone only	We request Bank to allow to participate across three Zones, How ever Bank can allot any one Zone post evaluation. Restricting vendors to Only One Zone is leading with limited option to the Vendors.	Bidder to comply with RFP terms and Conditions.
41	31	SECTION G - GENERAL CONDITIONS	4.Human Resource Requirement	4.6.2.Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR. 4.6.3.Aadhaar Card and Pan Card - Duly attested photocopy by candidate and Bidder HR. 4.6.4.Background Police Verification report - Duly attested photocopy by candidate and Bidder HR	Bank Mitra Agent documents are not attested by organization HR, Documents can be attested by our field supervisory team.Complete set of documents can be made available to the Bank centrally.	Bank Mitra Agent documents are attested by CBC HR/ CBC supervisor and confirmed by Project Head of CBC.
42	63	Annexure-8	Technical Evaluation Criteria	Point Number : 14: More than 90% L1 coverage 15: More than 75% of SSS sourcing 16: More than 40% of DRA certifications	•L1 Certification: In the Corrigendum 1, bank has amended this point, hence there is no data available in the certificate provided by the banks •SSS sourcing : Since Majority of the Banks has not given any data for SSS enrollment , please consider our undertaking •DRA certifications: Since DRA is not made mandatory so far by any Banks,considering significant cost involved very less no.of agents are certified across the industry. Considering this, please amend the above clauses and please consider the data as per client certifications	Bidder to refer Corrigendum-2
43	70-74	Annexure-13 Bill of material	Tax Column mentioned in Commercial Bid		Considering GST is applicable only on Urban locations & Bank has already clarified applicable GST will be paid, we request to remove Tax column from commercial annexure to avoid confusion.	GST for locations shall be applicable as per extant GST guidelines.Bidder to refer Corrigendum-2
44	70-74	Annexure-13 Bill of material	Criteria for Fixed commission	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	We request Bank to consider >=150 transaction slab instead of >250 transaction slab for fixed commission payment.	Bidder to comply with RFP terms and Conditions.



45	126	Penalty Clause:	Penalty Clause:	1.Achievement of minimum prescribed targets under FI parameters identified by the bank. 2. Number of complaints against BCAs in a particular cluster per month	Considering CBC's are operating on thin margin of 20% that too before TDS, charging penalties on over all invoice i.e upto 10% is not sustainable. None of the Banks are charging penalties on overall invoice amount. Customer complaint related penalties should be per complaint basis approximately up to 1000/-Rs. Charging penalties in terms of % on total invoice makes us completely unsustainable. We request Bank to seriously re look on these two points as industry none of the Banks are charging such an exorbitant penalties.	For point 1 , bidder to comply with RFP terms and conditions. For point 2, penalties should be per complaint basis - Rs. 5000/- per instance. Any claim by the Regulator/Statutory Authority/ Bank in this regard will have to be compensated by the CBC within 1 month to the extent of the claim. For delay in compensation interest @ 1% per month or part thereof will be payable. Also bank is at liberty to terminate the BCAs. Bidder can refer Corrigendum-2
46	2	A	BID Schedule & Abbreviations		Any Provision for Exempt of EMD amount Rs.50 Lakhs.	Bidder to comply with RFP terms and Conditions. Exemption applicable to MSE and start ups
47	13	C	Deliverable and Service Level Agreements		Any Device Provided to BCA who paid the device amount.	The CBC to ensure that device is made available to the BCAs.
48	21	D	BID Process	11.9	Technical & Commercial bid submit together or Separately	Please refer RFP terms. Bidder to comply with RFP terms and Conditions.
49	76	Annexure A	Location Details (Process of Selection of CBC)		Can a CBC apply for only one Zone	Yes
50	48	Annexure-3	Bidder's Profile	Domestic Customer Base (Number of Clients where Consultancy Service have been provided in India)	which month we will mention,please advice	Bidder to refer Corrigendum-2
51	51	Annexure-5	List of Major Customers of the Bidder in Last 3 Years and References	Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank	Bank certificate was submitted in the previous RFP. The Bank may not give further certificate in this matter, please advice	Copy of the same to be submitted



52	63	Annexure-8	Technical Evaluation Criteria	Self-declaration along with Certificate from PSB/RRBs	Require the format for Certificate from PSB/RRBs	Bidder to refer Corrigendum-2
53	70	Annexure-13	Bill of Material	Table A- Price for Variable Commission	Which Tax to be consider in column E for Table no A & B	GST for locations shall be applicable as per extant GST guidelines. Bidder to refer Corrigendum-2
54	23	Section E Selection of Bidder	Clause-6	6.1 Each empaneled CBC can apply for one zone only. The L1 bidder will be determined on the basis of the lowest price quoted for the respective zone. The Bank will notify the prices quoted by the L1 bidder and shall call for matching of the price quoted by the LL to the L2, L3 and soon.	We request the bank to keep a base rate so that extremely low rates are not quoted to qualify as L1 bidder. This will ensure quality of services is maintained and partners do not lose out on payout.	Bidder to comply with RFP terms and Conditions.



55	58	Annexure-7 Scope of Work	Clause-8	3.a. Security deposit: The successful bidder should submit a Performance Security amount of Rs.25 lakhs for a minimum period of 4 years (3 years +1year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs.10 lakhs should be submitted for a minimum period of 4 years (3 years+ 1 years claim period) to be obtained for every additional block of 200 BC agents or part thereof.	Is there any exemption or lower limit for the MSMEs/ Startups with respect to Performance Security amount?	Bidder to comply with RFP terms and Conditions.
56	69	Annexure	Annexure - 13	No minimum capping on fixed and variable commission	There is no minimum capping on commission. Bidders has to match the L1 quote. There is chance that non serious bidders may quote excessive low to disrupt the bid.	Bidder to comply with RFP terms and Conditions.
57	19	D	10.2	Bidder can apply for only One Zone	As per RFP, Bidder can apply for only one zone. However, Bidders were allowed to participate in upto three Zone. Bidding for only one zone would make project little unviable.	Bidder to comply with RFP terms and Conditions.
58	17	Section A - Bid Schedule	6	Earnest Money Deposit (EMD)	The EMD of ₹50 Lakhs is significant and may impose a financial burden on smaller empanelled vendors. Could the EMD requirement be reduced or provided in instalments?	Bidder to comply with RFP terms and Conditions.
59	11	Section C - Project Timelines	Clause 1	Project Time Line	The timeline for onboarding and deployment of BCAs (6 weeks) seems tight. Considering geographical diversity and potential logistic challenges, can an extension be provided for this phase?	Bidder to comply with RFP terms and Conditions.



60	12	Section C - Penalty Clauses	Clause 7	Penalty Clauses	The penalty of ₹2,000 per inactive location seems high. Can you clarify what measures CBCs can take to avoid penalties for locations that are inactive due to low customer footfall, particularly in rural areas?	Bidder to comply with RFP terms and Conditions.
61	12	Section C - Penalty Clauses	Clause 8	Penalty Clauses	The requirement to replace or repair faulty equipment within 72 hours could be challenging in remote areas. Could this timeline be extended to account for logistical delays?	Bidder to comply with RFP terms and Conditions.
62	14	Section D - Bid Process	Submission of Bid	Submission of Bid	Will online submission of bids be allowed, or must they be physically submitted? In case of disruptions, would the submission deadline be extended?	Bid have to be submitted physically
63	20	Section G	Clause 15	Regulatory Compliance	CBCs are held responsible for non-compliance with regulatory guidelines. If delays in implementing guidelines are due to external factors, can a grace period be granted before penalties are applied?	Bidder to comply with RFP terms and Conditions.
64	25	Annexures	BC Graded Certification	BC Graded Certification	For BC graded certification, could you provide more information on the availability and schedule of training programs to ensure timely compliance? Will the ₹1,000 penalty per uncertified BCA be flexible based on training availability?	The details will be provided to successful CBCs. Bidder to comply with RFP terms and Conditions.
65	Page No.19	Section 10	10.2	Submission of Bid	You are allotting only one Zone . Please clarify if we are selected whether we will get all clusters of that zone or few of them.	Please refer RFP terms and conditions.
66	2	Section- A	6	Earnest Money Deposit (Refundable)Rs. 50,00,000/- (Fifty Lakh Rupees Only)	It is requested that the EMD is very much on the higher side it may be revised. Also, it may be waived for existing CBCs.	Bidder to comply with RFP terms and Conditions.
67	2	Section- A	7	Last Date & Time for Submission of Bids	It is requested to extend the date of Submission of Bid because of the festival season.	Bidder to comply with RFP terms and Conditions.
68	17	Section D - BID PROCESS	5.3	5.3.6. The Bidder should indicate the applicable taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank in Annexure-13.	Kindly Clarify	Taxes shall be applicable as per extant guidelines



69	17	Section D - BID PROCESS	6	6.2. In case the EMD is submitted in the form of Bank Guarantee the same should be valid for the bid offer validity with additional claim period of 3 months from the last date for submission of offer. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-E	Kindly Clarify the bid offer validity.	Please refer RFP terms and Conditions.
70	19	Section D - BID PROCESS	10.2	Bank will call for zone wise offer from the empanelled CBCs for allotment of locations as per L1 bidding method. Each empanelled CBC can apply for one zone only.	Kindly allow CBCs to apply for more than one Zone and also it is requested that CBCs may be selected for more than one zone.	Bidder to comply with RFP terms and Conditions..
71	19	Section D - BID PROCESS	10.2	The L2 and L3 bidder will be required to match the L1 price.	It is requested that L2 and L3 bidders should be provided their own quoted rate. It is also requested that all the selected bidders should be provided their own quoted price.	Bidder to comply with RFP terms and Conditions.



72	26	Section F - OWNERSHIP & AWARDING OF CONTRACT	10.1	Security deposit: The successful bidder should submit a Performance Security amount of Rs.25 lakhs for a minimum period of 4 years (3 years +1-year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs.10 lakhs should be submitted for a minimum period of 4 years (3 years+ 1 years claim period) to be obtained for every additional block of 200 BC agents or part thereof.	It is requested that the performance Security for the initial block also should be Rs. 10 lakhs.	Bidder to comply with RFP terms and Conditions.
73	53	Annexure-7 Scope of Work	2.	<u>2. ACCOUNT OPENING/PRODUCT REGISTRATION AND ACTIVATION</u> 2.1 Every customer Account shall be opened in the banking system after all the mandatory information about the applicant/customer has been captured.	It is requested that Kindly provide the instant account opening from BCA TAB, most of the Banks are providing an instant account opening option to the BCAs.	Not relevant to the present RFP process.
74	53	Annexure-7 Scope of Work	2.	<u>2. ACCOUNT OPENING/PRODUCT REGISTRATION AND ACTIVATION</u> 2.1 Every customer Account shall be opened in the banking system after all the mandatory information about the applicant/customer has been captured.	It is also requested to provide the minor account opening.	Not relevant to the present RFP process.



75	57	Annexure-7 Scope of Work	8. Acceptance of Scope of Work.	8. Acceptance of Scope of Work.	1. It is observed that due to the nonworking of applications and services BC agents are unable to do their work and sourcing business. Many issues related to MDM, CN banking application, and IM banking application take a long time to resolve, affecting our performance. 2. The server remains down quite frequently resulting in the creation of new technical issues. 3. The CN Banking and IM Banking applications get updated very erratically resulting in the eruption of new errors which can only be rectified by the H.O. of Canara Bank or TO Wing. 4. In this RFP no restriction of distance is mentioned from the link branch for BCAs. If after the empanelment Bank puts any restriction on distance from the link branch it results in the eruption of new errors related to location. Because of this, it is requested that the location-capturing capacity of the application should be improved.	Not relevant to the present RFP process.
76	62	Annexure-8	1,2,3,4,5,12,13,14,15,16	Certificate from PSB/RRBs	It is requested that we have already submitted the Bank certificates with the EOI 02/2024-25 Dated 02/08/2024 documents, so kindly consider it.	Bidder to refer Corrigendum-2
77	62	Annexure-8	1,2,3,4,5,12,13,14,15,16	Certificate from PSB/RRBs	Mostly Banks use their own format and do not agree to furnish information called for in the RFP.	Bidder to refer Corrigendum-2
78	70	Annexure-13	Table A and Table B	Table A- Price for variable commission and Table B- Price for fixed commission	There should be a capping for the minimum Price for both variable commission and fixed commission to stop the misuse of non-availability of such capping.	Bidder to comply with RFP terms and Conditions.
79	70	Annexure-13	Table A and Table B	Tax Column	Kindly Clarify what % of Tax we should take.	Taxes shall be applicable as per extant guidelines
80	76	Annexure-14	Location Details	Location Wise Details of Zone	It is requested to kindly clarify the details of locations district wise.	Bidder to refer Corrigendum-2



81	79	Annexure- 15	Commission Payable to the BCAs	•In case of Fixed Commission: BCA/CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactions (waived for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS 8: SLBCs).	It is observed that most of the BC agents are doing only transactions because other services are not working properly and also the BCAs are dependent on the branches for the sourcing business i.e. PMJDY account opening and APY. It is also observed that branches force BCAs to submit offline forms rather than online submissions. It is requested to kindly remove the clause of minimum sourcing of 25 applications in a month.	Bidder to refer Corrigendum-2
82	122	SCHEDULE B	Commission Payable to the BCAs	Commission Payable to the BCAs	All Banks have a common commission structure PAN India for all BCAs.	Bidder to comply with RFP terms and Conditions.
83	122	SCHEDULE B	Commission Payable to the BCAs	The following transactions will be IN-ELIGIBLE for calculation of commission (Fixed/Variable): j. More than Rs. 10,000/- Per Transaction in a particular account.	The limit of cash withdrawal and deposit should be at least 20,000/- per transaction in a particular account.	Bidder to comply with RFP terms and Conditions.
84	126	Penalty Clause:	2	On-boarded but inactive BC Location (10 financial transactions or below in a month by BCA will be treated as inactive location)	Sometimes BC agents are inactive due to technical issues also and there are certain issues for which we are dependent on the Bank. We request you to kindly waive off the penalty.	Penalty will be waived for technical issues on part of the Bank



85	126	Penalty Clause:	5	All devices/equipment's deployed should be mandatorily "L1 RD device" as per UIDAI specification compliant and compliant with UIDAI registered devices (RD) services. Only bank approved devices should be deployed. A violation of the above guidelines shall invite penalty.	It is requested that kindly waive the penalties from the location wherever Face Authentication has been done.	Bidder to comply with RFP terms and Conditions.
86	126	Penalty Clause:	6	In case of temporary/ permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days.	There is a certain process for onboarding and activation, and because of that, we are dependent on the branches for OD account opening. Sometimes police verification also takes a long time. So it is requested that the timeline should be increased and the penalty should be waived off for such cases.	Bidder to comply with RFP terms and Conditions.
87	127	Penalty Clause:	8	Achievement of minimum prescribed targets under FI parameters identified by the bank.	Penalty on failure to reach the allotted target should be waived because it may also be noted that sometimes targets are not achieved due to the non-availability of services in the BCA Tab or the non-working of applications. So it is requested that all the services should be active and applications should work properly. Also, only online submission of sourcing business applications should be allowed.	Penalty will be waived for technical issues on part of the Bank
88	127	Penalty Clause:	9	CBCs to ensure that all the BCAs deployed by them need to complete BC graded certification as per IBA guidelines within 9 months of their onboarding as BCAs.	The process for certification has been changed and at present time registration is not happening in the portal. In view of the above the timeline may be increased and the penalty should be removed.	Bidder to comply with RFP terms and Conditions.



89	127	Penalty Clause:	10	Customer satisfaction factor shall be factored in BC remuneration i.e. for service complaints, unethical practices complaints against Bes made by customers, staff etc, and any other unethical practices of BCs identified by the bank.	Service-related complaints often occur due to different technical issues for which we are dependent on the Bank, Also in holidays no support is available from the Bank's side. In view of the above, It is requested that the penalty imposition in the cases related to the technical issues may be waived and also technical support from the Bank's side on holidays may be arranged for the continuity of the work.	Query raised not relevant to the clause mentioned
90	127	Penalty Clause:	11	The BCAs shall do only BC related transactions in BC settlement account. No unrelated transactions shall be permitted in BC settlement account.	CBCs do not have any tool to monitor the transactions in BC settlement accounts. So it is requested to do not penalise CBCs for the misappropriation of transactions done by BCAs.	Bidder to comply with RFP terms and Conditions.
91	131	Schedule- E	12	12. Tablet Specification	It is requested that kindly provide the specific Tab models in which all the services will work properly.	The technical specifications of the tablets and the approved RD models have been provided in the RFP document. Please refer RFP documents. The CBC can deploy any tablet/device model to the BCAs as per the technical specifications mentioned in the RFP document with the approval of the bank.
92	23	SECTION E - SELECTION OF BIDDER	3.4 (3.4.1)	The Bank reserves the right to call for a presentation as a Part of Technical Proposal evaluation.	Could you kindly clarify whether the presentation should be submitted together with the technical bid, or if it is required after the bid evaluation process?	Bank will call for presentation during the bid evaluation process.
93	63	Annexure-8 Technical Evaluation Criteria	1	Entity having payment bank which is a member of NPCI in AePS eco-system: Scoring -10	Could you please clarify the requirements for this clause: "Entity having a payment bank which is a member of NPCI in the AePS ecosystem: Scoring -10"?	Bidder to comply with RFP terms and Conditions.
94	63	Annexure-8 Technical Evaluation Criteria	2	Entity owns mobile app in AePS eco-system: Scoring -10	Could you please clarify the requirements for this clause "Entity owns mobile app in AePS eco-system: Scoring -10"	Bidder to comply with RFP terms and Conditions.



95	65	Annexure-9 Non-Disclosure Agreement	NA	Non-Disclosure Agreement	Can you please confirm if the Non-Disclosure Agreement needs to be notarized, or is it enough to have it signed and stamped by the authorized person?	Bidder to comply with RFP terms and Conditions.
96	95	Appendix- H DRAFT CONTRACT AGREEMENT	NA	Appendix- H DRAFT CONTRACT AGREEMENT (TO BE STAMPED AS AN AGREEMENT AND INDEMNITY AS PER THE APPLICABLE STATE STAMP ACT)	Could you kindly clarify whether Appendix-H (Draft Contract Agreement) needs to be submitted on stamp paper along with the technical bid?	Bidder to comply with RFP terms and Conditions. Service Level agreement to be signed after issuing of purchase order by the bank.
97	2	SECTION- A BID SCHEDULE & ABBREVIATIONS	Last Date, Time and Venue for Submission of Bids	Date: 21/10/2024, Monday, 03:00 PM Venue: Canara Bank, First Floor, CP & VM Wing, Head Office (Annexe), Naveen Complex, 14 M G Road, Bengaluru 560001.	We hereby request the bank to provide at least 10-12 working days from the date of the pre-bid response publication to allow sufficient time for preparing and submitting a well-prepared bid.	Bidder to comply with RFP terms and Conditions.
98	30	Annexure-8 Technical Evaluation Criteria	1	Minimum Experience as CBC - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
99	30	Annexure-8 Technical Evaluation Criteria	2	Functions as CBC of PSBs/ RRBs - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2



100	31	Annexure-8 Technical Evaluation Criteria	3	No of BC Agents presently managed by Corporate BC	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
101	31	Annexure-8 Technical Evaluation Criteria	4	Presence of Corporate BC in number of States - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
102	31	Annexure-8 Technical Evaluation Criteria	5	Active locations in SSA locations allotted - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
103	31	Annexure-8 Technical Evaluation Criteria	9	Documentary proof with contact details of coordinator on CBCs letter head	As we understand it, "CBCs" mentioned here refers to the bidder.	Yes



104	31	Annexure-8 Technical Evaluation Criteria	12	% Women BC Agents - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
105	31	Annexure-8 Technical Evaluation Criteria	12	Presence in Hilly, Island & Left-Wing Extremist (LWE) locations - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
106	32	Annexure-8 Technical Evaluation Criteria	13	Presence in Hilly, Island & Left-Wing Extremist (LWE) locations - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024); the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
107	33	Annexure-8 Technical Evaluation Criteria	14	Coverage of BCs under L 1 Biometric RD devices. - Self-declaration along with Certificate from PSB/RRBs.	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2



108	34	Annexure-8 Technical Evaluation Criteria	15	Sourcing business under FI parameters such as PMJDY, PMJJBY, PMSBY etc. Vs target - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
109	35	Annexure-8 Technical Evaluation Criteria	16	DRA certified BC agents - Self-declaration along with Certificate from PSB/RRBs	As per the corrigendum issued by the bank in response to the REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK (EOI 02/2024-25 dated 02/08/2024), the bank has accepted experience letters from Scheduled Private Sector Banks. In line with this, we request the bank to also accept experience from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Scheduled Commercial Private Sector Banks.	Bidder to refer Corrigendum-2
110	35	Annexure-8 Technical Evaluation Criteria	Part B	Entity having payment bank which is a member of NPCI in AePS eco-system Entity owns mobile app in AePS eco-system	We kindly request the bank to provide a detailed explanation of Part B. Additionally, please confirm whether negative marking is applicable in Part B.	Applicable as per RFP terms and conditions.
111	30	Annexure-8 Technical Evaluation Criteria	Genral Query	Genral Query	If the bidder wishes to submit any additional experience letters along with the experience letters submitted in response to the earlier EOI for empanelment, Can bidder use the format provided in Annexure 14 of the EOI 02/2024-25 document dated 02/08/2024. Kindly confirm	Yes, can be submitted.
112	60	ACCEPTANCE OF SCOPE OF WORK	Point 11: xiii.	All the BCAs should use only bank approved tablets/ devices/ hardwares and should mandatorily use L1 registered devices for providing services.	Please provide bank approved make and model of required device	The technical specifications of the tablets and the approved RD models have been provided in the RFP document. Please refer RFP documents. The CBC can deploy ny tablet/device model to the BCAs as per the technical specifications mentioned in the RFP document with the approval of the bank,



113	79	Annexure 15	Commission payable to the BCAs	Eligibility for Fixed Commission * NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs - >50 No of transactions Other locations - >250 No of transactions	Requesting the bank to reduce the minimum transaction requirement to qualify for monthly fixed commissions as Eligibility for Fixed Commission NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs - >25 No of transactions Other locations - >100 No of transactions	Bidder to comply with RFP terms and Conditions.
114	79	Annexure 15	Commission payable to the BCAs	* In case of Fixed Commission: BCA/CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactions (waived for NE/LWE/Islands/Hilly area/unbanked areas allotted by DFS & SLBCs).	Requesting the bank not to associate the sourcing criteria of 25 applications per month under PMJJBY, PMSBY, APY, PMJDY, RD, and TD accounts to eligible for Fixed Monthly Payment.	Bidder to refer Corrigendum-2
115	123	SCHEDULE 'B'	Commission payable to the BCAs	m.Commission for other services enabled: 1. Fund Transfer (Our Bank - on us - AePS) - 0.5% with max of Rs 5/- per txn Amt	Requesting the bank to modify the commission structure as Fund Transfer (Our Bank - on us - AePS) - 0.5% with max of Rs 12/- per txn Amt	Bidder to comply with RFP terms and Conditions.
116	123	SCHEDULE 'B'	Commission payable to the BCAs	m.Commission for other services enabled: 2. Fund Transfer (other Bank - AePS) - 0.5% with max of Rs 5/- per txn Amt.	Requesting the bank to modify the commission structure as Fund Transfer (Our Bank - on us - AePS) - 0.5% with max of Rs 12/- per txn Amt	Bidder to comply with RFP terms and Conditions.
117	123	SCHEDULE 'B'	Commission payable to the BCAs	m.Commission for other services enabled: 3. Remittance - 0.5% with max of Rs 5/- per txn Amt	Requesting the bank to modify the commission structure as Fund Transfer (Our Bank - on us - AePS) - 0.5% with max of Rs 12/- per txn Amt	Bidder to comply with RFP terms and Conditions.



118	123	SCHEDULE 'B'	Commission payable to the BCS	m.Commission for other services enabled: 6. Loan Repayment - 0.5% with max of Rs 5/- per txn Amt	Requesting the bank to modify the commission structure as Fund Transfer (Our Bank - on us - AeFS) - 0.5% per txn Amt	Bidder to comply with RFP terms and Conditions.
119	123	SCHEDULE 'B'	Commission payable to the BCS	m.Commission for other services enabled: 7. TDR / RD opening - Rs 5/- TDR / RD opening - Rs 30/- per account	Requesting the bank to modify the commission structure as	Bidder to comply with RFP terms and Conditions.
120	123	SCHEDULE 'B'	Commission payable to the BCS	Account opening (e-KYC) - Rs.20/- (only with issuance of Rupy card)	Requesting the bank to modify the commission structure as Account opening (e-KYC) - Rs.20/- per account opening	Bidder to comply with RFP terms and Conditions.
121	126	Penalty Clause:	Penalty Clause:	Penalty Clause:	The penalty clause is quite stringent. We request the bank to eliminate all penalty clauses and retain only one: a penalty of Rs. 500 per BC location per such instance for inactivity over a continuous period of two months.	Bidder to comply with RFP terms and Conditions.
122	16	5.2. Part A - Eligibility Proposal	5.2.4	The bidder shall acknowledge the RFP document and all other documents uploaded along with the RFP by signing and stamping each page as an acceptance. Non-compliance of this may result in disqualifying the bidder	Since this RFP process is offline, could you please clarify what is meant by 'uploading' documents in this clause? Should we just sign and stamp the physical documents for submission, or is there also an online process we need to follow for acknowledgment?	Bidder has to submit the documents physically and there is no online process.
123	123	NIL	NIL	NIL	Could you please clarify whether it is mandatory to resubmit company credentials such as Bank Certificates, PAN, GST, CIN, and Balance Sheet etc.? We have already provided these documents during the EOI submission.	Yes. Copies of the documents submitted during the EOI process can be resubmitted.
124	95	Appendix H		Draft Contract Agreement	Kindly confirm whether the stamp paper will be procured from the Bidder's location state or from Karnataka	To be executed by Successful bidder
125	48	Annexure - 3	Point . 11	Domestic Customer Base (Number of Clients Where Consultancy Services have been provided in India)	Kindly confirm whether 'Client' means the banks in this case	Bidder to refer Corrigendum-2



126	53	Annexure - 7	1.3	Front-end Activities..	Kindly specify whether the TAB device will be provided by the Bank / is to be procured from any empaneled vendor of the Bank / CBC will procure from vendor empaneled by them	The technical specifications of the tablets and the approved RD models have been provided in the RFP document. Please refer RFP documents. Any device to be deployed to the BCAs by CBCs to be permitted by the bank. The CBCs can purchase the devices from vendors of their choice.
127	53	Annexure - 7	2.2	Card-Personalization & Delivery	Kindly clarify whether CBCs are required to print & deliver the beneficiary cards or is there any other way to personalize the cards	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
128	55	Annexure - 7	5.6	Bidder Should able to Present the log in case of dispute.	Kindly confirm whether the physical transaction register of the BC Agents will suffice as the online transaction log is present with the Bank only.	BC agents are to maintain the physical transaction register.
129	51	H-Annexure 5	List of Major Customers of the Bidder in Last 3 Years and References	Satisfactory Letter from customer to be Enclosed or Purchase Orders to be enclosed	Since the Credit Reports from the respective Banks have already been submitted by us at the time of EOI, please confirm that the copies of the same will suffice or fresh Credit Reports are to be obtained.	Copy of the same can be submitted
130	62	Section- H	Annexure 8 - Technical Evaluation Criteria	Part A - Clause 1 to 5 - Evidence in support- Self declaration alongwith certificate from PSB/RRBs	This certificate was submitted by us alongwith EOI. Please inform whether it is required to be obtained afresh or we may attach copy of the same certificate submitted earlier. No format has been prescribed if fresh certificate is to be obtained from PSB/RRBs.	Copy of the same can be submitted
131	62	Section- H	Annexure 8 - Technical Evaluation Criteria	Part A - Clause 7 - Evidence in support- Appropriate Infrastructure for training of BCAs	Please clarify what type of documentary support will be acceptable to the Bank.	Bidder to refer Corrigendum-2
132	62	Section- H	Annexure 8 - Technical Evaluation Criteria	Part A - Clause 7 - Evidence in support- Online Helpdesk Support	Please clarify what type of documentary support will be acceptable to the Bank.	Bidder to refer Corrigendum-2
133	62	Section- H	Annexure 8 - Technical Evaluation Criteria	Part A - Clause 7 - Evidence in support- Appropriate Infrastructure for training of BCAs	Please clarify what type of documentary support will be acceptable to the Bank.	Bidder to refer Corrigendum-2



134	70	Section- H	Annexurwe 13 - Bill of Materials	Table A - Price for Variable Commission - Tax Column	GST is exempt for rural locations while applicable for other locations. In the absence of break-up of locations population groupwise, it is not possible to give Tax estimates	GST for locations shall be applicable as per extant GST guidelines. Bidder to refer Corrigendum-2
135	70	Section- H	Annexurwe 13 - Bill of Materials	Table B - Price for Fixed charges	In the table, all locations have been assumed to achieve 250 transactions per month which may not be achieved. Can the number of locations be changed ?	Fixed charges will be applicable to only those locations achieving more than 250 transactions per month. Bidder should take a suitable decision while applying.
136	123	Section- H	Commission Payable to BCAs	Passbook update- Fixed commission of Rs 600 per month	Whether fixed commission will be over and above the commission calculated for individual passbooks updated	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
137	23	6. Commercial Evaluation and Selection of successful Bidder		6.1. Each empanelled CBC can apply for one zone only.	Requesting to consider for atleast 2 Zones	Bidder to comply with RFP terms and Conditions.
138	63	Technical Evaluation Criteria PART -A		12 % Women BC Agents	Few clients (Preferbaly PSU banks are not ready to share the certificate with these detailed numbers, request bank to revise the clause	Bidder to comply with RFP terms and Conditions.
139	63	Technical Evaluation Criteria PART -A		Coverage of BCs under L 1 Biometric RD devices: >90% 7 <90% - 80% 5 <80-75% 3 <75% 1	L1 implementation is still in process for most of the banks and few banks are not ready to share the certificates mentioning the same, requesting bank for revision of this clause	Bidder to refer Corrigendum-2
140	63	Technical Evaluation Criteria PART -A		Sourcing business under FI parameters such as PMJDY, PMJJBY, PMSBY etc. Vs target > 75% achievement 5 75%-50% achievement 3 <50% achievement 2	Few banks (PSUs) are not ready to share the certificate with these detailed numbers, requesting bank for revision of this clause	Bidder to refer Corrigendum-2
141	63	Technical Evaluation Criteria PART -A		DRA certified BC agents >40% 3 <40% - 25% 2 <25% 1	Though DRA is happening for most of the bank, DRA certification is not mandated. Hence the certificate with numbers will not be provided by the banks, requesting bank for revision of this clause	Bidder to refer Corrigendum-2



142	63	Technical Evaluation Criteria PART -B		Entity having payment bank which is a member of NPCI in AePS eco-system -10 Marks	<p>This provision seems to contradict the basic guidelines established by the Reserve Bank of India for payments banks, which allow payments banks to operate as corporate business correspondents (BC) for other banks. This clauses may unintentionally restrict capable and experienced service providers from participating fairly. We believe that these negative marks do not align with the intent of the RBI's policy to empower payments banks to function within the broader banking ecosystem. As a result, this may limit competition and undermine the contributions of well-established players, leading to suboptimal service quality for Canara Bank and its customers. In light of the above, we respectfully request the removal of these negative markings from the RFP to ensure a more inclusive and competitive bidding process that adheres to the regulatory framework set by the RBI. We appreciate your consideration of this matter and look forward to a favorable response.</p>	Bidder to comply with RFP terms and Conditions.
143	63	Technical Evaluation Criteria PART -B		2 Entity owns mobile app in AePS eco-system -10 Marks	<p>As a Payments Bank mobile app in AePs eco-system is mandatory to serve the end customer, negative marking for providing this service to end customer is contradicting the basic guidelines issued by RBI, We appreciate your consideration of this matter and look forward to a favorable response.</p>	Bidder to comply with RFP terms and Conditions.
144	79	Annexure 15 Commission payable to the BCAs		<p>* In case of Fixed Commission: BCA/CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactions (waived for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs).</p>	<p>The sourcing of these schemes with mandatory of 25 applications every month in the villages is higher in number, this may be achievable for majoy pachayats / villages with 2000 and above population, whereas it will be much difficult to achieve in the villages with lesser population, We appreciate your consideration of this matter and look forward to a favorable response.</p>	Bidder to refer Corrigendum-2



145	79	Annexure 15 Commission payable to the BCAs		g. Cash Withdrawal (OnUs & OffUs) by SHG account holders	Please clarify the type of txn's (any type of SHG txn / only for Dual Auth basis txn's) are eligible for payout	SHG transactions only done on Dual authentication basis.
146	126	Commission payable to the BCAs: Penalty Clause:		6 In case of temporary/ permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days. A penalty of Rs. 100/- per day per location for the period beyond the permitted time line will be levied till the BCA location is functional.	In scenario's where there are denial of services due to backend technology / server related issues leading to BCA inactive, whether bank will consider those days as exception and relax for penalties	Bidder to comply with RFP terms and Conditions. .
147	126	Commission payable to the BCAs: Penalty Clause:		8 Achievement of minimum prescribed targets under FI parameters identified by the bank.	Please confirm whether bank will consider the days which are inactive due to technology / server related issues as an exception for relaxing these penalties	Bidder to comply with RFP terms and Conditions. .
148	2	Section-A	SI.NO-6	EMD	Is this waived for Medium and Small Enterprise.	Only exempted for Micro and Small enterprise (MSEs)
149	15	4. Bid System offer		4.1 Part A-Technical cum Eligibility Proposal	Do we need to send only PartA-Technical cum Eligibility Proposal or both that is Technical and Commercial Bid.	The clause is self explanatory. Bidder to comply with RFP terms and conditions.
150	16	5.2-Preparation of Bid	5.2.2	Technical cum Eligibility should contain documents as per the format in Appendix-A	Do we need to submit EMD along with this RFP documents or we need to submit after qualifying the Technical Bidding.	EMD to be submitted along with Bid documents.
151	23	6.Commercial Evaluation and selection of Successful Bidder	6.1.	Each Empannelled CBC can apply one zone only	In case of any Bidder who does not qualify in L1 but later he want to work with L1 commercial -Will he be allowed	Cluster allocations within a zone is explained in RFP.
152	53	Annexure-7	Annexure-7	Scope of Work	Is this also required in Company letter head	Yes



153	58	Acceptance of scope of Work	Sl. No. 3	Security Deposit-25 lakh	Is this deposit is interest free or we will get interest on that.	Bidder to comply with RFP terms and conditions.
154	70	Table -A	Price for Variable Commission	Coloum B-Commission per 100 (Rs.) of Transaction	Do we need to put the amount here?	Bidder to comply with RFP terms and conditions.
155	70	Table -B	Price for Fixed Charges	Coloum B-Fixed Charges Per BCA Per month(INR)	Do we need to put the amount here?	Bidder to comply with RFP terms and conditions.
156	76	Annexure-14	Location Details	No. Of Location	What does Location means Branches/Villages/SSA ?	Place of BC points.
157	77	Process of Selection of CBC	i.	The details are Provided in Annexure II	We have not Found Annexure II(Roman), we only Found Annexure-2. Please suggest.	It is available in RFP page no.77
158	79	Annexure-15	Commission Payable to BCA	NE/LWE/ISLANDS/HILLY AREAS	Is there any separte Fixed Revenue arrangement compared to other locations.	No
159	88	Appendix-G	PreContract Integrity Pact	PreContract Integrity Pact	What will be the cost of Stamp Paper.	Rs.500 or more (Applicable as per respective state stamp act)
160	95	Appendix-H	Draft Contract agreement	Draft Contract agreement	Will it be required to send now or after quaifying the Technical Bids and what will be the cost of stamp paper.	Contract agreement to be submitted by Successful CBCs after the RFP process. Cost of Stamp paper shall be applicable as per Karnataka State.
161	123	Commission for other services	Commission Payable	0.5% with Max of Rs. 5/-Per txn and other service wise commercial	Is this Base commision -Based on that we need to quote in the commercial Bid- Need clarification	Please refer RFP terms and Conditions for L1 bidding.
162	122	Schedule B	Schedule B	Schedule B	Do we need to send all this Schedule or Annexures in white paper where neither letter head nor stampaper is mention-Please clarify	Bidders has to submit on their company letter head.
163	62-63	Annexure - 8 (Point 1-5 & 12-16)	Technical Evaluation Criteria	Self declaration along with the certificate of RRBs & PSB	Do we need to present different certificates for different criteria as per the Evidence required in Annexure 8	Bidder to refer Corrigendum-2
164	64	Annexure - 8	Presentation scoring matrix	Presentation scoring matrix	The Presentation to be submitted with RFP or after selection?	Presentation will be made by the CBCs during evaluation process.
165	69	Anx-13	Bill of Material	Price for variable commission & price for Fix charges	Require more details for understanding the Tables given under Annexure 13	Please refer RFP terms and Conditions for L1 bidding.
166	124	Schedule B (Point 30)	Commissions payable to the BCA	Entrustment of Recovery work to BC through their agents	The NPA category mentioned - Loss Accounts, Doubtful Accounts, Substandard account. Could we get details of what qualfies as Loss accounts and so on.	Will be informed to the succesful CBCs.



167	126	Schedule B	Penalty Clause (Point 1)	Locations pending for On-boarding for SSA location (including DFS/SLBC allotted location) and also for non SSA locations within 30 days of issuance of work order/intimation, including integration with Banks gateway, i.e. failure on the part of the CBCs to open KIOSK / mobile BC (TAB) at any allotted centres.	A penalty of Rs 100 per day pending onboarding has been levied as per this clause. Can we get some clarification on the parameters as to what constitutes as "failure on the part of CBSs).	Non On-boarding of BCA loactions.
168	126	Schedule B	Penalty Clause (Point 3)	CBCs shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting.	Maximum period of 72 hours or 3 days are not enough to procure devices from the remote areas then repair them and have them sent back.	Bidder to comply with RFP terms and Conditions.
169	126	Schedule B	Penalty Clause (Point 4)	Failure to deploy the devices (tablets/Updating latest MDM solution) as per the technical specifications of the bank.	Can we get the timeline for the deployment of the devices and after what period the penalty will be applicable.	Please refer RFP terms and Conditions for timelines.
170	2	Annexure-A	Bid Schedule	Bid Schedule & Abbreviations	Do we need to Submit/enclose the duly Signed document of entire RFP Document	Yes
171	8	Annexure-B	Introduction	Introduction	Do we need to Submit/enclose the duly Signed document of entire RFP Document	Yes
172	12	Section-C	Deliverable & Services Level Agreement	1.2.The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the timelines stipulated below: Phase details* Phase 1, Within 2 Weeks from the date of acceptance of Purchase Order Phase 2 4 Weeks from the date of completion of Phase-1	Request to let us know the Existing BC's are equipped with TAB or Hardware devices.	Existing BCs are working. However, it is the responsibility of the CBCs to ensure that existing BCAs are using Tabs and RD service devices as per the specifications stipulated in the RFP document.



173	23	SECTION E - SELECTION OF BIDDER	6.Commercial Evaluation and Selection of successful Bidder	6.1. Each empanelled CBC can apply for one zone only. The L1 bidder will be determined on the basis of the lowest price quoted for the respective zone. The Bank will notify the prices quoted by the L1 bidder and shall call for matching of the price quoted by the L1 to the L2, L3 and so on.	Request to allow CBC to apply for at least two zones to have better Operational planning.	Bidder to comply with RFP terms and Conditions.
174	23	SECTION E - SELECTION OF BIDDER	6.Commercial Evaluation and Selection of successful Bidder	6.2.Total 15000 locations are proposed and locations are divided in to 5 zones. Each zone is divided into 6 clusters. The details are provided in Annexure- 14.	Is the said 15,000 Locations are Operative, please let us know the cluster wise ratio of Non-operative & Operative locations %	A total of 15000 locations are proposed as per the RFP. The other details will be informed to the successful CBCs.
175	62	Annexure-8	Technical Evaluation Criteria	Point No 1 to 4	We already submitted the Certificate from PSB/RRBs in EOI which is still valid and can enclose the same.	Copy of the same to be submitted
176	62	Annexure-8	Technical Evaluation Criteria	5. Active locations in SSA locations allotted	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations and CA Certification with Invoice copy raised to bank.	Bidder to refer Corrigendum-2
177	62	Annexure-8	Technical Evaluation Criteria	12.% Women BC Agents	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations and CA Certification with List of Women BC Agents which can be matched with IBA Portal.	Bidder to refer Corrigendum-2
178	62	Annexure-8	Technical Evaluation Criteria	13. Presence in Hilly, Island & Left-Wing Extremist (LWE) locations	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations and CA Certification with List of Locations and Invoice copy/Data raised to bank.	Bidder to refer Corrigendum-2
179	62	Annexure-8	Technical Evaluation Criteria	14. Coverage of BCs under L 1 Biometric RD devices.	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations and CA Certification with List of device details deployed data extracted from Bank portals.	Bidder to refer Corrigendum-2
180	62	Annexure-8	Technical Evaluation Criteria	15. Sourcing business under FI parameters such as PMJDY, PMJJBY, PMSBY etc. Vs target	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations, since Satisfactory Certificate is already issued by the PSB which covers all the paramiters.	Bidder to refer Corrigendum-2
181	62	Annexure-8	Technical Evaluation Criteria	16. DRA certified BC agents	If PSB/RRBs are not able to provid Certification, Request to allow Self Declations and CA Certification with list of DAR Certificated No's of BC Agents.	Bidder to refer Corrigendum-2



182	68	Annexure-12	Escalation Matrix	<p>a. First Level Contact b. Second level contact (If response not received in 4 Hours) c. Regional/ Zonal Head (If response not received in 24 Hours) d. Country Head (If response not received in 48 Hours).</p>	<p>Do we need to submit staff details of only Applied Zones or at Company Level. Also Clarify escalations on Technical Service issues or Business Operations.</p>	<p>At company level & applied zone level. Both Technical Services & Business Operations.</p>
183	69	Annexure-13	Bill of Material	<p>1. The Bidder has to apply for any one zone only. The Bill of Material for the applied zone only to be filled, the bill of material(s) for the other zones to be crossed out diagonally stating as "Not Applicable".</p>	<p>Do we need to submit blank "Not Applicable" Zones Table-Price for Variable Commission formats.</p>	<p>Respective zone where the CBC is applying can only be submitted.</p>
184	69	Annexure-13	Bill of Material	<p>6. The fixed charges, cash handling/variable charges & other charges to be shared between BCA and BC shall be 80:20 in rural and semi urban areas and 70:30 in urban and metro locations</p>	<p>Request to share the ratio of no of Outlets Rural and Semi urban areas and Urban and Metro locations Cluster wise.</p>	<p>Will be informed to the successful CBCs.</p>
185	69	Annexure-13	Bill of Material	<p>6. The fixed charges, cash handling/variable charges & other charges to be shared between BCA and BC shall be 80:20 in rural and semi urban areas and 70:30 in urban and metro locations</p>	<p>Request to Indicate Minimum & Maximum Cap on Price to be Quoted for Fixed & Variable unit price for Operational & Financial Viability of BCO's & CBC's</p>	<p>Bidder to comply with RFP terms and Conditions.</p>
186	112	Schedule-B	Commission payable to the BCAs:	<p>NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs</p>	<p>Request to fix the Fixed fees for NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs irrespective of Reverse bidding.</p>	<p>Bidder to comply with RFP terms and Conditions.</p>
187	126	Schedule-B	Penalty Clause	<p>Bank has the discretion to levy penalty as deemed suitable from the monthly commission payable to CBC for the following criterions:</p>	<p>Request to relook the Penalty Clauses indicated amounts is very high indicating the Reverse bidding.</p>	<p>Bidder to comply with RFP terms and Conditions.</p>



188	9 B		3.1	<p>Bank intends to select and allocate the locations among empaneled vendors/service providers for Corporate Business Correspondent Services (CBCs) at locations prescribed by the bank for a period of Three Years or till the expiry of empanelment validity whichever is earlier subject to annual review</p>	<p>Considering the magnitude of the painstakingly elaborate RFP exercise, the enormous efforts required on the part of the CBCs to bring about efficiency in operations and the high investments being made by the BC Agents, most Banks adopt the model of 3+2 years of Contract Period; some of the Banks have even adopted the model of renewal of Contract after periodical review, at the Commercially fairly fixed by the Bank based on the industry trend and their own assessment.</p> <p>For greater efficiency & convenience to all the stakeholders, the Bank may kindly consider allowing the Contract to get extended for at least additional two years, post completion of the certain period of three years, upon satisfactory annual review.</p>	Bidder to comply with RFP terms and Conditions.
189	9 B		3.2	<p>This invitation is an integral part and parcel of EOI-02/2024-25 dated 02/08/2024, which shall be treated as the base document for this invitation. All the terms and conditions stipulated in the erstwhile EOI shall preside.</p>	<p>In the EOI referred to, it was stated that the empanelled CBCs would have to participate in the subsequent RFQ; however, the Bank has floated this RFP and as part of the submission, the already empanelled CBCs are expected to furnish most of the supporting documents and information already submitted in response to the EOI, significantly increasing the load on both the empanelled CBCs and the Bank.</p> <p>The Bank may kindly evaluate the option of seeking only those documents / information that have not already been sought for as part of the EOI process, but are essential for evaluation under the current process.</p>	<p>This is a limited RFP floated among empaneled CBCs. The selection is based on technical evaluation for which required supporting documents are to be submitted. Bidder has to comply as per RFP terms and conditions. Copies of the documents submitted during the EOI process can be submitted.</p>
190	13 C		1.2	<p>Phase 1: Within 2 Weeks from the date of acceptance of PO Phase 2: Within 4 Weeks from the date of completion of Phase 1</p>	<p>While every CBC would be eager to identify & activate the BC Agents at all the allotted locations at the earliest, certain locations may pose major challenges in meeting the timelines stipulated, due to a variety of reasons.</p> <p>Hence, request the Bank to allow appropriate extended timelines for identifying & activating the BCs in such locations, on a case-to-case basis, as per RFP Clause 1.4.</p>	Bidder to comply with RFP terms and Conditions.



191	14 C		2.7	<p>Payment shall be released within 30 days from submission of relevant documents (invoice) as per RFP terms.</p>	<p>BC Agents, like any regular employees, are dependent on the remuneration earned, for the services rendered by them, to sustain their livelihood; they may need to meet a number to routine commitments, like, rent, electricity charges, EMI / loan repayment, etc., besides the routine family expenses, including educational expenses of their children. Hence, timely payment of remuneration is an important factor in ensuring their integrity, commitment & loyalty.</p> <p>In view of the above, request the Bank to kindly explore the possibility of releasing the regular BC payment due within the 10th day from the date of completion of each Calendar month; other payments, if any, may kindly be processed within 7 days from the date of submission of the relevant Invoices.</p>	Bidder to comply with RFP terms and Conditions.
192	24 E		5	<p>The zone wise final list of the Bidders (L1, L2, L3 etc.) will be announced as indicated above and it will be published in our Bank website. No separate intimation will be sent to successful Bidder.</p>	<p>Sometimes, Bidders may fail to notice what has been published by the Bank in its Website, due to oversight or due to other technical reasons.</p> <p>In order to help the successful Bidders act with alacrity, the Bank may kindly communicate the information to the designated email addresses of the successful Bidders.</p>	Bidder to comply with RFP terms and Conditions.
193	27 F		7	<p>The entire project needs to be completed expeditiously. The Bank and the selected bidder shall nominate a Project Manager each immediately on acceptance of the order, who shall be the single point of contact for the project at Bengaluru.</p>	<p>We understand that each selected CBC shall nominate a Project Manager from its side, who should be the Single Point Of Contact (SPOC) for the Bank and that the Project Manager may operate from anywhere and not necessarily from Bengaluru; please confirm. (For example, CBCs not having their establishment / Office at Bengaluru may have their Project Managers operate from their actual Office location(s))</p>	The single point of contact shall be nominated from respective zone for which bidder has applied.



194	37 G		15.3	<p>All Employees engaged by the BIDDER/VENDOR/ SERVICE PROVIDER shall be in sole employment of the BIDDER/VENDOR/ SERVICE PROVIDER and the BIDDER/VENDOR/ SERVICE PROVIDER shall be solely responsible for their commission paid to BC agents, statutory payments etc.</p>	<p>The Bank has stipulated the Commission rates for some of the Services and sought the Bidders to quote for some other Services; however, the Bank has stipulated the ratio at which the Commission needs to be shared between the CBC and BC Agents. Hence, the CBC's responsibility towards the BC Agents, with regard to payment of Commission, gets fulfilled, when the Commission is shared at the proportion stipulated by the Bank. Please confirm.</p>	<p>Please refer RFP terms and Conditions for commission sharing.</p>
195	55 Annexure-7		1.3	<p>The equipment provided for the above stated front-end activity should be robust, reliable & easy-to-use, and customized to Indian rural/ urban conditions</p>	<p>A Public Sector Bank has approved Micro ATM 1.5.1 compliant VISIONTEK VA21, an integrated & compact Device, useful for rendering the banking services both at the doorstep of the customers as well as from the fixed point (CSP).</p> <p>The Device meets the Make in India requirement and comes with a 3 year Comprehensive Warranty and 4 year AMC. Opting for a uniform Device also helps in Device maintenance, as the Device Manufacturer / Supplier would establish sufficient number of well-equipped Service Centres / Service Engineers.</p> <p>An integrated, easy to handle Device enhances the user convenience, reduces the chances of accidental breakages and above all, brings down the Total Cost of Ownership for the BCs, which, in turn, would attract more women and the eligible candidates from the underprivileged sections to opt for the role of a BC.</p> <p>After all, heavy investments on the Hardware, apart from high Working Capital requirement, pushes up the threshold remuneration level, for the BC to breakeven and start earning decent remuneration to sustain the livelihood.</p> <p>The Bank may kindly evaluate the possibility of adopting such Device(s), which would help the BCs in multiple ways, to cost-effectively deliver the banking services.</p>	<p>In case of any new devices to be deployed to the BCAs, the CBCs need to recommend the device model to the Bank technical team and get it approved for deploying the device to the BCAs.</p>



196	56 Annexure-7	4.8	These stipulations will be parameterized at front end system level and such details will be furnished to the selected bidder by the Bank	<p>We understand that the parameters will be set at the FI Server / FI Gateway level; further, all the stipulations / requirements related to the FI Solution / FI technology, contained at many places in this Annexure and else where in the RFP, would be taken care of by the Bank / its Technology Service Provider.</p> <p>Bank may kindly confirm.</p>	Bidder to comply with RFP terms and Conditions.
197	57 Annexure-7	5.2	The Selected Bidder will be responsible for physical custody and upkeep of the systems/devices provided for front-end operations	<p>Whether the Bank will be providing the systems / devices for front-end operations by the BCA, through the CBC?</p>	Bank will not provide any device. Bidder to comply with RFP terms and Conditions.
198	57 Annexure-7	5.6	As all the transactions are online, it should be enabled to obtain the required audit trails, reports, etc. through the MIS and from backend. However, bidder should be able to present the log in case of dispute/requirement	<p>From our experience, we understand that the log will be available only in the FI Gateway Server and hence, CBC or BCA would not have access to the same.</p> <p>The Bank may kindly confirm.</p>	Please refer RFP terms and Conditions.
199	59 Annexure-7	7	The Selected Bidder will be solely responsible for the cash management. Suitable insurance for Cash held at BCOs and cash in transit to be obtained and the policy/proof is to be submitted to the Bank	<p>Cash / Working Capital is being managed by the individual BCAs; CBC / BCO does not have any insurable interest in the same. Hence, Insurance Companies would extend Cash-on-Hand and Cash-in-Transit insurance to only the individual BCAs; those BCAs who are interested, would take the same.</p> <p>However, one of the leading Public Sector Banks has insured the cash being handled by the BCAs as part of its Branch Cash Insurance Policy, securing the interest of the BCAs at very low cost. Lower premium has, in fact, benefitted the Bank, as otherwise, the higher cost being incurred by the BCAs or CBCs would anyway has to be ultimately borne by the Bank in the form of higher compensation for the BC Services.</p> <p>The Bank may kindly explore extending such a facility, so that it would be a win-win-win for the Bank, CBCs and BCAs.</p>	Bidder to comply with RFP terms and Conditions.



<p>Bidder to comply with RFP terms and Conditions.</p>	<p>Adequate compensation, covering the substantial overheads as well efforts, alone would attract good quality people to opt for the role of BCAs.</p> <p>Typically, the Fixed Commission should cover the Fixed Cost being incurred by the BCAs - EMI on Devices and their Maintenance; cost of Working Capital; rent, electricity charges, maintenance and other incidental expenses of CSF, etc. - and the Variable Commission should cover the time & efforts invested by the BCAs.</p> <p>The roles & responsibilities of the CBC are very exhaustive, requiring the CBC to make significant investments on human resources; with the Minimum Wages continuing to increase, travel - to monitor BCAs - becoming costlier by day, the overall compensation being offered shall have to cover the CBC's cost, in order to help the CBC sustain and remain a viable entity.</p> <p>If the L1 rates were unviable, it would not only affect the BCAs and CBCs, but also endanger the very Project of the Bank itself. After all, every product / service is priced to cover the cost and return some fair profit; if someone quotes unviable rates, either the product / service would be defective or the one who quoted the rates does not understand the requirements & responsibilities, or, there could be a greater danger of ulterior motives. Hence, request the Bank to evolve a mechanism to reject quotes that would not help cover the costs of BCAs and please refer our submission against Sl. No.1</p>	<p>The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFP which shall be floated subsequently</p>	<p>8.6</p>	<p>60 Annexure-7</p>	<p>200</p>	
<p>Bidder to comply with RFP terms and Conditions.</p>	<p>Request the Bank to kindly explore the possibility of extension of the Contract for additional two years, as the Bank, anyway, has stipulated periodic satisfactory review as a primary condition, vide Clause 8.8.</p>	<p>Empanment will be valid maximum for three years only after execution of the required agreements with Bank.</p>	<p>8.7</p>	<p>60 Annexure-7</p>	<p>201</p>	
<p>Bidder to refer Corrigendum-2</p>	<p>Many Banks are no longer maintaining the SSA related records; they only categorize the locations as Rural, Semi-Urban, Urban & Metro. Some of the Banks maintain the records of Unbanked Rural Centres. Hence, if at all the Bank wants to keep this criterion, we would be in a position to furnish only the self declaration.</p> <p>Request the Bank to either modify this criterion or accept self declaration alone.</p>	<p>5 Active locations in SSA locations allotted</p>		<p>65 Annexure-8</p>	<p>202</p>	



203	65 Annexure-8	7	Appropriate infrastructure for training of BCs	Our Supervisors have been training the BCs, either at the Customer Service Points / BC locations or at the Branches or at the Zonal Offices, as may be required. The Bank may kindly clarify, what documentary proof is required for the same?	Supporting documents from CBC/ Banks regarding training infrastructure to be provided.
204	65 Annexure-8	8	Online Helpdesk Support	We have a centralized, multi-lingual Helpdesk that coordinates the activities with various stakeholders and offers necessary online support to the BC Agents and Field Staff. The Bank may kindly clarify the type of documentary proof required for the same.	Self declaration along with documentary proof.
205	65 Annexure-8	9	No. of BCs per Coordinator	The Bank proposes to award the maximum mark for <25 BCs per Coordinator. However, taking into account the cost of a Coordinator, unless the revenue expected to be generated is high enough to cover this cost, it would not be economically viable to employ a Supervisor for <25 BC Agents, the very reason most Banks expect a Coordinator to manage about 40 to 50 BC Agentss. Hence, the Bank may kindly consider revising the maximum mark for the 26-50 BC range.	Bidder to comply with RFP terms and Conditions.
206	65 Annexure-8	10	Coordinators in applied Zone / Clusters	A CBC may currently have a certain level of presence in a Zone / Clusters and may like to expand the network by undertaking this Project of the Bank; hence, its current list of Coordinators may not play a significant role in determining the capabilities of the CBC, as the CBC might have to augment its human resources, to handle the additional load. Hence, the Bank may evaluate the usefulness of this criterion.	Bidder to comply with RFP terms and Conditions.



207	66 Annexure-8		14	Coverage of BCs under L1 Biometric RD Device	<p>For us, upgrade from L0 to L1 is dependent on the following factors: Bank provided Device - Banks take care of the upgrade; Bank Approved Device, procured by BCAs - Device Vendor / Supplier takes care of the upgrade, as per the Contract terms that stipulate seamless upgrade to L1 Device, as and when UIDAI mandates the same; Devices directly procured by BCAs - BCAs to take care and we have control / responsibility only in this category. In the first two cases, the Banks drive the upgrade.</p> <p>In view of the above, we request the Bank to restrict this declaration to only those Devices wherein CBCs are directly responsible for ensuring the upgrade to L1 Biometric RD Device.</p>	Bidder to refer Corrigendum-2
208	66 Annexure-8		15	Sourcing business under FI parameters such as PMJDY, PMJJBY, PMSBY, etc., Vs. target	<p>Banks, generally, stipulate very high targets, in order to drive the BCs to produce the best results; Banks, further, do not issue certificates in respect of the same; in fact, most of the certificate related requirements stipulated in this Annexure-8 are difficult to comply with, as Banks adopt their own approved format(s) for issuing the Certificate.</p> <p>In view of the above, request the Bank to suitably modify this clause, so that a CBC doing good enrolments under the SSS do not secure low marks due to either impractically high targets or on account of non-availability of supporting Bank Certificates, etc. For example, if a Bank has certified the services being rendered by a CBC to be satisfactory, that may be deemed to include the performance of the CBC under all the parameters specified in this RFP.</p>	Bidder to refer Corrigendum-2
209	66 Annexure-8		16	DRA certified BC Agents	<p>Banks very selectively approve BC Agents to act as Recovery Agents and only those so approved undergo DRA Certification; thus, most of the BC Agents undertake only regular FI activities.</p> <p>In view of the above, request the Bank to suitably modify this clause.</p>	Bidder to refer Corrigendum-2



210	70	Annexure-11	a	We also confirm that we have quoted the services with applicable taxes only.	<p>We understand that CBCs have to quote exclusive of GST; GST, at applicable rates, shall be borne by the Bank.</p> <p>Request the Bank to kindly confirm our understanding.</p>	Bidder to comply with RFP terms and Conditions.
211	73 - 77	Annexure-13	Table A & Table B	Tax Column - % & Amount	<p>As the Bank has stated that "GST, wherever applicable, will be paid extra", the Bank may kindly clarify as to what other tax component(s) is / are expected to be included.</p> <p>Further, duly taking into consideration the investments to be made by BCAs (a) on the Hardware as per Schedule-E (b) Working Capital (c) Customer Service Point & (d) time & efforts in rendering the services and the cost of discharging the roles & responsibilities by the CBCs, the Bank would have arrived at the fair & just reference rates for both Variable Commission & Fixed Charges, for different Zones, based on the business projected by the Bank, to have an estimation of the cost.</p> <p>Request the Bank to clarify, whether it would reject any quotes that are below the Bank's estimated fair & just reference rates for different Zones, as such under-cutting might jeopardise the ambitious FI drive of the nation and undermine the viability of the BCAs as well as the prudent CBCs.</p>	Bidder to comply with RFP terms and Conditions.



212	82 Annexure-15	Commission payable to the BCAs	* In case of Fixed Commission: BCA / CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactoins (waived for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs)	<p>From our experience, we understand that there are general locations that have severe limitations, due to various reasons, in sourcing the specified number of applications. Fixed Commission is meant to cover the fixed cost being incurred by the BCAs and CBCs to render the banking services on behalf of the Bank. If impossible criteria to become eligible for the Fixed Commission were stipulated, it would dampen the spirit of the BCAs. After all, they all come forward to become a BCA only with the hope that they would be able to lead a decent life by becoming a BCA; the Bank would, we are sure, like to have a honest & committed network of BCAs & CBCs.</p> <p>In view of the above, the Bank may kindly review favourably the terms & conditions related to Fixed Commission eligibility.</p>	Bidder to refer Corrigendum-2
213	82 Annexure-15	Variable Commission	The following transactions will be IN-ELIGIBLE for calculation of Commission (Fixed / Variable):	<p>While we understand the spirit behind the exclusions, we would like to submit that a BC Agent would not be able to monitor certain stipulations, like, more than 10 transactions in a particular account per month or even more than 2 transactions in a particular account per day. Denying the Commission for transactions genuinely undertaken by the BCAs would be a great injustice to them.</p> <p>In order to avoid the same, the Bank may consider imposing such restrictions at the FI Gateway Server level, duly taking into account the possible impact of denial of service to the needy customers, in case of genuine needs. The Bank may also explore charging the customers, in case they wanted to avail of the services over and above the free limits stipulated by the Bank.</p>	Bidder to comply with RFP terms and Conditions.
214	84 Appendix-A	Instructions	Instructions to be noted while preparing / submitting Part A - Technical-cum-Eligibility	Some of the documents specified have already been submitted as part of response to the EoI of the Bank. As avoiding duplication would benefit both the Bidders and the Bank, the Bank may kindly review and stipulate submission of the list of additional documents that were not covered under EOI, but are necessary for the evaluation of the Proposal.	Copies of documents submitted during EOI can be submitted. Please refer RFP terms and conditions.



215	92	Appendix-G	Pre-Contract Integrity Pact	This has to be submitted in the non-judicial Stamp Paper	We understand that the Stamp Duty applicable in the State where the CBC is registered needs to be adhered to. The Bank may kindly confirm.	Bidder has to refer Annexure-2
216	99	Appendix-H	Draft Contract Agreement	To be Stamped as an Agreement and Indemnity as per the applicable State Stamp Act	We understand that this needs to be executed on the Stamp Paper by only those CBCs who have been awarded the Contract by the Bank and not as part of the RFP response. The Bank may kindly confirm.	Yes.
217	127	Appendix-H - Schedule-B	Commission for other Services	3. Remittance: 0.5% with max of Rs.5/- per txn	By 'Remittance', whether 'Cash to Account' or 'Account to Account Transfer' is being envisaged? In case of 'Cash to Account', restricting the Commission to Rs.5/- would make any transaction beyond Rs.1,000/- unviable for the BCAs. For Remittance and all other transactions involving cash - BBPS, NEFT, Loan Repayment, TDR / RD, etc.- the Bank may kindly apply the Variable Commission Rate or the rates stipulated with appropriate higher ceiling, so that the BCAs are not denied of their dues for the services rendered.	Bidder to comply with RFP terms and Conditions.
218	127	Appendix-H - Schedule-B	Commission for other Services	Serial No.24 to 28: Cheque collection; Mobile Seeding; Request new cheque book; Stop payment of cheque; Cheque status enquiry	The Bank proposes to not compensate the BCAs for these services, which involve considerable time and efforts on the part of the BCAs. BCAs may tend to avoid those services that do not remunerate them, resulting in avoidable load at the Branches. Request the Bank to offer fair & just compensation, taking into account the cost of such transactions at the Branches, for each and every service being rendered by the BCAs, so that their viability is ensured and they also remain committed.	Bidder to comply with RFP terms and Conditions.



219	127	Appendix-H - Schedule-B	Commission for other Services	Serial No.29: The following Passbook update will be IN_ELIGIBLE for calculation of Passbook update fixed commission & commission	<p>BC Agents may not be able to exercise the controls stipulated for ineligibility. Investments on a Passbook Printer and its maintenance are quite significant and denying the commission for certain conditions over which the BC Agents have no control would cause unjust loss of remuneration to the BC Agents.</p> <p>Hence, the Bank may impose such restrictions on its FI Gateway, so that the BCAs are not denied their dues; alternatively, if such restrictions should not result in denial of service to the needy customers, the Bank may recover the due charges from the customers availing of the services beyond the stipulated limits.</p>	Bidder to comply with RFP terms and Conditions.
220	130	Appendix-H - Schedule-B	Penalty Clause	Serial No.1 to 11	<p>The Bank seeks to impose hefty penalties under various categories. In a service of this kind, where BCAs invest on the Devices, Working Capital, CSP maintenance, etc., and operate remotely, the CBCs operate under many constraints.</p> <p>On-boarding of BCs, repairing Devices, achieving FI Targets, completing BC Gradation Exam, etc., have a number of variables / dependencies. While we do understand that Penalties are meant to be deterrants and not sources of income, imposition of huge penalties, with no certainty in income, would make the Project unviable for both the BCAs and CBCs.</p> <p>Further, Penalties do not normally exceed the Commission meant for that particular category of service. For example, if Rs.5,000/- p.m. is the maximum Penalty proposed under Sl. No.3 or 4, then the CBC fulfilling the stipulation needs to be awarded a minimum of Rs.5,000/- p.m., so that the Penalty proposed is justified. (Loss of income of Rs.5,000/- p.m. and, additionally, Penalty of Rs.5,000/- p.m. - A hefty loss for the CBC)</p> <p>Hence, request the Bank to review the Penalty clauses, to ensure that the BCAs / CBCs, in spite of their best efforts, do not end up incurring Penalties that make this Project unviable for them; the Bank may also consider reserving the rights to impose Penalties, rather than making it a mandatory one, so that the Bank could make a decision on a case-to-case basis and</p>	Bidder to refer Corrigendum-2



221	136	Schedule-E	Technical Specifications	Sl. No.1 to 15	<p>Please refer our submission against Sl. No.8.</p> <p>Further, request the Bank to advice the estimated amount of investment to be made by a BCA, to comply with the stipulated Bill of Material. The information on the overall investment estimated to be made by a BCA - on Devices, Working Capital, CSP, etc. - would help the CBCs identify prospective BCAs who are capable of meeting the same, apart from fulfilling the other eligibility criteria. In addition, if the Bank could stipulate the minimum Commission it expects the BCAs to earn, it would also help the prospective BCAs to calculate the Return on Investment and make an informed decision to become a BCA or otherwise.</p>	Bidder to comply with RFP terms and Conditions.	
222	19	Section-D		10	10.2	How many districts having in cluster.and what will the further process of expention	Bidder to refer Corrigendum-2
223	37	Section-G		19	19.6	This bill is currently under consideration by a parliamentary committee, so please need more clarity on this..	Bidder to comply with RFP terms and Conditions.
224	59	Annexure-7		8	9	Experienced agent means ? (can we get the candidate which was associated with another bank but now they are stopped his/her services from there).	Bidder to comply with RFP terms and Conditions.
225	12	Section-C	1.2 Phase 2	4 weeks from the date of completion of Phase-1		In case the Bank approved models of hardware are not available in sufficient quantity then how will the successful bidder be liable to adhere to this 4 weeks timeline	Bidder to comply with RFP terms and Conditions.
226	16	Section-D	5.2.7	Masked Bill of Material must be attached in Technical offer and should not contain any price information		Request Bank to clarify how to mask the Bill of Material for Technical offer with an example	The Price quoted by the bidders should not be revealed in the Bill of material submitted in Technical Bid.
227	30	Section-G	4.2	The selected bidder shall confirm that every person deployed by them on the project has been vetted through a third party background check prior to their engagement		Request Bank to clarify which agency will be accepted for third party background check	BCAs have to submit verification certificate/ documents by local police officials.



228	85	Annexure F		Proforma of Bank Guarantee for Contract Performance	Bank to clarify if this is to be submitted with the Bid documents	Contract Performance to be submitted by Successful CBCs after the RFP process
229	95	Annexure H		Draft contract agreement	Bank to clarify if this is to be submitted with the Bid documents	Contract agreement to be submitted by Successful CBCs after the RFP process
230	131	Schedule E	2	Banks Technology Wings certification and approval to be taken before bulk procurement of any Hardware device (Tab/ scanner/ Thermal Printer/ Passbook printer etc) by the Corporate BCs	If this is the case then how will the successful bidder meet the timeline of 4 weeks as per Page 12 Section C Part 1.2 Phase 2	Initially bank approved devices to be deployed. Subsequently for any new devices, CBCs have to get the necessary approval from bank's Technical team for deployment of devices to BCAs.
231	19 C		10.2	Bank will call for zone wise offer from the empanelled CBCs for allotment of locations as per L1 bidding method. Each empanelled CBC can apply for one zone only.	To encourage fair participation, Bank may allow CBC to submit Bid for multiple zones. Bank may select one CBC per zone based on lowest commercials.	Bidder to Comply with RFP terms and Conditions
232	126 H		Schedule-B	Penalty Clause: Locations pending for On-Boarding for SSA locations (Including DFS/SLBC allotted locations) and also for non-SSA locations within 30 days of issuance of work order/intimation, including integration with Banks gateway. i.e. failure on the part of the CBCs to open KIOSK /mobile BC (TAB) at any allotted centres.	As mentioned under Section C- Clause 1.2, Bank may please allow 6 Weeks for onboarding of BCA	Bidder to Comply with RFP terms and Conditions
233	126 H		Schedule-B	Penalty Clause: On-boarded but inactive BC location (10 financial transactions or below in a month by BCA will be treated as inactive location)	Request Bank to relax the clause for keeping min 90% of BC location active as location become inactive due to attrition, replacement of non-performing BCA, unforeseen tragedies, etc. Replacement and activation of such location within 30 days is not feasible at most of the time.	Bidder to Comply with RFP terms and Conditions



234	127 H	Schedule-B	<p>In case of temporary/permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days.</p>	<p>Request Bank to relax criteria by keeping min 90% BC location active.</p>	<p>Bidder to Comply with RFP terms and Conditions</p>
235	132 H	Schedule-E	<p>Tablet Specifications: 8 inches or more full touch screen Android based Tab</p>	<p>Request Bank to consider 5.5 inches or more as highly secure EMV & PCI PTS compliant All in one Android base Micro ATM are prevalent and being preferred by other banks over Tablets</p>	<p>Bidder to Comply with RFP terms and Conditions</p>

Date:10/10/2024
Place: Bengaluru

General Manager


